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FEMALE WHITE COLLAR WORKERS: A CASE STUDY OF SUCCESSFUL DEVELOPMENT IN LUSAKA, ZAMBIA

by

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Abstract: Much recent research centers on the failure of policies to incorporate women in the development process. While at the national level this assessment may be accurate in Zambia and elsewhere, it overlooks genuine achievements in specific instances. Offered as a case study of success, this paper describes the creation of a class of female white collar workers in Zambia, made possible by Zambian government manpower training policies. It details the impact of employment opportunities in the modern economic sector on the daily lives and social position of those women who achieve the new status.

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Introduction

This paper describes the adaptation to urban life of a new social stratum of unmarried female subelites in Lusaka, Zambia, as a case study of a successful government policy for the incorporation of women in development. The study is intended as a corrective to the major thrust of research on urban Zambian women which emphasizes the absence of opportunities for participation in modern economic activity and the increased dependency of women on men due to men's greater access to cash incomes (Bardouille 1981a, 1981b; Beveridge 1979; Hansen 1975, 1980a, 1980b, 1981; Jules-Rosette 1982a, 1982b). These researchers have noted that urbanization and modernization have hindered progress for women since the onset of the colonial period. Their view is supported by research findings not only elsewhere in Sub-Saharan Africa, but indeed in many other parts of the globe (see Schuster 1982d for an analysis of this phenomenon).

This paper contends that such a pessimistic view of women's participation in the development process, while essentially correct in a broad sense for societies as a whole, ignores important positive changes which have taken place within societies, particularly in the past twenty years. Among the most important aspects of social change has been the mushrooming of educational institutions and vocational training programs for girls. While it is quite true that access to these is limited, and the majority of girls and women do not benefit from them, there are, nevertheless, perhaps tens of thousands or more Third World women who have received such education and training. Their achievements have enabled them to enjoy a standard of living unprecedented for women in their societies a mere generation ago. They benefit from this high standard of living in ways which previously were unimaginable: they are healthier; stay younger longer; and are knowledgeable about and experienced in the wider world. They are success stories, and their success merits scholarly investigation.

By "successful development," then, is meant a policy which has shown positive results in incorporating a population into the modernization process, enabling them to achieve and sustain a higher standard of living than was previously possible in the society. This self-sustained improvement in living standard is both subjectively experienced by the target population and objectively affirmed by members of the wider society. The social results of a successful policy vary with the particular condition and social position of the target population before and after policy implementation. In the case study presented here, the social impact of successful development has been to create the possibility for women to move from a status of vulnerable socioeconomic dependency on male incomes to an independent, sole caretaker, decision-maker status.

In Zambia, sufficient numbers of successful young women have emerged for us to consider them a new stratum in the newly emergent, socially stratified society. I label them "subelites." The subelite stratum emerged after 1964, during the course of the first decade of Zambian independence, as a result of educational and manpower training programs sponsored by the national government as part of its development effort.[1] They made their first

appearance in Lusaka--the national capital, administrative center, headquarters of the newly established parastatal corporations, the new national university, the newly developed light industrial center, and the target of massive urban migration of women.[2] Indeed, they are part of the success story of the city of Lusaka itself in the post-independence period. In colonial times, the towns which grew in the northern part of the country, a result of the mining of copper, had been the center of dynamic social change in Zambia.[3] Following independence, however, Lusaka found its "natural" place as the center of such change.

A precise definition of "subelites" is necessary. Zambian subelites are defined as those who, through their own initiative and academic performance in secondary school, have gained employment as skilled workers in the formal modern economic sector. Their salaries enable them to live in a life style midway between the extravagant, highly subsidized, jet-setting styles of top elites and well above those of the impoverished urban and rural masses.[4] At the time of my study in the early 1970s, there were more subelite women-in-the-becoming than actually working.[5] Between 1964 and 1969, there was a 281 percent increase in the number of girls attending secondary school across the country (Akerele 1979:35). The Lusaka-Urban census of 1970 records a total of only 254 female professional, technical, administrative, managerial and clerical workers (Hansen 1980:838). This figure includes married and unmarried women and non-Zambian Africans as well as Zambian Africans.[6] As implied by the increased percentage of secondary school enrollments, a few hundred Zambian African women had entered training by the early 1970s. Much of this training took place in Lusaka. At the University of Zambia in 1971, about 150 young Zambian African women were enrolled in the Schools of Education, Social Science and Humanities, Law, Social Work, and Medicine.[7] They would soon become secondary school teachers, lawyers, doctors, community workers, and civil servants. Subelites-in-the-making studied nursing at the newly founded School of Nursing at the University Teaching Hospital, which enrolled its first twenty-five students in 1969 (Schuster 1981:32). The new Eveline Hone College and the Natural Resources Development College each enrolled 40 percent women students in secretarial, paramedical, agricultural education, agricultural business management, and nutrition programs (Akerele 1979:52, 54, 73). Progress in clerical training can be gauged from the growing number of women who obtained clerical jobs from the employment exchange services. In 1966, only 14 women did so. The 1967 figure is 96; 1968, 168; 1969, 155; 1970, 266; 1972, 408; 1973, 453 (Jules-Rosette 1982b:5).[8]

To appreciate the social and symbolic significance of the rise of a stratum of subelite females, it is useful to consider the position of urban women in the colonial period. Zambia has no history of indigenous urbanization. All its towns were built by the British and intended for European settlement, on a South African apartheid model. African men were expected to spend part of their youth working for Europeans in the towns; and, after a few years, they were expected to return to their villages, where they were to marry and settle down. In the early years of urban growth, in the 1930s and 1940s, African women were legally barred from living in town (cf. Collins 1969; Davies 1969; Heisler 1974; Epstein 1967). Despite the ban, women

trickled into town; and, by the 1950s, an urban African way of life with distinctive characteristics of its own emerged (Epstein 1958, 1981; Harries-Jones 1975; Jules-Rosette 1979; Boswell 1969). The colonial government found it necessary to admit the existence of permanent African urbanization and set up minimal social services in the racially segregated African "locations," the suburbs of the white-only towns. Girls were supposed to attend the new primary schools; there were welfare centers where women could learn homecraft and child care. Most girls and women were unaffected by these new institutions. Parents strongly objected to their daughters attending schools; most dropped out after a year or two. Husbands objected to their wives attending classes at welfare centers. It was widely believed that the proper place for girls and women was in the home where they would not come into contact with strangers. Education was thought to be wasted on girls, for a proper daughter should remain at home helping her mother with household chores. Similarly, women should stay home--caring for children, hoeing a small maize garden during the rainy season on whatever land was available on vacant lots around the town, and catering to their husbands' needs when husbands chose to come home after a day of working and an evening of drinking at a local beer hall.

