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An Investigation into Poverty among Domestic Maids in Lusaka, Zambia

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FOREWARD

Ever since the end of cold-war and opening up of world economy with a view to reaching more, countries across the world have started making structural adjustments to accommodate more private sectors within their economies, inviting foreign direct investments, downsizing formal employment in the name of right sizing, and throwing out the regularly paid employees to the markets in the name of creating opportunities and choices for them to chose from. These exercises nevertheless sounded attractive, have resulted in increased world poverty and unemployment, private sectors failures, state bailing out the private sectors with millions of dollars of tax payers money; social protection programmes and their management becoming more risky. Zambia as a developing nation has no exception to this rule. Further, once an almost a middle income country has now become a Highly Indebted Poor country (HIPC) looking for support from Global north and south.

At the same time, Zambia has adopted national policy planning and poverty reduction strategies to reduce absolute and substantive poverty in the country with programmes of economic growth lead development. However, while the GDP is on the increasing trend, the development and poverty reduction do not appear to a naked eye.

With this background, this research has been taken up to study the poverty amongst the most vulnerable working women in Lusaka, the Domestic Maids. Also to estimate the extent of the reach of poverty reduction programmes to them.

There are large numbers of Child Domestic workers as well in Lusaka who are in the age bracket of 10-15. Their issues have not been taken up in the study for it requires an independent and separate study as the children are deprived of their rights and deployed to take care of the children of the rich and affluent.

Although the research has been taken as part of completion of the Diploma requirement of the author, the research has an immense value to the policy makers and advocates of poverty reduction in Zambia. Thus it has been felt more appropriate to publish this research for wider reading and understanding not only in Zambia but across the globe.

The academicians, policy makers, political leaders, and the economist might find this small piece of research leading to taking far reaching decisions for the welfare of the target population of the work.

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ABSTRACT

The aim of this research is to investigate the poverty among the domestic maids in Lusaka. Zambia has drafted its first Poverty Reduction Strategy Paper (PRSP) in 2002-2005 and mainstreamed the successive poverty reduction strategies into the National Development Plans beginning with the Fifth National Development Plan (FNDP) 2006-2010. Zambia after independence has progressively moved southwards in terms of GDP growth and achieved the status of Highly Indebted Poor Country (HIPC). Nevertheless, Zambia's progress reports show some achievements in GDP growth and containing poverty during the initial years of FNDP. The midterm review reports show that there has been a growth in GDP and poverty reduction in Zambia, and more reduction in urban poverty. These claims have led me to find out ***“Has the GDP growth during the Fifth National Development Plan resulted in poverty reduction among the most vulnerable women workers- the domestic maids in Lusaka?”***

In the process of determining this, a review of Zambian Economy, the urban poverty levels; growth in GDP before and after FNDP; and living standards of randomly selected Domestic Maids from different compounds in Lusaka have been analyzed, evaluated and related to poverty reduction, growth and development theories.

To support the analysis, a questionnaire (Appendix-I) was designed and data was collected from eight domestic maids. Apart from the primary data collection process, some data was recorded from the offices of Government of Zambia, FNDP, PRSP, and living standard surveys conducted by the United Nations Organization present in Zambia.

From the information composed the appropriate data has been utilized effectively to analyze it and arrive at conclusions. In conclusion it is found that the growth in GDP and reduction in poverty levels have no tangible impact on the poverty levels of domestic maids in Lusaka.

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LIST OF ACRONYMS

BSAC	British South Africa Company
CSO	Central Statistical Office
FNDP	Fifth National Development Plan
GDP	Gross Domestic Product
GNP	Gross National Product
HDI	Human Development Index
HIPC	Highly Indebted Poor Country
LDC	Less Developed Countries
PRSP	Poverty Reduction Strategy Paper
UHDWUZ	United House and Domestic Workers Union Zambia
UNDP	United Nations Development Programme

1.0 INTRODUCTION

Zambia, once a middle income country, attained its independence in 1964 with its economy stable. The economic activities included mainly of copper mining, and through which Zambia sustained its living. The gross domestic product (GDP)¹ in Zambia at that point of time was not being calculated as it was under BSAC (British South African Company), which controlled the administration and all economic and welfare issues of the country. After being independent the country was regarded as a prosperous middle income country with its Gross National Product (GNP) between \$ 760 and 9,360 in 1998². But this growth started to decline very soon because of inflation, high copper prices, and other Government policies.

As a measure to reduce poverty and ensure overall development in Zambia, Government of Zambia has taken up a Development Plan in the Name of Fifth National Development Plan (FNDP) a revival of plan process in the country which was abandoned after fourth plan due to political reasons. The main objectives of FNDP were to ensuring overall growth in Zambia and reducing poverty among all sections of society. Emphasizing on these objectives, in his foreword to FNDP, the then President Late Levy Patrick Mwanwasa has said *“I would like to appeal to all national stakeholders to play their part in ensuring the success of this Plan by establishing and strengthening the needed structures, capacities, and alliances for our common goal to reduce poverty in the interest of social welfare. It is also important to stress that ultimately, good policies and intentions cannot result in growth and development unless every one of us from Government to the individual is prepared to work hard and diligently to realize our dreams. On my part, I shall ensure that Government does everything possible to fulfill this noble mission. I urge*

¹ Gross domestic product is an aggregate measure of production equal to the sum of gross values added of all resident institutional units engaged in production (plus any taxes, minus any subsidies, n products not included in the value of their outputs). The sum of the final uses of goods and services measured in purchasers' prices, less than the value of imports of goods and services, or the sum of primary incomes distributed by resident producer units.

² UNDP Economic Policies for Growth, Employment, and Poverty Reduction, Case Study of Zambia, 2007

our people in every part of the country to rededicate their energies to the successful implementation of the FNDP. I wish to thank all. Zambians for contributing effectively to the preparation process of the FNDP. Government will continue to consult citizens in key areas involving all planning and implementation processes so that their inputs are taken into account.”³

Table 1

Population size and Distribution by province and Sex, 1990 - 2010

Province	1990			2000			2010		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Central	385,230	386,588	771,818	510,501	501,756	1,012,257	626,823	640,980	1,267,803
Copperbelt	739,519	718,940	1,458,459	799,402	781,819	1,581,221	973,770	984,853	1,958,623
Eastern	492,909	511,784	1,004,693	648,676	657,497	1,306,173	836,165	871,566	1,707,731
Luapula	278,222	286,271	564,493	387,825	387,528	775,353	467,613	491,363	958,976
Lusaka	498,704	492,522	991,226	705,778	685,551	1,391,329	1,080,152	1,118,844	2,198,996
Northern	456,865	469,000	925,865	629,976	628,720	1,258,696	861,628	897,972	1,759,600
North-western	212,826	225,390	438,216	290,856	292,494	583,350	345,025	361,437	706,462
Southern	474,488	491,103	965,591	601,440	610,684	1,212,124	786,394	820,399	1,606,793
Western	302,813	335,943	638,756	371,844	393,244	765,088	416,885	464,639	881,524
Zambia	3,841,576	3,917,541	7,759,117	4,946,298	4,939,293	9,885,591	6,394,455	6,652,053	13,046,508

Source: CSO - 2010 Census of Population and Housing Preliminary Report, 2011

Government, policy makers, economists and researchers have to see if these objectives have really been achieved and fruit of development has been equally distributed and did the growth result in development.

The country has a population of over 13 Million as reported by the census report of 2001. Lusaka is densely population with nearly 17 per cent of total population living in Lusaka town alone. Lusaka is the hub of economic activity dominated by many internationals and the internationals settled within Zambia. Irony of the settlers is that, while they acquire permanent residency status and do businesses, their relations and friends arrive Zambia on temporary work permits and to do other jobs adding not only to the population of the town but also to the unemployment among locals, and ever increasing need of support services from the locals at a throwaway prices to do odd chores in their houses.

Looking the statistical trends of the economy, recently, from 2004-2006 GDP growth has been positive. In 2006 real GDP was 6.2 per cent as compared to 5.2

³ Foreword to Fifth National Development Plan (FNDP) 2006-2010.

percent growth in 2005.⁴ As there is growth in GDP, it should result in overall development and not just limited to economic growth alone to achieve the objectives of FNDP. Ironically enough, Agriculture which is employing about 85% of workforce contributes only 19.7% to the GDP; the industry which employs 6% of the workforce contributes to the extent of 33.7% to the GDP. The service sector that deploys 9% of the labour force contributes the highest 46.6% to the GDP. Our target population, the Domestic Maids form part of this service sector that is contributing highest to the GDP.

After a midterm review of FNDP, the Finance Ministry of Zambia has observed a poverty reduction in Zambia from 80% to 64%⁵. This says that there are about 36% non poor. As can be seen from the Table 1 below, the per capita income in Zambia is growing over the year and in 2009 it has recorded a growth of 15 %. Zambia to become a developed nation should also look at current poverty trends and this growth should trickle down to the poor so as to attain economic development. Among total 29 % of poor in Lusaka (Table 3), around 1% is Domestic Maids. The Domestic Maids are presumably employed by 71% non poor. Any income growth of the non poor should also result in income growth of Domestic Maids for they are directly employed by the non poor. Therefore this research tries to find out whether the increases in GDP growth rate affect the local Domestic Maids in Lusaka achieving better facilities like education, health facilities and also the living conditions. So the question arises *“Has the GDP growth in fifth national development plan (FNDP) resulted in poverty reduction among the domestic maids in Lusaka?”*

Having looked at the question, the main focus is on development of the poorer section of Lusaka, the domestic maids. In a country with a 50 percent unemployment rate, people will take any work they can dig up; household tasks have been an ideal

⁴ Government of republic of Zambia, 2006 “Fifth national development plan 2006-2010”, republic of Zambia, page 6, ministry of finance and national planning, Lusaka, April 2008.

