CHALLENGES AND OPPORTUNITIES FOR WOMEN ENTREPRENEURS IN SMALL SCALE GEMSTONE MINING: A CASE STUDY OF ITEZHI-TEZHI DISTRICT IN ZAMBIA

BY

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ABSTRACT

This thoroughly researched dissertation reveals that, simply by virtue of their gender, women face barriers at every level of society which, taken together, prevent them from exercising their socio-economic right to earn a living as entrepreneurs in Zambia’s small scale gemstone mining industry. Driven empirically by the Grounded Approach (which involves a constant interaction between research theory and its findings), the researcher utilizes several gender-sensitive methodologies (especially the Women’s Law and Human Rights based Approaches) and complementary data collection methods to gather and analyse a wide range of evidence (both primary, i.e., human, and secondary, i.e., documentary) from a diverse range of sources within and relevant to the industry. The findings, presented from the point of view or ‘lived realities’ of a sample of current and former women miners (taken from an area with the country’s largest female mining population), uncover the almost insuperable social, cultural, educational and economic challenges that they face trying to enter and stay in the industry. In Zambia’s favour, the writer highlights its many policies, programmes and institutions which have been created and/or adapted to comply with its local, regional and international human rights obligations to help realize the rights of its actual and potential women miners. In his concluding remarks, however, he emphasizes that, despite their best intentions and efforts, the government and other relevant stakeholders will continue to fail these disadvantaged women unless they design and implement strategies that are alive to eradicating these ubiquitous discriminatory gender practices.
TABLE OF CONTENTS

INTERNATIONAL HUMAN RIGHTS INSTRUMENTS.......................................................... 7
NATIONAL POLICIES/STRATEGIC PLANS...................................................................... 7
NATIONAL AND INTERNATIONAL LEGISLATION......................................................... 7
DEDICATION...................................................................................................................... 8
ACKNOWLEDGEMENTS................................................................................................... 9
ACRONYMS..................................................................................................................... 10
DEFINITION OF WORDS/CONCEPTS............................................................................. 11

CHAPTER 1: INTRODUCTION ........................................................................................... 13

1.1 INTRODUCTION AND LAYOUT OF PAPER............................................................ 13
1.2 STATEMENT OF THE PROBLEM............................................................................. 14
1.3 JUSTIFICATION OF THE STUDY........................................................................... 16
1.4 OBJECTIVES OF THE STUDY............................................................................... 18
1.5 ASSUMPTIONS....................................................................................................... 19
1.6 RESEARCH QUESTIONS........................................................................................ 20

CHAPTER 2: WOMEN AND SMALL-SCALE MINING IN ZAMBIA................................. 21

2.1 WOMEN AND SMALL-SCALE MINING................................................................. 21
2.2 SMALL SCALE MINING IN ZAMBIA...................................................................... 22
2.3 THE CONCEPT OF SMALL SCALE MINING.......................................................... 23