Epstein (1981) describes the lives of Zambian townswomen of the colonial period as "encapsulated." Excluded from the possibility of employment and of any personal contact with Europeans or the European way of life, living among other Africans in the locations, women had little knowledge of modern life. Their creativity was channeled into developing a new idiom for maintaining the values, attitudes and experiences brought with them from their rural village homes, while adapting to life amongst people from different tribes. To a large extent, they were mainly concerned with creating new ways to develop kinship connections and arranging trysts. So limited were they in their competence to deal with specifically modern institutional settings that most depended on their husbands to do the family shopping: they could not use money correctly and were cheated in shops and markets. Powdermaker (1962) conducted research among the small group of adolescent school girls at the time, asking them to write about their dreams. She reported that the overwhelming majority wished to be men. Her interpretation was that women's lives were restricted; only men had freedom of movement and the chance to earn money. Harries-Jones (1975) describes the abusive behavior of the colonial African townspeople toward a woman who worked as an organizer for the nationalist political movement, for daring to move in the world of men. Not only were employment possibilities for women all but non-existent, but public opinion was so strongly in favor of women remaining encapsulated and dependent on men that even marketeering, which elsewhere in Africa is a hallmark of the African woman's life, was restricted to men in colonial Zambia. A woman who traded in the marketplace out of sheer desperation was considered no better than a whore (Schuster 1982c).

Some women rebelled against the assigned role of encapsulated dependency. The most common form of rebellion was to become a kapenta--a young woman who "painted her lips," engaged in casual liaisons with men who bought her fashionable clothes, and loved the night life of drinking and dancing in the bars (Powdermaker 1962). A very tiny number of women managed to finish

primary school and become teachers or welfare officers, teaching homecraft to other women. Fewer still became active in nationalist politics (Harries-Jones 1975; Schuster 1982a).

The limited, dependent roles of urban women under colonialism marked a devolution of their status from pre-colonial times, a pattern which has been found in many parts of the world (cf., e.g., Etienne and Leacock 1980; Schuster 1982d). Most of Zambia's tribes were matrilineal, which meant that women had independent access to land and the potential for leadership. Women in some ethnic groups, such as the Tonga and Ila, occasionally achieved the high status of leaders by amassing wealth and heading villages (Colson 1958: 33; Smith and Dale 1921:380-81). In other groups, such as the Bemba, Chewa, Lunda, and Lozi, they held chieftainships (Richards 1940:93, 1951:168-69; Marwick 1965:202; Poewe 1981:108; Gluckman 1951:19ff). Female autonomy was thus not unknown in Zambian cultural traditions. The utter dependence of an urban woman for basic survival needs and the closure of the public domain to her participation was a product of the new urban conditions.

The availability of new opportunities for women after Zambia's independence thus marked a major change for Zambian society-writ-large and in the lives of women who took advantage of them. Government propaganda legitimized schooling for girls and discouraged early marriage. Indeed, because of the availability of jobs for women, education was truly not "wasted" on girls and came to be widely accepted as desirable. A daughter who would succeed in gaining the precious training could help her family in unprecedented ways. No longer would such help be restricted to assisting her mother in the maize patch, pounding grain, drawing water, gathering firewood, cooking, caring for young siblings, and washing clothes and dishes, as urban girls did under colonialism. Not only would a girl now learn how to count money, she would learn English and be able to make money. Macrolevel government policy, therefore, profoundly affected the microlevel of the urban woman's world and a new type of adaptation some women would make to urban life.

The social significance of the emergence of the subelite stratum of young women in Lusaka is greater than their numbers suggest. In the space of less than a decade, they have become a vanguard whose way of life others are preparing to enter. Themselves still under thirty years of age at the time of the study, they serve as role models for still younger women aspiring to their status and help them in practical ways. In a country whose various development schemes have failed time and again (Seidman 1974; Fincham 1980), these young women are very real examples of success. They make a substantial contribution to the national goal of "Zambianizing" the labor force. Their style of adaptation to town life is what adolescent girls in the 1950s could not even dream of. The majority of the uneducated age-mates of Lusaka's female subelites who reside in the shanty towns continue to live much as urban women did in the 1950s--encapsulated dependents struggling to survive. The only real change in their lives is that they hope that if they bear enough children, of those that survive, perhaps one daughter might achieve the subelite status that they know is now possible but utterly unattainable for them personally.

The rise of subelite women is of symbolic significance for Zambian society. As modern young women, they symbolize the new age of development, the beginning of the end of Zambia's humiliating dependency on the Commonwealth for trained personnel. They are thus a source of national pride (Schuster 1979). No longer need elite politicians be ashamed of the "primitiveness" of Zambian women, of their illiteracy, their "traditional" dress style and comportment. Educated women can mix comfortably with foreigners, move with ease in a modern setting, and even serve the country in its embassies abroad. This is an important development, for previously "modern" Zambian women were so scarce there were few available for marriage and many an educated man chose a non-Zambian bride. For other Zambian women, the new subelites symbolize personal freedom and hope because of their economic autonomy. They show, through their example, that a woman does not inevitably have to depend on a man for her social security or her status. Finally, what is remarkable about the symbolic change in woman's status is the youthfulness of the new subelites. Precolonially, women who achieved the high status of leaders were mature or even elderly. It was completely unthinkable for a young woman to have a status higher than most men and all older women. This is the first time in Zambian history when young women have been able to achieve a social status higher than that of most men and women in their society and maintain, and even enhance, this status throughout their lives. They are, therefore, true pioneers.

Rather than focus on the wider subelite population of Lusaka--that includes married, divorced, widowed workers, and single students and trainees--this paper concentrates on the adaptation to town of twenty young office workers who have never been married and whose pattern of life in the early 1970s others followed later in the decade. Adaptation is defined as the way they live in the city. The paper is concerned with a description of their jobs, income allocation, domestic arrangements, methods of getting around the city, and their social relationships.

The Economics of Living in Town

Office workers' incomes vary by the amount of training required for the job. Personal secretaries with a knowledge of shorthand stenography earn more than three times the salaries of cashiers and beginning typists. The monthly income range is K78-K290, with a mean of K176 (K1 = $1.40).[9] Companies deposit salaries to employees' bank accounts near their offices in Lusaka's main commercial street, Cairo Road. Women visit the bank at lunch hour to withdraw small sums throughout the month as the need arises. The women are basically financially independent, living within their means and not often getting into serious debt. Table 1 details their monthly salaries, types of jobs, and sources of supplementary income.

Women call upon members of their kinship and friendship networks for small cash gifts or loans when short of cash near month end because of spontaneous shopping sprees early in the month or unforeseen extra expenses, such as visitors arriving, near the end of the month. Between well-off kin and girlfriends, the arrangement is informal and mutual; only when more than K5 is requested for a special purchase is it repaid, particularly between girlfriends.

Most women extend the purchasing power of their salaries by gifts from one or more men. These relationships are more for status enhancement than necessity. Gifts are of cash, clothing, shoes, wigs, and perfume, the value of which may add substantially to the monthly income. As commonly found in other stratified societies, the higher the woman's own income, the greater the value of the gifts she receives from men. In addition, men pay for leisure time drinking and provide much of the women's needs for transportation. Steady boyfriends sometimes bring meat to their girlfriends to cook for evening meals.