⁵ Situmbeko Musukotwane, Minister for Finance, Government of Zambia, as reported in Times of Zambia on November 20, 2009.

and easy to find profession in the service sector. Maids in Lusaka are more than 60,000 in number. The research leads the reader to look at the basic needs of these maids and tries to derive whether the high growth in GDP helped maids to amplify their living standards. According to a Zambia Labor Survey, the majority of the population is living in extreme poverty. In a country like Zambia, like many other countries around the world where major are poor, domestic work is often considered as informal employment and often falls outside of labor protection laws. Maids face low wages, no leaves, heavy work, and all these push them into the lot of people who are labeled as 'poor'. To put it in a simple way, Dando Mweetwa says "House Helps are Human like You."

Although this research will have some limitations as it is only focused on some parts of Lusaka and on randomly selected Domestic Maids, it will try to relate the growth and development based on the research finding. The research will not elaborately review the actual growth and development with poverty reduction strategies which are reflected in the FNDP as well the PRSP due to the word limitation and topic limitations prescribed for academic achievements at this stage of my study. The other limitations are, in Lusaka domestic maids are classified into two groups: live in maids who work fulltime and stay with the employer; and live out maids who work for only about 8-9 hours. They start work somewhere between 6 and 7'O clock in the morning and leave the work place between 5 and 6'O clock in the evening. This research only analyses the live out maids. This would limit the research to focus on other aspects of poverty reduction. Further, the research has fully left out the child domestic workers in Lusaka for it requires a full independent research. Child domestic working conditions are very pathetic and heart throbbing. If we take up child domestic workers as well in this research and touching only periphery, we will also contributing to the injustice already being already done to these children.

2.0. LIFE OF DOMESTIC MAIDS IN LUSAKA

Lusaka is a city situated in the centre of Zambia connecting itself to developing and underdeveloped north, south, east and west. Its population is around 2,198, 996. Like other countries, Zambia too has high informal employment, roughly 85% in the agriculture sector and 9% in the service sector contributing 17% and 45% to the GDP, where there is a risk of job insecurity. This has continuously led Zambia's unemployment to increase, therewith increasing poverty. Country's unemployment is 50% of the working age population.

Of the 9% of the workers in the service sector contributing very heavily, that is over 45% to the GDP, 60,000 are female Domestic Maids or Domestic Helps as they are called in Lusaka helping the middle income and high income families in their daily domestic chores. This number represents roughly 2.5 to 2.72 percentage of total population of Lusaka. Statistics do include Child Domestic Maids as well who work in the rich and affluent families as live in and live out maids taking care of all the domestic chores including taking care of the children of the rich and affluent. There are also male child domestic helps. However, our focus is on Female Domestic Maids and not included Child Domestic workers for the reasons of the requirement of an independent research on their conditions.

Hiring a Domestic Maid in Lusaka is very 'cheap' they are readily available in abundance in the words of trip advisors, expat community, international organizations that invite their professionals to work and live in Zambia, there are a number of small time training centers who wanted to make a quick buck by training prospective domestic helps and placing them with the hirers/ masters across the city. (**Domestic Help:** Domestic help is readily available in Lusaka, and most people have a worker in their house and a gardener if necessary. Salaries for such workers are very low (approx US \$100 per month). <http://www.aislusaka.org/LusakaZambia.html>)

While the salary is very low for the Domestic Maids, it is a lucrative business for the suppliers of Domestic Maids in Lusaka. Charlie (name changed for privacy), one of the maid trainer and supplier claims "*We check the antecedents of the maids, train them on*

how to speak, how to work with masters, how to be polite. We also take the responsibility if any maid commits any theft. We check them for deceases before we deploy them. Therefore we charge a fee to train from the maid and from the hirer- either you can pay directly to her the wage or to us, we will then distribute” This is a clear example of how the poverty among this group of women in Lusaka is taken advantage of.

Looking at poverty, according to statistics, out of the total population a 29% is poor. The study focuses on poverty reduction, especially taking into consideration one set of population, the Domestic Maids or Female House Helps. “House helps”, in Lusaka, are now been considered as an ideal profession for the illiterate, under privileged, and very poor women who do not have any other source of income or avenues of employment. These domestic maids can be divided into two categories. There are two kinds of domestic maids, Live-in and Live-out. Live-in maids, work and live at the workplace; and Live-out maids, work according to days schedule from morning to evening.

Domestic maids work under an illegal surveillance in Lusaka. There is no standard monthly wage package. It is directly proportional to your bargaining capacity or the wage decided by the hirers based on their knowledge of these ‘cheap’ services gathered from their friends and other acquaintances by the word of mouth. Most are paid low wages with high work load and poor quality of life. There are no leave or time offs of any kind for whatever kind of urgency, emergency, or any other family needs. *“With more than 50 percent of the country unemployed, the nascent labor union working for domestic worker rights has low membership and limited results”*⁶. Following on this note, re-emphasizing on 60,000 people working as maids, a colorful poster shows that *“House helps are Humans like you”*. Further, on this maids are unprotected in the clutches of illiteracy and poverty. A case study in the Box 1 would reflect on quality of life.

According to a Zambia Labour Survey and Central Statistical Office, the majority is

⁶ <http://www.globalpressinstitute.org/global-news/africa/zambia/domestic-workers-union-zambia-struggles-gain-members-make-difference#ixzz1QfatPb6g>

Case study I

This is a case of a live-in domestic maid Christine (Name changed to protect her privacy). Her daily schedule is to sweep three-bed roomed house, cook food as well as wash plates and clothes for all the family members. She has to walk from her house to work early in the morning at 5 am, so that she can fill and carry water before the supply is blocked.

Apart from hard work, staying at the workplace, she is paid low, K 50, 000 at the end of every month. Christine says "My boss says if I were not feeding from his home, he would have been paying me K80, 000. But I can't afford to be reporting for work every morning and leaving late at night because my home is quite far."

She is not given any paid leave in case of her falling sick or to attend any other sick person in her family.

This shows that maids, particularly like Christine, suffers from long hours of work, heavy chores, low income and lack of compensation when falling sick or suffering from bodily harm in the course of work. In the course of earning money to survive, education is taken a back seat, as now work comes first. On this note Christine says "I would like to get established and take care of my two young brothers." Christine and many more others like her continue working as a live-in maid for a mockery wage of K50, 000 every month.

(Interviewed by the author)

living in poverty. In Zambia, like many other countries around the world, domestic work is often considered informal employment and often falls outside of employment protection laws. Maids are often underpaid, can be fired at anytime and rarely paid leave. Labor laws, irrespective of any country, advocated for decent labour, fair wage, and social protection, leave pension and gratuity and other welfare provisions incidental to employment including a minimum wage.

These rights are largely evading domestic workers, who live with low salaries and irregular jobs. To protect the rights of domestic workers, there is only one organization, United House and Domestic Workers Union of Zambia, (UHDWUZ) appear to be working on conferring legal wages and access to leave, specifically maternity leave in case of need. However such practice in Lusaka is not visible.

Looking into the framework of UHDWUZ, they are more focused to assured leave grants to the maids. According to Joyce Phiri, the acting president, "*Domestic workers are entitled to two days leave in a month, which becomes 24 days in a year*". She further says that "*if workers are not given paid days off during the year they are legally entitled to receive bonus payment at the end of the year*". As the problem is picking up so fast in the world about poverty, the International Labor Organization (ILO) has showed its deep concerns. ILO makes a note on that "*domestic workers are often excluded from legal*

protections because their work occurs in private homes and people, in nearly every country in the world, choose to not formalize the employment of their domestic helpers”.

As repeatedly said, the living conditions of maids, in Lusaka, is poor. The housing in Lusaka for maids is called ‘compounds’. These compounds are poorly equipped with sanitation facilities and housing facilities. A house is shared by many families, dividing it into halves. Working maids suffer as there place of work is far, and compounds are not easily accessible. The most common compound, where live-out maids are recruited is the

<i>Case study II</i>
<i>This is a story of a daily maid, live-out, Gertrude. (Name changed to protect her privacy). She sustains her family life just working as a domestic maid. She is the only one earning in the family, and her daughter, three grand children are dependent on her; she supports them on the below minimum wage salary she earns each month as a maid. Looking at her working conditions, she says that she has to clean her employer’s house, wash dishes and does any other work that her employer demands. In her own words she confesses that “I have to cook and do other chores, like washing clothes and taking their children back from school. I do this kind of work every day, except Sundays when I have to go to church.” Further her salary is less as compared to the load of work she has to do, hearing from her words, she says that “I only get 200,000 kwacha. It is not enough compared to the work I do”. “I am always tired. I work very hard at my employer’s house and do the same kind of work at home. I do not have adequate time to rest, but I have to work because it is the only source of living.” As it is an informal employment, wage negotiations may lead the working maids to refrain from the job. As Gertrude says “I walk up a dusty road to my rented house, where my grand children wait for me. I am tired” by the end of the day. She says she will continue to work so as to educate her grand children, who might end up like her in near future.</i>

Chawama compound. The life here is also shanty for the maids. Other compounds include Kamwala, Chipata, Kabata, Kalingalinga, and many other areas in Lusaka. Here to emphasize more, we may refer to case study II;

In 2005, the Zambian government notified employers against the exploitation of domestic workers. The ILO is working with the local government to create a new policy to protect domestic workers and their rights, but the policy is in the initial stages and might take several years for its implementation and progress.

Despite the legal protections spoken at length by the Government of Zambia and international agencies, the plight of Domestic maids continues without change. According to an article published in Times of Zambia about poverty reduction, still now poverty levels are rising. Even the country is successful in showing good numbers in GDP while maintaining a stable and steady growth rate, poverty reduction has been the main objective which is yet has to be worked on. According to the research done by the

Case study III

This account is about a 24 year old maid, Masalinga (Name changed to protect her privacy). She is a live-out domestic maid, who works from dawn to dusk. As job security is a major problem in informal employment sector, Kabanda suffered the same. She was fired from her job because she was pregnant. She says that "I arrived at work at 7a.m. but couldn't find my uniform in its usual place. At first I thought I had misplaced it, but when I entered the main house, I found a woman washing dishes in the kitchen and she was wearing my uniform." "Before I could give any reaction, my boss appeared and told me I no longer had a job. In her words she said, 'You knew it would be impossible for you to continue working once you got pregnant. I need someone strong and dependable, so here is your salary, you can leave now,' she told me." Masalinga says she was stunned when she found out that she had only been given K75000, half of her monthly salary. Maids are losing their regular employment because of maternity concerns. Leaves are not granted to maids, for such a thing, a maternity leave is not agreed. Maids are working like machines, without a break.

Civil Society for Poverty Reduction (CSPR), poverty in Zambia is still on rise. Researchers have observed that an average of 85 percent of people in rural; 34 percent in urban areas are still living under the poverty datum line. CSPR information and programmes officer Patrick Nshidano told that *"findings of the ongoing current review of the budget from the 2006 to 2010 whose aim was to build capacity among the non-governmental organizations and the public on the budget awareness indicate that the current fiscal policy currently being used in implementing the budget is not effective."*

The practical living of the Maids tells us the real stories and their sufferings. To prove the situation in more systematically and with data support this study has been taken up. This is also with the intention that to make it clear to the reader the actual picture of the life of the poor domestic maids and claims made by development professionals and the state. It might be a repetition, but the no analysis is attempted to explain the pathetic conditions of the Child Domestic Workers in Lusaka who are more vulnerable than others. This is deliberate because it requires an independent research and a law to eliminate child labour at any cost.

3.0.THEORIES OF GDP GROWTH AND POVERTY REDUCTION

Now for the analysis of the existent conditions of the domestic maids, economic and development indicators are taken into consideration, like theories of GDP growth and poverty reduction adapted from 'Economics from a Global Perspective'(Glanville 2000). A country's main growth indicator is the Gross Domestic Product (GDP), which is the measurement of a nation's income generated from resources within its own boundaries: value of its total output of goods and services before depreciation.

One of the most frequently used factors that indicate economic development is GDP. GDP per capita is usually used as a summary index, and is often considered to be the best 'single indicator' of economic well being.

The GDP per capita figure is an average. But when it comes to countries like Zambia, GDP may represent the growth in incomes of the richest income earners whilst the incomes of the poor stagnate. Average income statistics like GDP per capita will fail to show this.

Despite problems, GDP remains a very useful measure of marketed national output. It's use as a comparator of living standards however, across a wide range of countries, and ranking them like competing teams in a football league- is perhaps expecting too much of the statistic.

Nevertheless, GDP per capita does correlate reasonably well with more complex definitions of what is meant by 'standard of living'. It represents the best single indicator we have. This only serves to highlight the absence of, and need for, a better measure.

Poverty can be recognised in any country. The poor are those who cannot enjoy the living conditions and activities normal to the society they live in. They are poor relative to the standards of the country.

Absolute poverty⁷ is heavily concentrated in the poorest countries. Low GDP per capita is highly correlated with wide spread poverty. Because of this there have been enormous efforts to raise GDP per capita in Less Developed Countries, like Zambia. Indeed economic growth has been number one Government economic policy goal in developing countries.

However, low average income is one of the two factors responsible for absolute poverty. The other, the inequality of income distribution, has been given far less recognition and attention in all but few Less Developed Countries. GDP per capita is an average figure it could represent an even spread of income or a highly skewed one, where there are a few rich and many poor. To date popular emphasis has been disproportionately focused upon low GDP per capita.

Calculation of Real and Nominal wages and prices

While analyzing the trickledown effect of growth the income distributed should be measured in terms of the real value of such income in relation to the base year to arrive at the actual decline of growth. Following formulae are used for conversion of nominal growth to real growth.

$$Real\ Wage = \frac{CPI\ of\ Base\ year}{CPI\ Index\ of\ Year\ of\ Calculation} * Nominal\ wage\ of\ the\ year$$

Real Prices

$$= \frac{CPI\ of\ Base\ year}{CPI\ Index\ of\ Year\ of\ Calculation} * Nominal\ Prices\ of\ the\ year$$

⁷ The amount of income a person or family needs to purchase an absolute amount of the basic necessities of life. These basic necessities are identified in terms of calories of food, BTUs of energy, square feet of living space, etc <http://glossary.econguru.com/economic-term/absolute+poverty>

4.0 RESEARCH METHODOLOGY

The study included both quantitative and qualitative research methods in order to obtain a holistic insight to the objectives of the study. As the study deals with the quality of life, the explanatory methods are used to bring out the feelings of the participants. On the other hand, quantitative measures were considered so as to obtain unbiased results, like simple methods like random sampling was conducted in selection of the participants.

The research site was Lusaka, the capital of Zambia. Lusaka is situated in the center of rail lines and roads connecting from north, south, east and west. Lusaka has been the most industrialized city among other cities in Zambia. It is a place where all the government administration work is implemented and worked upon, maintaining peace and security. Large number of international Donors in the name of 'Cooperating Partners' work in association with the Government of Zambia for the development of Zambian economy and have their staff residence in Lusaka. The target population is the domestic maids, who work both as live-in and live-out maids for the national and internationals in Lusaka.

The methodology adopted for this research is both primary; interviews, and secondary; collection data from the study of literature. A structured questionnaire was designed and given to the interviewees, who are the domestic maids from different compounds in Lusaka. The library of COMESA, Cabinet Office of Zambia, and the UNDP were quite useful and a lot of literature was collected from these sources, discussions with experts and news papers.

The information collected from all the sources is analyzed and arranged in order to reach a meaningful conclusion and analysis on the GDP during the FNDP resulted in poverty reduction among domestic maids in Lusaka. The research is divided into six sections which try to analyze the development strategies through economic applications. Section one, deals with the introduction of the research, traces the evidences of formulating the hypothesis and recognizes the respected section of

society that is to be analyzed. Section two describes the meaning and living condition of the Domestic Maids. Further section three briefly discusses the economic theories like GDP growth, growth rate, poverty reduction and economic development; section four focuses on process of collection of data from varied sources; section five analyses the poverty and its trend in Zambia; section six details the findings and section seven is a concluding chapter of the research and talks about some conclusions on the basis of the research and recommendations. The usage of graphs, tables and charts are seen wherever relevant. Simple percentages are purposefully used to analyze the data and to support the conclusions and to give a reader with no economics and mathematics background understands the basic facts and ground realities.

5.0. ANALYSIS OF POVERTY AND ECONOMY DURING FNDP

To see the trickledown effect of economic growth and its impact on poverty levels of Domestic Maids in Lusaka, we will briefly discuss the GDP growth and Poverty in Zambia.

5.1. Gross Domestic Product and Inflation in Zambia

Fifth National Development Plan (FNDP) document and later reviews of statistics show that Zambia, once a middle income country, now reached to the status of Highly Indebted Poor nation (HIPC). With the support of the international donor community, Zambia has taken up a plan called Fifth National Development plan for the year 2006-2010 for overall development. About 15% of the revenues of the Government are the donor support to the budgets of Zambia. After opening up of economy, Zambia is steadily growing with an annual GDP growth of over 5% as can be seen from the table 2. The per capita GDP is also growing every year despite depreciating of kwacha (Zambian currency). In terms of US Dollar, fall in per capita GDP can only be seen in the year 2008. However, the development plans in Zambia are unable to contain inflation as can be seen from table 2. The Inflation which stood at 17.5% as at the beginning of 2004 has initially come down to 8.2% during 2006 that is the first year of Fifth National Development Plan. However, it has doubled in the year 2008 to 16.6% and slightly came down to 13% in the year 2009 as at the end of October.