Table 2 shows the range and variety of expenses of the twenty women during the course of a particular month.[10] Because life circumstances change so frequently, there is considerable variation in expenses of any given individual over the course of several months. This is reflected in the considerable variation in minimum and maximum amounts spent by the women in one month. Although no salary is sufficiently large to cover all maximum expenses as listed, none of the twenty women was faced with all the maximum expenses listed. Even such apparently fixed items as rent and utilities, food, transportation, and child care arrangements vary from month to month. A woman who lives alone for a spell may spend no more than K12 in that month for food, contenting herself with cokes and buns at the "Zamby Snack Bar" for lunch and an evening meal shared at home with neighbors at very little cost. At other times, the same woman finds herself hosting many visitors, some of whom remain several weeks or even months, and her food and other household purchases total as much as K60 per month. At such times she may get extra cash, usually from friends, less often from well-off relatives.

Residential mobility makes rent payment a fluid item on the budget. So too is transportation, which depends on transient relationships with men. A car-owning steady boyfriend may provide nearly all a woman's transportation needs. Otherwise transportation expenses can amount to K40 per month when women depend on shared and private taxis.

Eleven of the women had children, but those of #15 and #18 died. Four (#7, #8, #16, and #19) had their children living with them at the time of the interview. None lived with more than one of her children at a time. The expenses of her children living with a woman vary. One spends K24 per month for a day-care center. Another employs a nanny at K12 per month. Other women depend exclusively on adolescent female relatives as full-time, live-in nannies for their children. Such relatives are given board and pocket money, sometimes no more than K5 during the course of a month. Nearly always adolescent relatives leave after a few months, often taking the baby with them to relatives in another town. The mother then only occasionally sends money to the family keeping her child.

The necessity of repaying loans would add a constant expenditure to the monthly budget, but very few women buy furniture or appliances on installment or take loans from their employer for this purpose. Of the twenty, one paid K6 per month for a refrigerator, another K23 for a stereo, and a third K25 to her employer for a furniture loan. A few hire televisions for K9 per month. Rather than go into debt, most prefer a minimum of furniture and no electrical appliances except an iron.

Most women claim to spend at least half of their monthly salaries on clothes, shoes, and cosmetics. They prefer to buy imported clothes at boutiques in the town center, putting a high value on a varied wardrobe. Fashionable western clothing has long been a status symbol in urban Zambia;[11] it is with intense pride and pleasure that subelite women support their passion for variety and change. Men's gifts of clothing are welcome but supplement, rather than replace, women's own purchases.

Only three of the twenty made no attempt to save money (Table 3). Most put aside what surplus is left at month end when the next pay check arrives. Those women content in their jobs tend to save for a specific purchase: #14 for her coming wedding, #15 for a sewing machine, #17 for furniture. Case #18 claimed to be saving for a car, but this seemed fanciful, as in the two years of our acquaintance she often changed her goals. Four women hoped to go abroad; in fact, several received advanced training in Nairobi and London during the course of my fieldwork, including some who had not envisioned doing so at the time of formal interviews. Most women saved "for no special reason" or "for emergencies," when, in fact, there were many reasons and emergencies. Job instability was a major motive for saving money. Having savings freed women from the necessity of working under unsatisfactory conditions, such as an employer's sexual demands. When an opportunity for training abroad arose, women would have savings for extra spending money while abroad. Residential instability was another motive. Savings would allow a woman to furnish a flat if she were able to obtain one in her name. Finally, women needed money to help in family crises.

Few are the sole support of anyone other than themselves. Some fathers of the women's children, or their relatives, give more or less sporadic support. Where fathers have "disappeared," women can always count on members of their own families to help them out, if not financially, then by keeping the children for months or even years without receiving monthly payments. However, no woman spends all her income only on herself alone for any extended period. Seven women regularly send cash gifts to one or both of their parents to help support younger siblings. For the rest, months may go by without giving kin cash; still, they can be considered important sources of support for adolescent school-going kin. There is strong moral pressure to give cash gifts, but none as to the amount. A woman might leave a kwacha or two on visiting a relative; when visited and asked, at the very least she gives transport money to her out-of-town visitor. Table 4 shows the relatives thus helped and the amount and frequency of help.

The amount of help relatives receive varies considerably, but a woman with strong extended family ties can use part of her salary to help a considerable range of kin. Janet (Case #11) shows a classic pattern of aid found among men of the colonial period who sent remittances to the rural area. In addition, she helps her urban parents.

Support of Kin: Janet's Case (#11)

Janet earns K190/month and receives an additional K30-K60/month from her boyfriend. A number of relatives benefit from her salary. She sends her parents K30/month. Her father is a Kabwe office

worker; her mother has retired from teaching. Janet and her other unmarried sister in Lusaka help their parents because they have three young brothers still at home and the son of another unmarried sister living there while she is in London in a training program. Other older siblings cannot help out at this time because they are starting families of their own.

Janet hosts her school-going sisters at holiday time, giving them K5-K10 pocket money. In addition, she gives occasional cash gifts to other relatives: MoBr, FaSi, MoSi, MoMo-MoFa, as the need arises. These are all relatives with whom she has lived in the past.

Her MoBr, a Luanshya miner with a family, lived with Janet and her parents before marriage. He gave Janet both encouragement and pocket money when she was a school girl. Her MoSi also lived with the family. She is now a married housewife in Lusaka. Janet visits her frequently and, when asked, gives her small sums--K1 or even less. Janet also lived for a year in Chingola with her FaSi, married to a miner, when her mother was ill. Now that her uncle is retired and the couple returned to their Lunda village, she sends them K10-K20 at planting time to help pay for laborers to dig the gardens and to help buy clothes. Her MoFa was also a miner in Mufulira, now retired to the village; she sends her grandparents similar sums for the same purpose.

Domestic Arrangements: Adaptation to Scarce Housing

There is a reasonably adequate supply of elite and squatter housing in Lusaka, but a serious shortage of modern housing for the middle-income group. Status requirements for this group are houses or flats of simple modern construction. The concrete block walls should be stuccoed and painted outside, plastered inside; the floor should be cement; door and window frames carpentered; windows should be glass; the zinc roof should be firmly attached. There should be electricity and indoor plumbing. The residence should be accessible by road. These requirements are met by city council estates and by employer-owned houses. In the post-independence boom period, the government and its parastatal corporations built some middle-income housing and required that large private business firms build such housing for employees. Nevertheless, demand far exceeds supply. Since subelite men have a wider variety of choices, the shortage of modern housing is a more serious problem for women than for men.[12]

Economically independent single working women live in a variety of accommodations within the restricted housing market available. They can be assigned flats owned by their employer, such as the government parastatal Indeco High Rise, or the few garden apartment houses which are scattered in elite neighborhoods. Although only cases #10 and #20 live in the latter, a number of other interviewees previously resided in these.[13] Ineligible for a company flat, most women rent small houses in neighborhoods of city council housing estates, such as Chilenje South, Libala, and Kamwala (Table 5).

The Indeco High Rise is a multistory complex conveniently located near the administrative center of the city and the posh Intercontinental Hotel, a favorite elite night spot. It is, therefore, a prestige address. City council housing estates are high-density neighborhoods in which housing quality varies. It is relatively poor compared to elite housing but far superior to squatter housing. Since only stenographers and private secretaries are eligible for Indeco or other company flats, the more numerous lesser-skilled women aim for a small house or flat in the estates. Garden apartments are of high quality--intermediate between elite and council--but tend to be inconveniently located, sometimes at considerable distance from public transportation.