Table 2. GDP and Inflation in Zambia

	2004	2005	2006	2007	2008	2009
Total GDP at Market Prices	5.40	5.30	6.20	6.20	5.70	6.30
GDP Per capita (Kwacha)	2343902	2800474	3268231	3798753	4397227	4877445
GDP Per capita in (USD)	490 (4778)	627 (4463)	907 (3601)	990 (3835)	901 (4882)	1037 (4700)
% increase		27.96%	44.66%	9.16%	-8.99%	15%
Inflation	17.5%	15.9%	8.2%	8.9%	16.6%	13%

Source: Constructed by the researcher with data collected from CSO, and FNDP Review Reports

Thus growth in GDP and increase in the per capita GDP has shown some positive developments from 2004 onwards as assured by Government through successive planning. As per the CIA World Book of USA, Agriculture has contributed 16%; Industry has contributed 26.6%; and Service has contributed 57.4% to the GDP. Services are mainly in the informal sector and so are our target group for research, the Domestic Maids also form part of informal sector workers. Nevertheless, we need to see if the fruits of growth have trickled down to poverty reduction in Zambia, mainly among Domestic Maids in Lusaka.

Facts about Zambia

(Department of International Development, DFID, UK)

- Population: 11.9 million (World Development Indicators (WDI), 2007)
- Average life expectancy: 42 years (WDI, 2007). UK: 79 years (WDI, 2007)
- Average per capita income: US\$1,190 (purchasing power parity (PPP) rate) (WDI, 2007). UK: US\$34,000 (WDI, 2006)
- Gross national income (GNI): US\$14 billion (PPP rate) (WDI, 2007)
- Average annual growth rate: 6% (International Monetary Fund estimate, 2008)
- Percentage of people not meeting daily food needs: 53% (Zambian Living Conditions Monitoring Survey, 2004)
- Women dying in childbirth: 591 per 100,000 live births (Zambia Demographic and Health Survey (ZDHS), 2007). UK: 8 per 100,000 (UNSD, 2005)
- Children dying before age 5: 119 per 1,000 live births (ZDHS, 2007). UK: 6 per 1,000 (UNSD, 2007)
- Percentage of children enrolled in primary school: 95.4% (UNSD, 2007).
- Percentage of people aged 15-49 living with HIV/AIDS: 14.3% (ZDHS, 2007). UK: 0.2% (UNSD, 2005)
- Percentage of people with access to safe, clean water: 58% (UNSD, 2006)

5.2. Poverty in Zambia

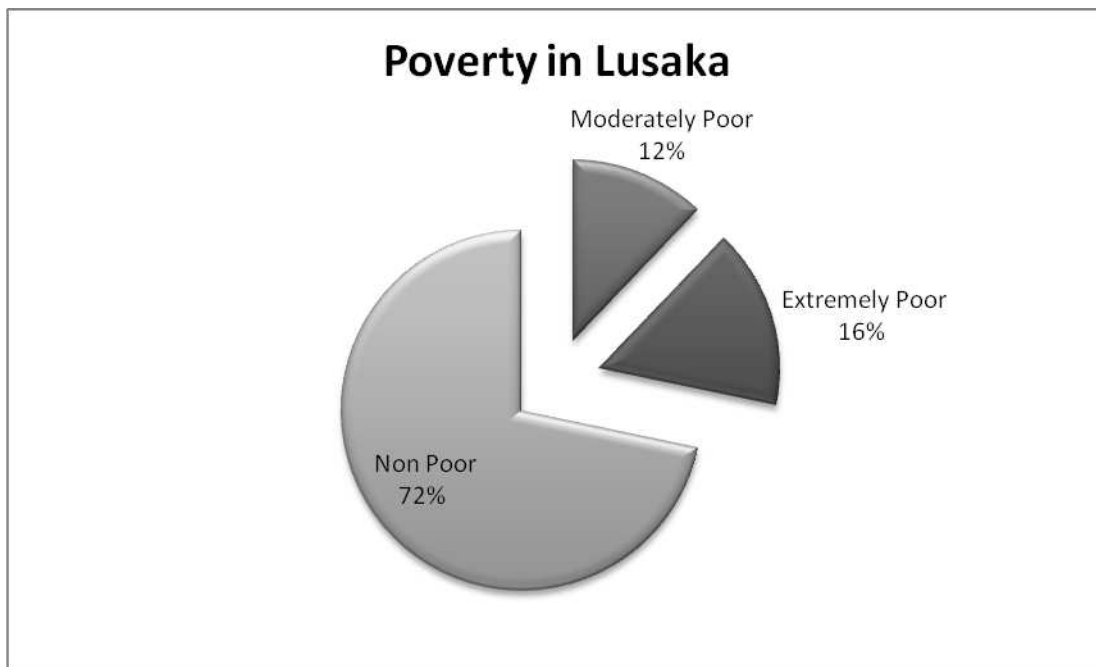
As per the Central Statistical office of Zambia's Living Conditions Monitoring surveys, and, the Evolution of Poverty in Zambia, despite 6.2% growth in GDP the poverty still remained high in Zambia with around 68 percent living below poverty line; of these 71 percent female headed households. An 81 percent of the total employed in Zambia accounted in the informal sector with 90 percent of them being females. The Living Conditions Monitoring Surveys conducted by Central Statistical Organization (CSO) has shown that the incidence of poverty has reduced over the years. The results show that the incidence of poverty declined from 70 percent in 1991 to 64 percent in 2006, and as estimated it is around 65 percent by the end of 2009. The higher poverty levels have been seen in the rural areas, where the incidence of poverty reduced from 88 percent in 1991 to 78 percent in 2008. In contrast, the incidence of poverty in urban areas increased from 49 percent in 1991 to 53 percent in 2006. Against the overall urban poverty trends in the country, the poverty levels in urban Lusaka have come down over the years as can be seen from Table 4. Urban poor in Lusaka are engaged in both formal and informal employment and income generation activities. Urban non poor are engaging urban poor for various supports and services. One such informal activity is employment of women as domestic maids by the non poor. When overall poverty trends in Lusaka are showing downward trends, this should result in reduction of poverty among the Domestic Maids if the distributive justice is properly done and income is equitably distributed.

As found from the Central Statistical Organization, the mean monthly income for a Zambian household in 2004 was K 511, 377 and it is now K 502 030,(US\$107). Now it is K 535790, (US\$ 114) for male headed households and K382, 314 (US\$ 81) for female headed households. The modal income group for the country ranged from K150, 001-K300, 000, representing 26 percent of the population. Only about one in every three households (35 percent) had mean monthly incomes that exceeded K 300, 000; implying that the majority of Zambian households, or approximately 65 percent, had incomes below the basic needs⁸. Majority of the Domestic Maids in Lusaka are the single earning members in their families. As informed by Einstein, Manager of Maids' Rights and

⁸ unstats.un.org/unsd/demographic/meetings/wshops/.../ppt33.ppt

Supply Unit, Nangwenya Road, Lusaka, the Maids in Lusaka are in extreme poverty and they are always adjusting their domestic budget in accordance with their income. There is a lot of supply of Domestic Maids due to non availability of other employment opportunities to the illiterate women in the country. As can be seen from diagram 1 below, 16 percent of Lusaka's poor are in extreme poverty, while 13 percent are moderately poor while 72 percent are non poor.

Chart 1: Poverty in Lusaka



Source: Constructed by researcher based on data from CSO

The World Bank while assessing the poverty and vulnerability in Zambia has taken an approach of consumption for the purpose of arriving at a poverty line. Based on World Health Organization's calculation of 2464 calories per persons per day, the World Bank and CSO have calculated that the cost of reaching 2464 calories with the food basket to be 53371 Kwacha per month. The food basket for the above calories is:

- 2-3 plates of Nshima
- a medium-sized vegetable such as a sweet potato or tomato
- a few spoonfuls of oil
- every 3-4 days, a small serving of chicken, beef, or fish
- every 3-4 days, a piece of fruit such as a banana or mango
- a handful of groundnuts

- a couple teaspoons of sugar

In addition to the food items the expenditure of non food items is also required to be taken. World Banks calculated that 28 percent of the food expenditure can be added to food expenditure as non food expenditure to arrive at a total of K 74,127 per month. Further very poor households have been described as persons having the following characteristics: (World Bank)

- | | |
|---------------------------------------|-----------------------------------|
| • Inadequate food | • Poor clothing |
| • Lack of bedding | • No livestock |
| • Mud/ thatch house | • Aged, chronically ill, disabled |
| • Keep orphans | • Illiterate |
| • Unable to send children to school | • Use hand hoe for farming |
| • Lack agricultural inputs | • Work for others |
| • No remittances from outside village | • No visible source of income |
| • Work for others | • Poor access to public resources |

All these are not in reach of the poor in Zambia particularly the Domestic Maids who are the target population of our research. Many of the maids are living in rented mud and thatch houses with poor sanitation and sub-human living conditions. They are unable to send their children to schools. There are also cases where children were forced to prostitution at very young age due to poor sustenance of the family members OR they are made targets of victimization by the other male members of the compound- same or nearby. This aspect is not dwelt in detail with data support and interview for our main focus is not abuse of children. Nevertheless, it is a major research area requiring thorough investigation that relates forced child prostitution and child labour to poverty and vulnerability.

It may be worthwhile stating here there are predominantly two types of poverty clearly visible in Lusaka's poorer population. One is subsistence poverty- that is where people are always below poverty line; and the second is contingent poverty- where people fall below poverty line due to contingencies of live like- Old-Age, Disability, Disease,

Maternity, Loss of Employment, Retirement, Widowhood, and accidents that temporarily inactivate a person from gainful employment.

Table 3. Incidence of Poverty in Zambia

Provinces	1996	1998	2004	2006	2008	2009
	Incidence of poverty	Incidence of poverty	Incidence of poverty	incidence of poverty	Incidence of poverty	incidence of poverty
Central	74	77	76	72	71	71
Copper belt	56	65	56	42	42	41
Eastern	82	79	70	79	78	76
Luapula	78	82	79	73	72	73
Lusaka	38	53	48	29	28	29
Northern	84	81	74	78	76	77
North Western	80	77	76	72	71	71
Southern	76	75	69	73	72	72
Western	84	89	83	84	84	83

Source: Constructed by research based on the information collected from Central Statistical Office Lusaka.

The Central Statistical Office calculations show there is reduction in the number of poor during 2009 in comparison to the poverty percentage of population from figures of 1996. However, there is no progress from 2006 onwards. This clearly shows, during the period of Fifth National Development Plan (FNDP) implementation period, the number of poor has not come down against the official claims of GDP growth and internationally funded poverty reduction programmes. Even the measures to contain inflation also have not helped to reduce poverty among several groups of population.

In addition to the already existing economic conditions, natural calamities like floods and drought are also contributing their share to the growing owes of the poor in Zambia.

6.0. FINDINGS-AND POVERTY AMONG DOMESTIC MAIDS IN LUSAKA

As discussed in the chapter on methodology, various compounds where the Domestic Maids live have been visited and interviewed with the help of a structured questionnaire. The data collected is re discussed with them to avoid ambiguity and tabulated to analyse and arrive at logical conclusions. The data that can be related to the living conditions of the target group is collected mainly from the literature of Government, UNDP, and other sources as relevant.

It is found that between 48% and 29% of the population of Lusaka are poor as per Table 4 over the period from 2004 to 2010. Number of poor has marginally come down by one percentage points only during 2007 and it has gone again from 2008 onwards. However on the figures of 2004 the number of poor has gone down by 18% percent in the year 2008 and continued up to 2010. It is also found the domestic maids constitute roughly between 2.5 and 2.72 of the population of Lusaka. Most of them are female headed households. In cases where they have earning husbands or other male members, their combined incomes too are far below the poverty levels considering the sizes of the families.

Table 4 Population in Lusaka and incidence of Poverty

	2004	2006	2007	2008	2010
Total population	1538000	1620730	1660010	1697730	2198996
% of Poor	48	29	28	29	29
Maids (Between 2.5 and 2.72%)	38450	41328	42662	45838	59812

Source: Compiled by researcher based on information collected from World Bank, CSO, and UN Habitat

The Domestic Maids interviewed from different compounds, have an average family size of four; and the maid alone is the earning member in the family. Either the husband died or married other woman or divorced or just deserted. In many of the cases including, two of the maids interviewed, the husbands died of HIV and AIDS. All the interviewed Maids have school going children, four of the maids said that they have discontinued the

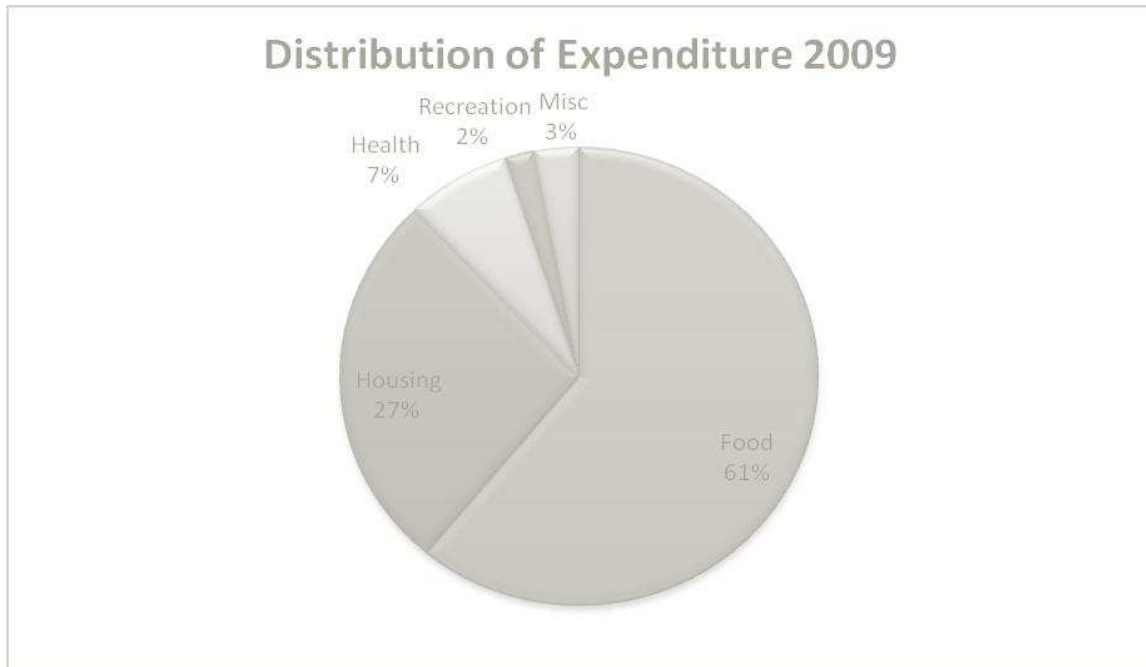
education of the children as there is no support from Government after Grade 7. Many do not have their own houses. They rent a dwelling place in compounds from others. Many have to walk longer distances early in the morning to reach the houses of their masters so as to reach on time, and it is always between 6 and 7 in the morning. The average monthly earnings of a Domestic Maid are K281250 (During 2009) which is equivalent to US\$59.75 whereas the mean income in Zambia for female households is K382341 which is equivalent to US\$81. The average salary of a Domestic Maid is thus US \$ 21.25 less than the mean income of female households in Zambia. In terms of percentage difference, it accounts for 26.85% less than the mean income amongst female households in Zambia. A visible discrimination within the gender linked wage system of the country. The hiring masters are also vigilant of the fact of poverty and vulnerability among this group of population and appointing one at a lesser wage rate is claimed as their advanced negotiation skill. The masters do not hesitate to share their knowledge of availability of maids at a throw-away price to their peers and friends to keep a check on the wage rate and bring in the dubious uniformity in wage.

Table 5. Domestic Maids and their Living Conditions 2009

Maid No	Monthly Salary (2009)		Monthly Expenditure		Dependents	House Rents	School Going Children
	Kwacha	US\$	Food	Non Food			
1	300000	64	150000	150000	3	50000	Drop
2	250000	53	125000	125000	4	100000	1
3	350000	74	200000	150000	3	120000	1
4	300000	64	150000	150000	2	100000	1
5	250000	53	175000	75000	4	50000	1
6	250000	53	180000	70000	3	60000	Drop
7	300000	64	200000	100000	4	70000	Drop
8	250000	53	200000	50000	5	50000	2
Average	281250	59.75	172500	108750 (63.05%)	4	75000	

Source: Compiled by researcher

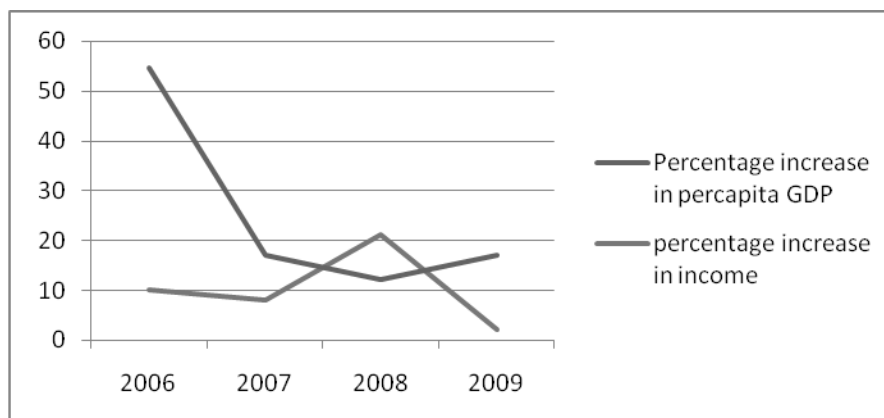
Chart 2. Distribution of Expenditure 2009



Source: Constructed by researcher based on surveys administered to Maids

On an average almost all the Domestic Maids have a family size of five including four dependents requiring a total consumption of a minimum of K 370635 at the rate of K74, 127 per person as calculated by World Bank and CSO. In case of our target group, the minimum earnings are on an average 281250 Kwacha leaving a direct gap of 24.04%. World Bank (World Bank Poverty and Vulnerability Assessment, 2007) states that the non food expenditure they had assumed was 28% of the expenditure on food items. However, in the case of our target group, the average expenditure on non food items constituted 63.05%. This is mainly because high cost of rented houses which accounted for about 75000 per month on an average. High rates of inflation of 16.6% and 13% during 2008 and 2009 respectively have also resulted in high expenditure on food and non food items by Domestic Maids. As revealed by Central Statistical Office, inflation for 2009 has come down to 13% only in the month of October 2009 whereas in other months it remained between 15 and 16 per cent. This has a direct impact on the income and expenditure of our target population.