The "bed sitters" of the High Rise and the "bachelor quarters" of the estates are tiny apartments consisting of a main room used as bedroom-living room, a tiny work kitchen, and a bathroom. Floor space of the High Rise is greater; a built-in bookcase and curtain mark off the sleeping alcove. In the estate bachelor quarters' main room, most of the space is taken up by a double bed. Although intended for single occupancy, these studio apartments are usually shared. Some women in the estates live in houses containing either one or two bedrooms and a living room. Garden apartment houses have as many as three bedrooms plus a living room and large kitchen.

Table 5 shows the great amount of residential mobility characteristic of this population. In fact, residential mobility is a feature of urban Zambian life in general (Epstein 1981). Most young women lived for a few weeks or months in the flat in which they were interviewed. Even cases of implied residential stability, such as #4 and #13 in which women report living with their parents in top elite neighborhoods since childhood, give a distorted impression. Both were recent high school graduates who had attended out-of-town boarding schools for six years, returning home temporarily while waiting to enter training programs. Only two others, #3 and #11, lived for several years in the same flat. Case #20's experience is more common. A new migrant to Lusaka, during her first year she lived in five flats in five different low- and high-density neighborhoods.

The scarcity of modern middle-income housing has a direct impact on social organization. Few women live alone for more than a few weeks. Although most flats are intended for single occupancy, the occupant shares her flat with members of her kinship and friendship network. For occupants of employers' houses, changing jobs necessitates changing residences. If the flat offered by the new employer is not immediately available, the woman lives with a friend or relative. Social networks are equally important for residents of council flats. When a woman succeeds in getting a council flat registered in her name, she keeps it in her name when she no longer requires it for personal accommodation. She passes "usufruct rights" on to a subelite female relative or close girlfriend. It is, therefore, rare for a council house to revert to the council office for reassignment to someone on the waiting list. Thus, social networks are critical for subelite-status maintenance.

Household composition is thus fluid, reflecting residential instability. A woman who finds a flat invites a girlfriend, who is herself between flats, to become her roommate, as in cases #1 and #16. They subsequently host other girlfriends, adolescent kin at school holiday time, and older friends and kin visiting the city. Conditions permitting, they bring their own pre-school children and a nanny to live with them. Their children reside with them just as transiently as others. Thus #8's son and sister's daughter, who serves as nanny, recently arrived from the Copperbelt. Case #10 lived with her roommate, her son and his nanny shortly before the interview, then sent her son to his father's sister. Case #20 went to the Copperbelt for a visit to a girlfriend, dropped in briefly at her brother's house, discovered he had sent her daughter to their mother's sister in the village, made a third move in six months, brought the child to live with her, and moved three more times with her daughter in the course of the subsequent seven or eight months. In between flats, a woman may live in her boyfriend's flat, as in case #20's first move to Lusaka. If she is alone in her flat and her boyfriend is between flats, he may live with her temporarily, as in case #2. Case #2 previously lived in the flat of a different company she worked for, with a girlfriend. She moved to the High Rise, invited another between-flats girlfriend to room with her, and then invited her boyfriend. When the boyfriend lives with his girlfriend in her flat, his relatives may join the household. Case #9, alone at the time of the interview, had lived with her boyfriend, their son, her boyfriend's two brothers and her girlfriend two months before the interview. Her second son lived with his father's mother. Case #18 previously lived with a boyfriend and their two children on the outskirts of Lusaka. The relationship ended following the deaths of the children; she moved to the flat of her mother's sister's daughter who was also an office worker. When her cousin moved to her boyfriend's flat, #18 invited #20 to live with her; when #20 left, she hosted young relatives on holiday break from school, then got another roommate, then married at the end of the year and moved to the flat of her husband's employer.

The cost of rent is not a major consideration in the housing problem (Tables 6 and 7). Company housing, available to 30 percent of the women, is rent free. Many residents of council housing do not bother to pay rent. Collection is inefficient and eviction for non-payment rare, although from time to time the council threatens an end to this situation. While most subelite women living in council flats in fact do pay their monthly rent, some do not. Only 40 percent of the women pay rent from their salaries. For them, rent consumes from 7 percent to 26 percent of their salaries, with a mean of 17.5 percent.[14] The housing allowance added to their monthly salaries is adequate.

Urban Ecology and the "Fight for Transport"

Lusaka's settlement pattern has a direct impact on women's daily lives. Jobs are mostly located in the central business district in one of the dozen multistory buildings on Cairo Road along Independence Avenue about two kilometers past the Luburma open-air market. Cairo Road and three small side streets to the west are the "first-class trading area" of the city, the zone of modern retail shops favored by elites and subelites. The Lusaka Hotel,

where subelites meet for drinks between five and seven in the evening after finishing work, is on one of the side streets. Residential neighborhoods have grown to the north, south and east of these well-defined commercial and government districts.

Although designed by British town planners, the settlement pattern of Lusaka differs fundamentally from western cities in which the poor and the very rich tend to concentrate in inner cities and the middle classes in outlying suburbs. Determined not to recreate the congestion characteristic of western inner cities, Lusaka's planners designed a dispersed "garden city" (Collins 1969; Davies 1969). Broad avenues are divided by islands of flame and jacaranda trees. There are large tracts of open spaces between well-defined residential neighborhoods racially segregated in the colonial past: low density for Europeans, separate low density for Asians, and high density for Africans. From its earliest incorporation as a town, there have been a few shanty towns on the outskirts of Lusaka whose residents use the open bush between neighborhoods to grow maize in the rainy season.

Since independence, the city has expanded from its original 36-square-mile area to 153 square miles, much still undeveloped bush and farmland. The basic settlement pattern is unchanged, although racial segregation has ended. Neighborhoods are still based on density of settlement. Medium density and site-and-service scheme neighborhoods have been added; there are more garden apartment houses and a few new multistory apartment houses, such as the Indeco High Rise for top subelites, within the old city limits. New elite low-density areas have grown; squatter neighborhoods have mushroomed; and, with them, new markets and shopping areas. High-density neighborhoods of city council housing estates, where most subelites have to live, have expanded only moderately, well behind demand, and at a much slower pace than other neighborhoods. Lusaka is now like a mosaic. Neighborhoods of different densities, and hence socioeconomic classes, are interspersed, though bounded by maize gardens and distinct in class structure.

In the commercial district there are a couple of movie houses and a discoteque, but apart from these there is no night life downtown. The most popular nightclubs with live bands are in various locations on the far periphery of the city, away from densely settled areas.[15]

Getting around town--to work in the morning, to visit friends and relatives outside the neighborhood in the evening and on weekends, to nightclubs, back home after a movie downtown--is a constant headache because of the dispersed settlement pattern of the city. For subelite single women, bicycling, a symbol of low status, is socially unacceptable. "Zamfooting"--walking--is better than cycling when distances are not prohibitive which, in fact, is rarely the case.

The public transportation system of buses is inadequate, although cheap. Bus routes and schedules are limited. Extreme overcrowding makes riding buses unpleasant. Buses, nevertheless, solve the transportation problem to and from work for women who live in city council estates if they have no alternative. But buses cannot be used for leisure time transportation, nor

are there routes available to subelites who live in distant garden apartment houses. Shared group taxis that ply regular routes on main roads over a greater range of the city and at a greater frequency than buses are more commonly used by working subelite women to and from work and very occasionally for leisure visiting. Private taxis ("Zamcabs") are expensive and used infrequently, mainly in emergencies.

Single women are dependent on private cars for getting around the city, often to work in the morning, even more often for returning from downtown at the end of the day, and for virtually all leisure time activity outside the neighborhood. Subelite women do not venture to out-of-town nightclubs for late-night dancing without a car-owning escort.[16] Ecological necessity has produced something of a "car cult," in which the intensity of dependence on cars is matched by women's interest in details of makes, models and license plate numbers and, therefore, familiarity with the movements of owners who themselves might not be known personally.

Since car ownership is not possible on most subelite women's salaries,[17] dependence on cars is synonymous with dependence on men. Car-owning neighbors, workmates, boyfriends and relatives provide transportation. Men whom the women meet casually later phone them or visit their offices offering them transportation home. This is a means of extending social networks. Hitchhiking is common and a socially acceptable means of extending networks for both men and single women. Because they identify the cars, women tend to be familiar with car owners who make a habit of driving down main roads where women regularly hitchhike. Neither anomie nor anonymity are features of Lusaka's ambience.

Social Relationships

Social relationships are best understood in the context of networks, since, unlike people in other African towns, Lusaka's subelite women do not belong to corporate clan, lineage, or ethnic associations or to other types of societies or clubs. The ideology of kinship is important. Especially in life crisis situations, bilateral ties are stressed (Boswell 1969; Schuster 1982b). The kinship networks of Lusaka's young women extend to various neighborhoods in Lusaka, the Copperbelt, and often to rural areas, covering a great range of class and status positions. Particularly strong bonds may exist between kin who share similar social status, attitudes and values. Warm mutual aid relations may exist between siblings, particularly the women's older brothers, who must ideally be understanding and protective. Mothers or older married siblings care for the women's small children, repeating a pattern they too experienced in childhood. Indeed, it is considered a natural, healthy experience for a child to spend weeks, months and even years in the homes of close kin.[18] Women occasionally visit their kin in Lusaka and the Copperbelt and host visitors from these towns. Rural relatives rarely choose to stay in a subelite single woman's home; but when they come to town, the women visit them in the homes of other relatives. Subelite women give small gifts of cash or clothes to relatives when they see them. Interdependency of kin, despite infrequency of contact, is an important part of social life.

The pattern of daily social life is different from that of female-headed households described in the literature, where the kindred is a cooperating unit on a daily basis and is basic to the survival of the individual household.[19] In Lusaka, subelite female households' day-to-day social life is dominated by friendship networks; kin ties are relatively insignificant. Few make a deliberate effort to visit their relatives in Lusaka; months may go by with no contact with kin. Only two women visit their Lusaka relatives weekly. Those living with their parents spend weekends with their boyfriends and do not sleep at home on weekends.

The significance of friendship networks may be appreciated by following a woman's ordinary day. Rising early enough--about seven--the woman or her roommate brew tea on the electric hot plate, dress quickly, linger over make-up, and walk alone or together to a point where they will "fight for transport" to be in the office by 8:00 a.m. While waiting for a bus or taxi, the women may try hitchhiking, accepting a lift from a man known or unknown to them. One or both may agree to meet him at a later time.

The working day is from 8:00 a.m. to 1:00 p.m. and 2:00 p.m. to 5:00 p.m. from Monday to Friday. Many offices open Saturday mornings from 8:00 a.m. to 11:30 a.m. as well. Lunch hour is spent snacking at the "Zamby Snack Bar" with girlfriends from the same or nearby offices or taking food back to the office. Women skip lunch if they have no cash. Most of the lunch hour is taken up shopping or windowshopping with girlfriends at favorite downtown shops. "Les Petites Elegants," "Margots," and "Beatnik Boutique" are favored for their imported British and Italian slacks, skirts and dresses; "Treasures" and "Bata" are favored for shoes. The Cairo Road department stores with supermarket sections--Mwaiseni, ZCBC and ZOK--are good for browsing for clothes and picking up groceries. Men who work as office messengers are sent to queue at the supermarkets for items that suddenly appear in the shops after a period of shortage or to make small grocery purchases. For women whose rank is too low to avail themselves of this service, the lunch hour may be spent on queues.

The office is regarded as an extension of private social life, an arena for making new social contacts and to keep old ones with both men and women. The office telephone is an important communication resource, because only elites have home telephones. Men and women telephone each other with suggestions for meeting after work; weekend trips to the Copperbelt are planned by women phoning their girlfriends' offices on the Copperbelt.

Lusaka's single subelite women are not bound to their home in the evenings by domestic responsibilities. Housekeeping chores are minimal since, except for clothes, there are few possessions. Cuisine is traditional, quick to prepare because the maize flour is purchased already ground and sauces do not require long cooking. Children and guests do not necessarily tie a woman to the house, except by choice. Only #16 made a point of staying home with her child. Hence, the evening hours are largely free.

Seven women (#2, #5, #6, #8, #11, #17, #19) take evening courses. The courses for six women meet twice weekly for two hours, from 5:15 p.m. to 7:15 p.m.; #17's course meets daily, Monday to Friday, for two hours after

work. A cashier studies typing; typists study stenography; stenographers study to improve their shorthand speed. Case #17 pays for her own course, K12 per month; the rest are company sponsored. Few women are completely content with their present job levels; most are watchful for opportunities for further training. These opportunities normally are provided by employers. Individual initiative comes to play in finding jobs with companies that have programs for further training, rather than seeking a place in a course on one's own.

Leisure hours are spent with friends; being alone is considered "too quiet." In the absence of male company, evenings are spent with other single women in the neighborhood in one of their flats. On a typical evening, one woman curls up on the bed reading True Story magazine, a comic book, or a detective novel, commenting aloud on interesting episodes. Two cook the shared evening meal in the kitchen, participating in conversation from afar. Another tries on the hostess' new dress. If there is a television, it is on; if not, music plays on the radio or the record player. The music gives the evening a gay and festive atmosphere. The women eat, dance, gossip about mutual acquaintances, fashion, and men, taking pleasure in each other's company. If no men come by, the evening ends about eleven. Part of the evening's activity, however, is to watch out for men cruising the neighborhood in cars after the downtown men's bars close around ten. Recognizing a car, one of the women steps outside to invite the driver and his friends in. Or one of the men knows the flat's "owner," or the "owner" of a neighboring flat, and so the two or three men drop in. They are admitted if they are not too drunk. They may banter for an hour and leave, or some in the group may agree to have a spontaneous party. The driver goes out to buy a crate of beer; they drink and dance until about one. Alternatively, the group decides to drive out to a nightclub where they drink and dance until two or three in the morning.