Graph 1. Average income increase and Average percentage of GDP increase



Source: Constructed by researcher based on data collected from CSO, FNDP Review Reports and the Maids

As seen from Graph 1 and Table 6, there has been an increase of per capita GDP of 44.66%, 9.16%, -8.99% and 15% during 2006, 2007, 2008, and 2009 respectively. But there is no corresponding increase in the income of maids for the same period. The increase in income is low as compared to GDP growth excepting during 2008 where we observe a negative growth in per capita GDP. The gap in income and the per capita GDP is very vast as seen from the graph and the table. Growth in income of Maids was 10%, 7.88%, 21.07%, and 2.09% for the same period. It can be safely said the increase and decrease in per capita GDP has not shown any impact on the income levels of the Domestic Maids in Lusaka.

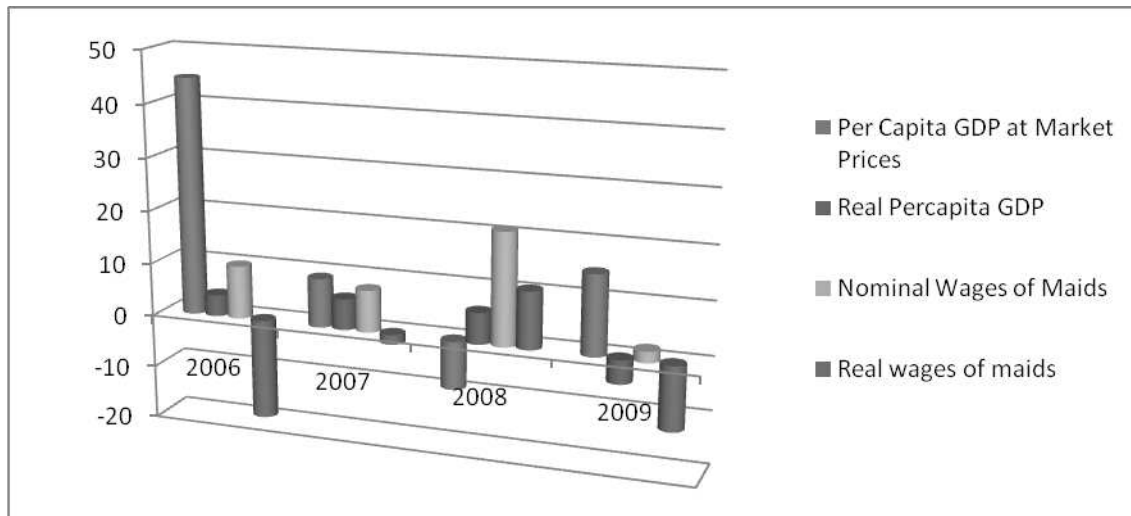
Table 6 Income of Domestic Maids from 2006 to 2009

	2006	2007	2008	2009
1.	250000	250000	275000	300000
2.	200000	150000	250000	250000
3.	300000	450000	350000	350000
4.	200000	200000	300000	300000
5.	200000	180000	280000	250000
6.	100000	150000	200000	250000
7.	300000	250000	300000	300000
8.	100000	150000	200000	200000
Average	206250	222500	269375	275000
% increase	10%	7.88%	21.07%	2.09%
Per capita GDP growth	44.66%	9.16%	-8.99%	15%

Source: Constructed by Researcher based on Data collected from CSO and Maids

If we further compare real and nominal growths of GDP and Wages, as we can see from Chart 3 a further fall in incomes of Domestic Maids. While the nominal wages have been increased at the rate of 10%, 7.88%, 21.07%, and 2.09 % respectively over the period from 2006 to 2009 that is the period of FNDP, in real terms there is a decline in wages of maids over the same period. We find that there has been a negative trend in wages of these years. The decrease was -18.88, -1.78, 10.74 and -12.02 during 2006, 2007, 2008, and 2009 respectively. The real growth turned to positive figure only in 2008 but it did not remain so during 2009. Thus the GDP growth or the per capita GDP growth has not yet all trickled down to the Domestic Maids. Such negative trend has not been seen in case per capita GDP growth in real terms. Both in nominal and real terms there has been a growth in GDP per capita during FNDP period. We have calculated this based on the Consumer Price Index of Government of Zambia taking 1998 as the base year.

Chart 3. Comparison of growth in Per Capita GDP and Wages (real and nominal)



% increase in Nominal wages	10%	7.88%	21.07%	2.09%
% increase Real wage CPI 1994=100	-18.88	-1.78	10.74	-12.02
Per capita GDP growth Market	44.66%	9.16%	-8.99%	15%
Real Growth	4.04	5.82	5.87	-4.41

Source: Constructed by researcher based on the data collected from Central Statistical Office and Maids.

Zambian Government has not been able to contain even basic national average prices of essential commodities as can be seen from the table 7. These figures given by the Central Statistical Office, where as the market prices are quite alarming on these rates.

Table 7

National Average Prices for selected Products and Months

Product Description	2009			2010			Percentage Change Mar-10/Feb-10
	October	November	December	January	February	March	
White breakfast mealie meal 25Kg	61,539	61,152	61,753	62,183	62,642	62,868	0.4
White Roller mealie meal 25Kg	45,244	46,289	47,736	49,554	49,934	49,194	-1.5
White Maize grain 20 litre tin	22,845	24,325	25,806	26,247	27,454	27,792	1.2
Hammer Milling charge 20 litre tin	2,709	2,707	2,716	2,771	2,701	2,813	4.1
Rice Local 1 Kg	7,638	7,385	7,275	7,373	7,414	7,677	3.5
Millet 5 litre tin	8,669	10,495	10,565	10,974	11,278	13,499	19.7
Sorghum 5 litre tin	6,591	7,362	8,097	8,343	8,840	12,381	40.1
Rump Steak 1 Kg	25,362	25,657	26,379	26,177	26,745	26,817	0.3
Brisket 1 Kg	19,457	19,730	19,750	20,009	19,851	19,854	0.0
Mince Meat 1 Kg	22,175	22,373	22,467	22,529	23,085	23,277	0.8
Beef Sausages 1 Kg	21,304	22,586	22,482	24,393	23,772	24,395	2.6
Ox-liver 1 Kg	20,465	20,249	20,094	20,015	20,190	20,270	0.4
Offals 1 Kg	11,383	11,455	11,406	11,336	11,116	11,348	2.1
Dressed chicken 1 Kg	17,118	17,538	17,231	17,279	17,252	17,550	1.7
Bream Fresh/Frozen 1 Kg	15,270	14,806	16,138	15,777	16,118	15,049	-6.6
Buka Buka 1 Kg	15,697	15,337	15,556	14,753	14,436	14,745	2.1
Dried Kapenta Mpulungu 1 Kg	49,983	50,639	49,923	54,382	56,196	56,324	0.2
Dried Kapenta Siavonga 1 Kg	48,239	49,990	48,526	47,761	48,125	54,013	12.2
Dried bream 1 Kg	29,805	30,860	30,522	32,885	33,952	33,933	-0.1
Onion 1kg	5,486	4,784	4,765	4,976	5,231	5,649	8.0
Green beans 1kg	8,939	8,529	8,054	6,733	6,451	6,555	1.6
Tomatoes 1kg	3,250	3,008	3,073	2,976	3,427	4,293	25.3
Chinese cabbage 1kg	1,868	1,872	2,062	2,177	2,076	2,312	11.4
Rape 1kg	2,164	2,237	2,596	2,606	2,801	2,829	1.0
Fresh okra 1kg	6,296	6,059	5,618	5,072	4,502	4,630	2.8
Dried beans 1kg	8,660	8,504	8,746	8,883	8,985	9,103	1.3
Sweet potatoes 1kg	1,542	1,937	2,140	2,892	2,521	2,345	-7.0
Irish potatoes 1kg	4,010	4,092	4,178	4,126	4,370	4,284	-2.0
Raw cassava tubers Unsoaked 1kg	1,399	1,310	1,441	1,512	1,582	1,565	-1.1
Chikanda tubers 1kg	13,672	14,882	15,618	12,840	15,433	12,769	-17.3
Air fare Lusaka/London British Airways	5,625,900	6,001,900	6,038,400	6,001,900	6,129,600	6,129,600	0.0
Air Fare Lusaka/Ndola Zambezi Airways	600,000	587,500	600,000	575,000	587,500	600,000	2.1
Mini Bus Fare Town/Chilenje 1 way	2,900	2,900	2,900	2,900	2,900	3,200	10.3
Coach Fare Lusaka/Kitwe 1 way	60,000	60,000	60,000	60,000	60,000	65,000	8.3
Bed & continental Breakfast 3 to 5 star Hotel	588,282	592,070	593,879	631,423	576,938	590,050	2.3
Bed & Continental Breakfast 2 star Down to motel 1 person/night	141,265	140,532	141,484	139,614	137,091	140,141	2.2
Take away chicken & chips	16,197	15,938	16,269	16,482	16,639	16,891	1.5

(Source central Statistical Office Lusaka)

It is true some times that the statistics cannot hide the realities. If we look at the above table the essential commodities for the daily use of the Domestic Maids have gone up beyond the reach of many poor in Lusaka. Daily consumption commodities like Tomatoes, Chinese cabbage, Dried Kapenta (cabbage and dried fish are an everyday

relish in the parlance of Zambians), Millets, Sorghum and many more. It is also seen that Mini Bus fare in Lusaka, which is the lifeline of travel for many of the poor and sometimes to the Domestic Maids has gone up by 10.3% where as Lusaka/London airfare has gone up only by 2.1%. This makes it clear that Government of Zambia is not that serious to look at the daily needs of most vulnerable. Neither are there any programmes of food stamps or food subsidies given to the poor excepting N'Shima that is made available to everyone.