If there are no visitors to draw the women home after work, girlfriends may stop for drinks and gossip at the Lusaka Hotel, which is always full of men after working hours. When the bar closes at the dinner hour, a group may make an evening of it, driving out to a nightclub after stopping briefly in someone's flat.

Weekends are busy. After working Saturday morning, women go to the open-air market, return home to do their main housekeeping chores, mostly washing clothes by hand. Visitors drop by in the afternoon. Together they watch soccer on television, play records, visit in the neighborhood, or, if there is transport, go to the movies or visit friends outside the neighborhood. A boyfriend may come by with his car; he may drive the woman to visit her relatives, or the two may visit friends outside the neighborhood. Saturday nights are for parties or nightclubs. On Sunday morning, some women go to church, though only one goes regularly. Sunday afternoon and evening repeat Saturday's pattern. Most women have strong kinship and friendship ties to the Copperbelt. Case #17 goes there nearly every weekend to visit her boyfriend and their son who lives with him. Case #19 leaves her daughter with her mother's sister in Lusaka and spends most weekends in the Copperbelt. Others go every few months, staying with girlfriends.

Relationships between genders are ambiguous. Role expectations are not clearly defined, resulting in conflict, tension and mistrust. These problems are not new nor exclusive to subelites. They have long been a part of the urban scene among the poor. Epstein's account of the domestic domain on the Copperbelt of the early 1950s (1981) shows the persistence of gender conflict; only the context and style of Lusaka's subelite gender relations differ from those reported in the earlier period.

In urban Zambia, the main conflict is over sexual fidelity. In the wider society, casual dating is considered morally reprehensible for women because sexual intercourse is assumed to occur. It is considered "natural" for men because of the long tradition of polygyny. Yet participation in spontaneous parties and group drinking and dancing at nightclubs, the context of most casual dating, is inevitable. At the end of the evening, a woman who exercises what she perceives as her right to refuse sexual intercourse with a man she has danced with most of the night risks a beating unless he is too drunk.

Lusaka's subelite population is small; gossip networks are active in reporting who is seen with whom. A woman seen in public places with different men over the course of a few weeks risks being the subject of gossip. "Tough" women scorn the hypocrisy of the double sexual standard, dismissing the threat of gossip. They see no point in exclusive relationships and exploit their men friends for cash and other gifts. Cases #19 and #20 enjoy describing how they use men before they themselves are used. Cases #3, #8, and #13 agree.

Most women--thirteen in this case study--define themselves as having steady boyfriends; two others recently ended relationships. Boyfriends who see the women regularly demand exclusive sexual rights. When boyfriends see their girlfriends daily, as in cases #1 and #4, the women tend to be faithful as long as the relationship lasts. But the women know that when they are not together, their boyfriends are with other women. Left on their own, women are almost inevitably drawn into Lusaka's night life. Most boyfriend-girlfriend relationships are, therefore, transitory and, indeed, are intended by the women to be so. Even when a relationship lasts for years and results in the birth of children, marriage is not necessarily considered. Case #8 has had a four-year relationship with one boyfriend and has a child by him. But she sees other men, among whom she hopes to find a husband who "thrills" her. Case #7 has two children by her boyfriend, who gives her child support. Yet she "fears" marrying him because of his heavy drinking and the potential conflict over tribal differences. On the other hand, #17, who has two children by her Copperbelt boyfriend, says they want very much to marry but have been prevented from doing so by her family because of tribal differences. Others would like to marry their boyfriends but are in competition with other women or their boyfriends' wives. Formal marriage among subelites demands preparation for several months, because both traditional and western rituals are included. Only two couples had begun the procedure; two others hoped to do so.

All subelite women know about birth control pills, which are easily available to them. Most women use the pill, and nearly all have at least tried it. A few depend on "luck" and some on traditional medicines. Most

first children were born before the woman learned of the pill. Between the first and second children, many women have abortions. "Back street" abortions are more common than hospital abortions because women fear the Zambian doctors and nurses will tell their boyfriends. None want large families: four children seems to most an ideal number ("two for me and two for him in case of divorce"). They hesitate to have more than two children out of wedlock.

Goals and ambitions are realistic. Though content to remain single in their early- to mid-twenties, most women want to marry eventually. They want formal marriages under statutory, a church wedding, a lavish formal reception, and selected customary rituals to be observed. The married state is a desirable one, for in the wider society a married woman commands more respect than a single woman, hence social status is enhanced. But women do not have unrealistic expectations of marriage. They know that even formal marriages can be highly brittle, ending within months despite the expense of the ceremony. They know that apparently successful marriages of many years duration, in which women have proved themselves fertile, can snap at any time. Hence they do not see marriage as a permanent means of personal status enhancement. Living among them in their relatively modest circumstances are beautiful young divorcees who, a short time before, were wives of top elites and who, during their marriage, lived in great luxury. Such divorcees often had great problems keeping up even a subelite status because their ex-husbands prevented them from keeping steady jobs by threatening their employers. Therefore, marriage is structurally not a means of permanent upward socioeconomic mobility. The only way a woman feels she can be sure of enhancing her status permanently is to improve her own skills, to qualify for a better job. Even after marriage and the birth of children, she would not consider leaving work; nor would she decline from prospects of improving her skills. Although women <u>expect</u> marriage to be unstable, they <u>hope</u>, in their case, it will work. But opinions of the ideal spouse for an enduring marriage vary. A few women want men who are their social equals, thinking someone "not too handsome, not too rich, not too much of a drunkard" will be willing to build a life together. Others, more convinced that marriage means suffering, think only elite men are worth it. While waiting for "Mr. Right" to come along and marry them, some women are interested in improving their occupational skills by taking training in Lusaka. Others prefer time off to "see the world" before marriage. They dream of travel abroad: a holiday at the lakeside in neighboring Malawi or a trip to London, still very much regarded as the "mother country." A few want to find employment with companies that will sponsor them for advanced courses in Nairobi or London.

Some Final Observations and Conclusions

In the Introduction to this study, I pointed out that the causes and nature of underdevelopment of female potential in Zambia has been the central concern of most research on Zambian urban women. In this view, gender differentials in education and employment opportunities in the formal economic sector severely limit women's chances relative to men. Hence, women are destined to be dependent on men, and this dependency can only increase in the absence of sustained economic growth with equity. Even when women do manage to work, they do so under great disadvantages relative to men.

I do not disagree with this view of women's participation in economic development in Zambia. However, it is a view of the macrolevel and, as such, is inadequate. Broad social forces at the macrolevel determine the wider context, or limits, to opportunities and the broad context of constraints in which people operate. But within the macrolevel is the microlevel--the level in which individuals make their choices, seize opportunities, find ways to better their lives. It is insufficient to show that, because women have fewer chances than men and national policies on the whole prevent equitable development, women lag behind men and to study how their lives are therefore restricted. In no country in the world today are the life chances of women for self-betterment equal to those of men. We must study those macrolevel government policies which have benefited women at the microlevel. It is important to learn about the lives of women who have achieved success in terms of their society, even though they are a minority. It is especially important in societies in which such achievement is through personal effort.