Having looked at the food items and their prices and affordability by our target population, let us now have a look at the living conditions and preferences for entertainment, assets, and food consumption habits of Domestic Maids in the next chapter.

7.0. LIVING STYLES OF DOMESTIC MAIDS– AN ANALYTICAL VIEW

Economists world over are divided on the approach of income of ‘One Dollar a Day’ to poverty line. On the other hand assessment approaches are shifting from income analysis to expenditure analysis. An attempt is made in the chapter to see whether, on the consumption level, domestic Maids are well off.

Having discussed the employment, wages, and poverty among Domestic Maids, discussion on living standards and entertainment behaviour clear us on the quality of life of the Maids. When it comes to development resulting from high growth in GDP, quality of life and standard of living is taken into consideration. A closer look on different parameters relating to quality of life like entertainment, possession of assets, food habits and consumption patterns, will give how the wage and income play a vital role.

Food Habits
Table 8

Name of the Maid	Income	N'Shima	Kapenta (Dry fish)	Beef	Vegetable/ Chinese Cabbage	Poultry	Sweets/ Cakes Beer/ Alcohol	Drink Coffee/Tea
1.	300000	YES	Occasionally	Rarely	YES	Rarely	Very Rare	While on work
2.	250000	YES	Occasionally	Rarely	YES	Rarely	Very Rare	While on work
3.	350000	YES	Occasionally	Rarely	YES	Rarely	Very Rare	While on work
4.	300000	YES	Occasionally	Rarely	YES	Rarely	Very Rare	While on work
5.	250000	YES	Occasionally	Rarely	YES	Rarely	Very Rare	While on work
6.	250000	YES	Occasionally	Rarely	YES	Rarely	Very Rare	While on work
7.	300000	YES	Occasionally	Rarely	YES	Rarely	Very Rare	While on work
8.	200000	YES	Occasionally	Rarely	YES	Rarely	Very Rare	While on work

Source: Constructed by the researcher

First, the basic needs include food. Consumption variety, quality, and quantity of food are directly proportional to the income of an individual. Food habits change according to the income earned by a person. Income played a vital role in deciding the standard of living of Domestic Maids in Lusaka. According to the Table-7, the staple food Zambians is *N'Shima* (Maize Flour). People those have money sufficient for their

daily consumption of food eat *Kapenta* along with N'Shima. (*Kapenta* is a kind of very small dry fish. They cook it along with Maize flour. They call it 'Relish'. Those who cannot afford to buy *Kapenta* will satisfy with Chinese cabbage. They cook cut Chinese cabbage and Maize flour together to make a meal. All maids need to consume *N'Shima* at any cost irrespective of income levels for it is only the food for it is not only their staple food and cheaper in comparison to other edible commodities. Coming to the other consumption habits, they have different adjustments which we may not call tastes and preferences. The prices of other items prohibit them from consuming these items. For instance, instead of having N'Shima; beef, poultry or sweets can be a better choice to add nutrition to food. Looking at the statistics, more preference is towards the staple food and vegetables. Almost all the Domestic Maids interviewed do not consume Alcohol, Tea and Coffee, which are otherwise an hourly item of consumption to much rich and middle income Zambian. We find in the super stores like SPAR, Shoprite, and other shopping Malls these items are stocked in the quantity of tonnes to cater to the consumption needs of the rich and affluent, where to which our Domestic Maids do not have an access to look at. To keep the day going well, beverages help to maintain the balance; especially tea/coffee. Surprisingly, Maids enjoy 'luxury' only at work, as at home it is not accessible. Luxury soaps, shampoos, baby foods, tooth pastes, brushes, perfumes, body lotions, creams and all other stuff that we find in any shopping mall or super markets in more quantities than essential items, and which make large portion of the bills of high and middle income persons do not even know to the Domestic Maids not speak of their usage.

The analysis of food habits reveals and establishes that the Maids are not in a position to eat nutritionally rich food thereby not able to fulfil the requirement of calorie intake. Maids and their families are suffering from nutritional deficiencies even if the income is high (300,000 Kwacha).

Go to a Movie
Table 9

Name of the Maid	Monthly income	Every Month	Weekly	Once a while	Never	Alone	With a friend	With family	Send only children
1.	300000	YES					YES		
2.	250000			YES				YES	
3.	350000			YES					
4.	300000	YES					YES		
5.	250000				YES				YES
6.	250000				YES				
7.	300000				YES				
8.	200000				YES				

Source: Constructed by the researcher

Other Activities
Table 10

Name of the Maid	Income	Going to fairs and festivals(Yearly Agricultural Shows	Outside Lusaka/for picnics	Govt. Organised programs where food is served	Church	Long walks on Lusaka Roads whenever find time	Going out with Masters
1.	300000	YES	Never	YES	YES	YES	
2.	250000	YES	Never	YES	YES	YES	
3.	350000	YES	Never	YES	YES	YES	
4.	300000	YES	Never	YES	YES	YES	
5.	250000	YES	Never	YES	YES	YES	YES
6.	250000	YES	Never	YES	YES	YES	
7.	300000	YES	Never	YES	YES	YES	YES
8.	200000	YES	Never	YES	YES	YES	

Source: Constructed by the researcher

Generally when food needs are fulfilled, the focus is shifted on basic entertainment that a normal well paid consumer needs to sustain his passions and be aware of the world around him/her. Entertainment acts like a messenger that tries to create awareness about both public (government) and private (businesses) issues. Coming

to maids, these needs rarely sometimes satisfied depending on the income and leave that they receive. For instance, watching a movie for a maid earning 300,000 Kwacha is regular, every month; but for a maid earning only 250,000 Kwacha it is never possible to go for a movie. A complete contrast is visualised when 50,000 kwacha has been deducted from 300,000 Kwacha (Tables 8 & 9). Moreover, time spent with the family, for movies, picnics, etc, is very less. Leisure is depleting, as workload is increasing, leading to health related trouble. Apart from going to movies, people in Lusaka are attracted to early agricultural shows conducted by the government. The government efforts of awareness raising among the population on the progress and prosperity are being fulfilled by attracting more people. As seen from the statistics, maids earning 200,000 or 350,000 Kwacha prefer to go to these fairs.

Physical Assets of the Maids
Table 11

Name of the Maid	Income	Own house	TV	Refrigerator	CD Player	Cell Phone	Land	Electric Cooker	Bi-Cycle	Gold
1.	300000	No	YES	No	No	YES	No	NO	NO	No
2.	250000	No	NO	No	No	YES	No	Y	NO	No
3.	350000	No	YES	No	No	YES	No	NO	NO	No
4.	300000	No	NO	No	No	YES	No	Y	YES	No
5.	250000	No	NO	No	No	YES	No	NO	NO	No
6.	250000	No	NO	No	No	YES	No	Y	NO	No
7.	300000	No	YES	No	No	YES	No	Y	NO	No
8.	200000	No	NO	No	No	YES	No	NO	NO	No

Source: Constructed by the researcher

Finally, when common and essential needs are fulfilled it is human tendency to acquire physical assets and goods like TVs, Refrigerators, Radios, Gold and Silver which are now becoming more essential than luxury items. They form a part of consumer's tastes and preferences. As mentioned before, income decides the assets and liabilities, coming to physical assets; maids are unable to afford basic assets like TVs refrigerator not to speak

of land, building, and Gold. As the major part of Lusaka's population constitutes poor people, housing is a major problem. People who work as maids live in shanty compounds with poor facilities; for instance a house is shared by five families. Material assets like gold, which can be utilised as money in future is absent, as shown in the statistics. All these assets are a distant dream for the maids and non possession and the desire to have one TV or some Gold and at least a place to hide is clearly visible even in their faces on the days of interview.

In the words of one Domestic Maid (preferred anonymity):

“We are living human beings with all normal wants, needs, and desires, we look for brighter days in future- we do not know whether that day comes in our life, but we do not give up our hope. We try to adjust to live with limited income until we die one day”

Entire Analysis leads us to re affirm that even by the consumption standards as well, the Domestic Maids have not come above poverty line, and neither the fruit of GDP growth and promises of FNDP have reached them.