The twenty office workers studied in this paper have achieved, by their own efforts, a financial independence, a standard of living, and a competence in dealing with modern life that is quite outstanding for Zambia. They regard their rural age-mates as "beasts of burden" whose lives are dominated by endless childbearing and backbreaking horticultural work with short-handled hoes under extremely primitive conditions, doomed to age early, victims of debilitating endemic diseases. Their uneducated urban age-mates are different from the rural "beasts of burden" only because their horticultural work is more limited by the shortage of agricultural land in the city. But, like rural women, they too are subject to frequent childbearing, endemic diseases, and an all-too-early old age, for they too live close to nature. They are even more vulnerable than rural women because of their dependence on men's salaries. The contrast with the lives of office workers is enormous. Their modern housing conditions protect them from many endemic diseases; their control of their own salaries protects them from malnutrition; their knowledge of and access to modern birth control methods breaks the cycle of constant childbearing; their physically undemanding work protects them from early aging. Freed from encapsulated dependency, the new generation of subelite female office workers have broad horizons and experience: they are children of the modern world.

Focusing on macrolevel gender differentials in access to success therefore ignores the positive impact of socioeconomic change on the lives of women who, at the microlevel, have achieved very real success. The quality of the lives of the first generation of subelite Zambian women has substantially improved in comparison to the lives of their uneducated rural and urban age-mates and in comparison to what their own lives would have been had they not seized the opportunities that became available. This paper has shown that their adaptation to urban life has led to their successful use of modern amenities. This is not <u>only</u> a result of their achievement as individuals. Their adaptation has <u>not only</u> been a passive, private response to macrolevel changes but has also been creative. They have developed mechanisms for helping each other maintain their hard-won status. They cooperate with each other, sharing residences, material goods, and leisure activities.

Nor have their status maintenance activities been restricted to mutual support only among themselves. They maintain contact with their families, hosting young school-going kin, sending money to aged parents. In this way they contribute to the future development of their country.

Considered at the macrolevel, Zambia has severe problems in achieving the cherished goal of socioeconomic development. The poor vastly outnumber the subelite and elite, and there is evidence of an income gap growing at an alarming rate. At the micrclevel, however, Zambia has also had important success. In a very short period of time, previously untapped human resources have been released. Young urban women who, in the colonial period, would have had the choice of becoming encapsulated housewives or frivolous kapentas are now working in jobs that were not even dreamed of a mere decade before. Subelite office workers are what the masses of adolescent girls would become.

NOTES

1. For a discussion of manpower needs and plans to meet these in the 1970s, see Zambian Manpower 1969:104-107. See also Schuster, 1981:81.

2. Anthropological research in Lusaka has concentrated almost exclusively in the shanty towns that have mushroomed as a result of the shift in development focus from the Copperbelt to Lusaka. See, for example, Jules-Rosette 1979, 1981; Van Velsen 1975; Todd et al. 1979.

3. For this reason, the Copperbelt was the scene of a great deal of pioneering urban anthropological research in the colonial period in Central Africa. In contrast, Lusaka and other Central African towns were relatively unresearched. See, for example, Epstein 1958, 1967, 1981; Heisler 1974; Powdermaker 1962; Harries-Jones 1975; Boswell 1969).

4. Seidman (n.d.) figures that in 1970 the top ten percent or less of the highest-paid employees in town probably received forty-five percent or more of all wages and salaries paid. The vast majority of wage earners in towns earned less than they needed to support their families from month to month.

5. Fieldwork was conducted from 1971-1974, initially under a two-year pre-doctoral N.I.M.H. grant and subsequently under a two-year Senior Staff University of Zambia Grant. An additional year, 1975-1976, was spent in Lusaka. The study concerned adaptation to modern urban life of women in various educational, income, and occupational categories.

6. In Zambia as a whole, the 1969 Population Census lists 7,555 African females in professional, technical and related work; 334 in administrative and managerial posts; and 3,165 in clerical and related jobs. The total African female population of working age was 1,121,122 (Statistical Yearbook 1971:40). These relatively high figures of women's formal employment seem at odds with the low figures for Lusaka and with research on Lusaka women's employment opportunities (Hansen 1975, 1980a, 1980b, 1981; Bardouille 1981a, 1981b; Schuster 1982c). Perhaps the national figures are inflated by the inclusion of non-Zambian African women for, at the time, numerous Malawian, Zimbabwean, South African, Ghanaian, and Nigerian women worked in Zambia. Educational opportunities for women from these countries were available long before they were in Zambia. Perhaps too the national figures are inflated by the catch phrase "related work," which might have included semi-literate assistant teachers in homecraft divisions of welfare centers, assistant welfare workers, and salaried officials of the Women's Brigade of UNIP, the ruling party.

7. This figure is the author's estimate, based on student enrollment lists.

8. There are no figures for 1971.

9. Comparative data are useful in setting a perspective on subelite salaries. Beveridge and Oberschall estimate the average monthly earnings of small businesses in Lusaka to range from K46 to K308 per month (1979: 110). Many more men- than women-owned shops (ibid.:71-72, 75-76, 84). In Lusaka's Libala city council housing estate, the mean income was K131; in the site-and-service areas of Mandevu and Chawama, incomes were K72 and K55 per month respectively (Todd et al. 1979:64). Most of Lusaka's population lives in shanty towns in which incomes are generally lower than in site-and-service areas.

   Incomes vary considerably. The legal minimum wage in 1971 was only 12 1/2 ngwee per hour (100 ngwee = K1). The lowest civil servant's salary was K33 per month (Statistical Year Book 1971:46). A beer brewer interviewed by Hansen in 1971 earned about K10 per week; a gin brewer earned K18 per month in the months she brewed (Jules-Rosette 1982b: 11-12). Itinerant women traders and traders in the most recently settled shanty town areas of Lusaka earned just enough to fend off starvation, but not hunger (Schuster 1982c:114). Women cleaners at the University of Zambia and at the University Teaching Hospital took home about K28 per month, though a few earned between K39 and K74 per month in the early 1970s (cf. Schuster 1982b). In her 1980 survey, Bardouille (1981b:28) found Chawama market women earned less than K10 per week, which was barely sufficient to buy a minimum amount of food.

10. The Government's Urban Budget Survey (1973:Table 7.6) reports on 27 families averaging 5.7 members whose total monthly expenditure is K85.09 (I) and on 29 families averaging 5.3 members whose total expenditure is K217.61 per month (II). The following figures are given:

	I	II
Food	K34.40	53.20
Clothing	K19.18	37.96
Housing	K15.01	42.51
Misc.	K16.50	83.94

   Percentage estimates for both income groups range from 4 percent to 8 percent for rent, to 17 percent when household equipment is included; clothes 17.5 percent to 22.5 percent; transportation 6.3 percent to 15.3 percent; fuel, power and light 3.8 percent to 5.1 percent (Tables 7.4, 7.6).

11. Magubane's ideological objection to the emphasis of clothing on status (1971) ignores its important role in both colonial times and at present.

12. Men can live, if they must, in shanty towns, build houses in site-and-service schemes, or in flats owned by their employers. More men than women are eligible for company flats since they hold more of the skilled jobs with which these are associated (Schuster 1979).

13. Many of these women were visited as the author's social networks grew to include women not formally interviewed and as some of the interviewees, subsequently studied in detail, moved into garden apartments.

14. This is a much higher percentage than the Urban Budget Survey reports for families (see note 10).

15. Political conditions permitting, the out-of-town nightclubs are crowded with city people every night of the week. At times of political unrest, police close the clubs by about 10:30 p.m. in an effort to discourage gatherings.

16. There are usually a few taxis in the parking lot, used mainly by groups of prostitutes.

17. Only one woman owned her own car, bought on installments over 18 months. To meet this expense she had liaisons with different men.

18. Schildkrout (1973) and Nelson (1981) are among the few who have studied children's residential mobility, using the concept of "fostering." Following Nelson's paper at the London Conference, the Zambian historian M. Shimiwaayi Muntemba objected to applying the concept of fostering in Zambia. In her view, "fostering" distorts the informality of the practice which she and so many other Zambians have experienced (cf. Epstein 1981; Schuster 1979).

19. Stack's (1974) analysis of inner city Afro-American cooperating kindreds is a case in point.

Table 1

Sources of Income

Case Number	Type of Work	Monthly Take-Home Pay*	Other Sources of Income
1	Secretary	K290*	Men
2	Switchboard	178*	Boyfriend, brother
3	Secretary	250	Men
4	Secretary	200	Boyfriend, girlfriends, father
5	Secretary	250*	Men, brother
6	Typist	168	Boyfriend, girlfriends
7	Typist	78	Boyfriend, girlfriends
8	Secretary	260	Boyfriend, child's father, girlfriends
9	Registrar[1]	200*	Men, girlfriends
10	Accounting machine operator	180*	Men, girlfriends, child's father
11	Typist	190	Boyfriend, girlfriends, brother, sister
12	Cashier	80[2]	Boyfriend, girlfriends, brother
13	Cashier	80	Boyfriend, brother, parents
14	Teller	100	Father, brothers, girlfriends
15	Typist	99	Boyfriend, mother's brother
16	Clerk	140	Girlfriends
17	Clerk	140	Boyfriend, girlfriends
18	Telex	180	Boyfriend, girlfriends
19	Secretary	290*	Men, girlfriends
20	Telex	175	Men, girlfriends

Mean = K176/month Range = K78 - K290

*includes 20 percent housing allowance.
[1]work includes filing, ordering supplies.
[2]salary increased to K110 after probation period of three months.

Table 2

Variety and Range of Monthly Expenses

	Minimum	Maximum[1]
Rent	K0	K65
Electricity	4	11
Water	0	.50
Food	12	60
Grocery staples	0	30
Fresh meat	0	20
Fresh vegetables	0	10
Transportation	10	40
Installment payments	6	23
Loan repayment to employer	0	25
Television rental	0	9
Child expenses:		
Day care center	0	24
Nanny	5	12
Clothing	10	50
Fabric for sewing	0	10
Average dress	17	50
Average shoes	15	25
Cosmetics	7	20
Records	0	5
Savings	0	70
Support of relatives	2	60
Loans/gifts to friends	2	10
Medical	0	4

[1]No one woman had all maximum expenses.

Table 3

Savings

Case	Salary	Amount Saved Monthly	Purpose
1	K290	Monthly, no regular amount	Emergencies - London
2	178	K30	Emergencies - London
3	250	Irregularly	No special reason
4	200	K70	No special reason - London holiday
5	250	K50	London
6	168	K20	Emergencies
7	78	None	
8	260	K20 minimum	No special reason
9	200	Irregular	No special reason
10	180	K20-K50	Emergencies
11	190	K30-K60	Emergencies - London
12	80	None	
13	80	K20	No special reason
14	100	Monthly, no regular amount	Wedding ceremony
15	99	Monthly, no regular amount	Sewing machine
16	140	Irregularly	For the future
17	140	K20	Furniture
18	180	Monthly, no regular amount	Car
19	290	None	
20	175	Irregularly	Emergencies

Table 4

Financial Help to Kin

Case	Kin Helped and Frequency
1	Mo K5 occasionally
2	Parents occasionally for Si in School (Fa unemployed)
3	Sis in school (Fa retired) occasionally
4	Si (older - mutual) occasionally
5	Mo K30/mo. (divorced)
6	Mo K10-K15/mo. (widow)
7	Mo K10/mo. (widow)
8	Parents, Son, SiDa (nanny) K30-K50 occasionally
9	Parents K40/mo.; Brs, cousins, own two children occasionally
10	Parents K100/yr.; Brs, Sis, own son occasionally
11	Parents K30/mo.; FaSi, Mo parents K10-K20/yr.; MoSi, MoBr occasionally
12	MoMo, Sis, Brs, Mos, Da 50n-K2 occasionally
13	MoMo, FaSi K2-K4 occasionally
14	Si K5-K6/mo.; Parents, Br occasionally
15	MoMo K10/mo; Sis occasionally for school
16	Own children, Br K20 occasionally for school
17	Fa K10/mo.; FaSi children 50n-K1 occasionally
18	Mo K20 occasionally
19	Mo occasionally
20	Br K20/mo. occasionally for own child; Br children occasionally

Table 5

Household Composition, Neighborhood and Length of Residence

Case	Other Members	Length of Residence	Neighborhood/Density
1	Roommate	2 weeks	Chilenje S./high
2	Boyfriend	4 months	High Rise*/low
3	2 Si (school)	3 years	No data
4	Parents, siblings, relatives	Childhood	Sunningdale/low
5	Alone (expecting Si)	3 months	High Rise*/low
6	Alone	8 months	High Rise*/low
7	Da, Br, MoSiDa	5 months	Libala/high
8	So, SiDa, girlfriend	6 months	High Rise*/low
9	Alone	1 year 3 months	High Rise*/low
10	Roommate	2 1/2 years	Outskirts-Cathedral Hill/low
11	Roommate (Si holiday)	5 years	Kamwala/high
12	Mo, Si, Br, MoSi	2 weeks	Chilenje S./high
13	Parents, siblings, guests	Childhood	Kalundu/low
14	Parents, siblings, guests	6 months	Ridgeway/low
15	Alone (Si - holidays)	3 months	Libala/high
16	So, roommate, nanny	4 months	Chilenje S./high
17	Roommate, roommate's relatives	3 months	Libala/high
18	Roommate (MoSiDa)	1 month	Chilenje S./high
19	Da	1 year	High Rise*/low
20	Boyfriend	2 months	Kapila/low

*Cathedral Hill/Ridgeway

Table 6

Rent as Percent of Monthly Salary

Case	Salary	Rent	Percent Salary
3	K250	35	14
6	168	40	24
7	78	12	15
8	260	65	26
11	190	14.35	7
12	80	20	25
15	99	16.80	17
17	140	15.80	12
Mean	17.5%	Range 7-26%	

* * * * * * * * * * * * * * * * * * * *

Table 7

Source of Rent

Number of Cases	Percent	Source of Rent
8	40	Salary
6	30	Company
3	15	Parents' home
2	10	City council - no rent
1	5	Boyfriend's home

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-32-

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