8.0.CONCLUSIONS AND RECOMMENDATIONS

8.1.CONCLUSIONS

The Fifth National Development Plan (FNDP) has come to an end in the year 2010. The work of on Sixth National Development Plan started while the research was under way. The Zambian GDP has been growing at the rate of 6% despite global recession. FNDP has also envisaged overall poverty reduction. It is also seen that overall poverty reduction is also visible to some extent and inflation is contained in 2010. However, the situation of Domestic Maids in Lusaka does not match with statistical representation of growth mathematics which is far from reality. The fruit of growth in economy has not been shared with this segment of vulnerable population in Lusaka. Neither are there any programmes specifically focused on the poverty reduction among the domestic maids. Irony is that every policy maker, every economist, every Minister of Government of Zambia, and every senior officer has invariably has one or two domestic maids in their homes, but no one thought of ‘thinking’ about them while drafting policy papers.

In reality the really concerning fact is that the Domestic Maids are living in sub-human conditions, fighting with poverty and vulnerability with incomes that do not match either with the national averages or with the GDP growth. From the above findings it can be safely concluded that the growth in GDP has not at all impacted the income levels of the Domestic Maids in Lusaka. As observed from the general economic theories of GDP and Poverty Reduction, per capita income increase has not resulted in income increase of the poor, particularly, our target population, and their incomes are stagnated over the years. On the other hand the inflation has adversely affected increasing the expenditure on essential non-food items like health care and housing. When we consider inflation trends in Zambia and relate them to the percentage increase in income of Domestic Maids, the increase turns to a negative figure as the inflation is more than the percentage of increase in income as seen from Table 6. In effect the effort of the Zambian Government to develop the country through Poverty Reduction Strategy and Fifth National Development Plan has null effect on the living conditions and poverty of Domestic Maids in Lusaka. The calculations food and non food requirements of the World Bank and Central Statistical Office (CSO) do not correspond with the real consumption patterns of

Domestic Maids in Lusaka. The Maids are not enjoying the fruit of economic growth widely represented by GDP.

8.2.RECOMMENDATIONS

The recommendations that can be made based on the conclusions and findings can be very few. Government should think of a policy and an enforceable legislation to regulate wages in the Domestic Maids market. Alternative employment opportunities in the industry and business should be created. More investment in Agriculture will ease the problem to certain extent where the urban unemployed will move back to attractive agriculture. This will enhance the bargaining power of the Domestic Maids. Direct Cash Transfers and food for work are other options that can be looked into. Engaging Domestic Maids through a pool established by the Ministry of Labour and with the support of local NGOs and self help groups is another option. Government can think of issuing a Unique Identity Card to the Domestic Maids certifying there on the minimum wage to be paid to each maid based on the size of the family they are going to work with. A compulsory medical insurance programme that can reduce the burden of medical expenditure may be a better option. Periodical health check up camps in the compounds, special sanitization, adult literacy programmes and awareness raising programmes in the compounds can be of great support. Government can use available spare government land in Lusaka and other urban areas to construct affordable and subsidized housing for Domestic Maids. School education up to grade 12 may be made free of charge for the children of Domestic Maids and other vulnerable population. A subsidized food stamps programme linked to means test could solve problem of high cost of food grains. An employer contributed social security programme could be better option to take care of pension and medical care of the Domestic Maids.

The special recommendations are: There are a large number of Child Domestic workers in Lusaka. Some are solely taking care of the needs of their families and some are supplementing the income of the family. The conditions of these children are heart throbbing.

Some of the general observations are really pitiable. Policy makers and researchers should focus on these.

These Children do not wear proper clothing, but they wash and change the clothes of the children in the families they work for

These Children do not eat nutritious food, but they feed other children of rich and affluent with variety of food every day with their own hands.

These Children do not go to schools, but they make other children ready to go to school, polish their shoe, oil their hair, arrange their books, and dress them up, and sometimes escort them to the schools nearby. Abusing the Child Domestic workers is another major issue to be looked into and addressed.

It is therefore recommended, that a comprehensive study should be immediately taken up on the Child Domestic workers and legislation should be immediately passed prohibiting Child Domestic Labour and Government also should think of compulsory education for the children up to the age of 18 at least.

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QUESTIONNAIRE

QUESTIONNAIRE FOR INTERVIEWING DOMESTIC MAIDS IN DIFFERENT COMPOUNDS IN LUSAKA AND SOME OF THEIR EMPLOYERS

P. GARGI RAO

- 1. **Objective:** The objective of this interview is to collect data on the poverty levels of the Domestic Maids in select compound in Lusaka and their employers in part fulfilment of the award of International Baccalaureate Diploma (IB) by the IBO through the International School of Lusaka.
- 2. **Guidelines:** Kindly provide the information against each question in the questionnaire as brief as possible. You may use an extra sheet if required. The information provided by you will be kept confidential if you think to do so. Neither your name nor any information identifying you will be revealed unless it is highly required and with your permission.

Part A: Personal Information of the Interviewee

- a. Name.....
- b. Age.....Education-----
- c. Compound / Residential
Address.....
.....
.....
.....
- d. Married/ Single/
Widowed/Deserted.....
- e. Number of Children-----

- f. Other Dependents(Please Sate)-----

g. Own house-----Rented House-----

Part B. Professional Information of the Interviewee

a. How long have you been working as a maid? -----

b. How are you employed-----Directly-----Through Personal references-----
-----Through a placement agency-----

c. Have you changed the Employers and working with same Employer?

d. What is your monthly salary-----

e. Can you recollect and tell me what was your monthly salary during-----
-----2006-----2007-----2008-----

f. How often your Employer revised your salary—Monthly-----
Quarterly-----Half Yearly-----Yearly-----
--Never-----

g. If you changed your employer will there be in an Increase/ Decrease in your
salary-----Yes-----NO-----Depends on
circumstances-----

h. In addition to your Salary what other benefits do you get from your employer-----
----Food-----Clothing-----Bonus-----
Medical Treatment-----Salary Advance-----Tips for
additional work-----Tips on Festivals-----
-----Leftover food-----Old Torn cloths and others-----

i. How often do you get such support from the employer-----As and when in
need-----Monthly-----Occasionally-----
Never-

j. How do you commute from your place of residence-----By bus-----
On foot-----Other please specify-----

- k. Who pays your transport charges-----Self-----Employer-----

- l. Is there any salary scale approved by the Government-----Yes-----
No----
- m. Who decided your salary-----I decide-----Employer Decides-----My
agent Decides-----
- n. In case you are placed through an agent do you pay any fee to him-----
-----Yes- onetime fee; Yes Monthly fee-----No fee or commission--

Part C: Assets and Expenditure Details of the Interviewee

a. Assets

- Is your house is own or rented? -----own-----Rented-----
- If your own, did you buy the house or is it ancestral-----
- If you bought it how much did you pay? -----
- Do you have any agricultural land or house plot? Yes-----No-----
- If yes where do you own the land/plot-----
- Can you please tell the approximate value of the land/ plot-----
- Do you cultivate the agricultural land-----If yes, what crops do you grow---
and can you please tell us the yearly value of the crop?
- Do you have any cattle or chicken farm? YES/NO
- If yes- Can you please tell us the approximate income from these?

- Do you own any other business or any of your family members own any business or do you have any other source of income? Source-----
Value-----
- Do you have any bank account? If yes what is the approximate deposit-----

- How much gold/ Jewellery do you have? -----

- Which of the following do you have in your house
 - a. Refrigerator----- b. Television-----c. Dish TV Connection----
 - d. Electric Cooker----- e. Electric Iron-----f. Washing Machine-----
 - g. Mixer Grinder-----h. Microwave Oven-----
 - i. Charcoal Stove-----j. Gas Stove-----k. Beds for all with
Mattresses-----l. Dining Table-----m. Writing table-----
 - n. computer -----o. Bicycle-----p. Table Fan-----
 -
 - q. Cell Phone-----r. Any other (please describe) -----
 -

(Value of all the moveable assets may calculated as under: Approximate market value of the product MINUS depreciation of 15 % per annum)

b. Expenditure and Support from other sources

- What is your monthly expenditure:
 - a. House rent, if paying-----
-
 - b. Electricity-----
 - c. Water-----

 - d. Gas-----

 - e. Charcoal/ Firewood-----

 - f. School fee and books for the children (please also give the number of children going to school)
 - g. Doctors and Medical support-

- i. Self-----

 - ii. Children-----

 - iii. Other Family Members-----

 - h. Food Items-----

 - i. Soaps and Toiletries-----

 - j. Transport-----

 - k. Top up for Cell Phone-----

 - l. Monthly charges for Dish TV-----

 - m. Entertainment like going to movies/dramas/ fairs/ festivals-----

 - n. Cloths and Other personal requirements-----

 - o. Taxes- commissions-----

 - p. Any other expenditure(Please specify)-----

- What support do you get from the government?
 - a. Free water-----

 - b. Free Electricity-----

 - c. Free Health Care-----

 - d. Free Education-----

 - e. Free accommodation or concessional accommodation-----

 - f. Subsidised Food stuffs/ Food Stamps-----

 - g. Subsidised firewood/ charcoal/gas-----

- h. Protection from malpractices of employer-----

- i. Any other support? (Please specify)-----

- Did you take loans from any one? If so Why, When, and How much do you owe still?-----

- Did you lend any money to any one? If so Why, When and How much?-----

- Do you know any government policies and programmes for the poor? Did you benefit from any of such programme?-----

- Do you have anything to say about your income and expenditure?-----

- Do you consider yourself poor? Please explain-----

Signature.....

Date.....