CHAPTER 3: RESEARCH DESIGN .................................................................................. 25

3.0 THE RESEARCH DESIGN....................................................................................... 25
3.1 DATA COLLECTION............................................................................................... 26
3.1.0 SECONDARY DATA COLLECTION...................................................................... 26
3.1.1 PRIMARY DATA COLLECTION........................................................................... 26
3.2 STUDY AREA .................................................................................................................. 27
  3.2.1 ITEZHI- TEZHI ........................................................................................................... 27
  3.2.2 LUSAKA .................................................................................................................... 29
3.3 LIMITATIONS OF THE STUDY .................................................................................... 31
CHAPTER 4: THEORETICAL AND METHODOLOGICAL FRAMEWORK ......................... 32
4.0 THEORETICAL FRAMEWORK .................................................................................... 32
  4.1 GROUNDED APPROACH ............................................................................................ 33
  4.2 WOMEN’S LAW APPROACH ..................................................................................... 34
  4.3 HUMAN RIGHTS APPROACH ..................................................................................... 35
  4.4 LEGAL PLURALISM ....................................................................................................... 36
  4.5 SEX AND GENDER ANALYSIS .................................................................................... 37
  4.6 ACTORS, NORMS AND STRUCTURES ......................................................................... 38
CHAPTER 5: ENTREPRENEURSHIP IN THE GEMSTONE BUSINESS ......................... 40
CHAPTER 6: FINDINGS: WHAT IS ON THE GROUND ....................................................... 43
  6.1 THE TRIPLE ROLE OF WOMEN ................................................................................ 43
  6.2 TRADITIONAL BELIEFS ABOUT WOMEN IN MINING ........................................... 46
  6.3 MINING LAWS AND POLICIES .................................................................................. 47
    6.3.1 MINING LAWS AND REGULATIONS ..................................................................... 47
    6.3.2 POLICIES AND STRATEGIES FOR WOMEN GEMSTONE MINING ............. 50
      6.3.2.1 THE NATIONAL GENDER POLICY ................................................................. 50
      6.3.2.2 THE MMMD MINERAL RESOURCES DEVELOPMENT POLICY 2008 .... 52
      6.3.2.3 THE MINISTRY OF MINES REVOLVING FUND ........................................ 53
      6.3.2.4 THE MINING SECTOR DIVERSIFICATION PROGRAMME (MSDP) ....... 54
      6.3.2.5 THE CITIZENS ECONOMIC EMPOWERMENT COMMISSION (CEEC) .... 56
      6.3.2.6 THE ZAMBIA DEVELOPMENT AGENCY (ZDA) .................................... 58
6.4 WOMEN’S TECHNICAL MINING KNOWLEDGE .......................................................... 59

6.5 HUMAN RIGHTS FRAMEWORK ........................................................................... 61
  6.5.1 INTERNATIONAL HUMAN RIGHTS .............................................................. 61
  6.5.2 THE HUMAN RIGHTS PRINCIPLE ON NON-DISCRIMINATION ............. 63
  6.2.3 THE HUMAN RIGHTS ON ESC RIGHTS ..................................................... 65

CHAPTER 7: SYNTHESIS OF FINDINGS ..................................................................... 69

7.1 THE IMPACT OF WOMEN’S TRIPLE ROLE ...................................................... 69

7.2 MINING LAWS AND POLICIES ......................................................................... 71
  7.2.1 MINING LAWS .......................................................................................... 71

7.3 MINING POLICIES AND STRATEGIES .............................................................. 73
  7.3.1 THE NATIONAL GENDER POLICY .............................................................. 73
  7.3.2 THE MMMD MINERAL RESOURCES DEVELOPMENT POLICY 2008 .... 74
  7.3.3 OTHER INSTITUTIONS AND STRATEGIES ............................................ 75
  7.3.4 THE MINING SECTOR DIVERSIFICATION PROGRAMME 2002 – 2008 ...... 75
  7.3.5 THE CITIZENS ECONOMIC EMPOWERMENT COMMISSION (CEEC) ... 76
  7.3.6 THE ZAMBIA DEVELOPMENT AGENCY (ZDA) ........................................ 78

7.4 WOMEN’S TECHNICAL MINING KNOWLEDGE ................................................ 79

7.5 HUMAN RIGHTS AND THE GRZ COMPLIANCE .............................................. 80

CHAPTER 8: CONCLUSION AND RECOMMENDATIONS ....................................... 82

8.1 CONCLUSION .................................................................................................... 82

8.2 RECOMMENDATIONS ....................................................................................... 84

Appendices ................................................................................................................ 91
TABLES AND FIGURES

<table>
<thead>
<tr>
<th>Table/Chart</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Picture 1</td>
<td>Focus Group Discussion in Itezhi Tezhi</td>
<td>28</td>
</tr>
<tr>
<td>Figure 1</td>
<td>Geological Map and Research sites (Itezhi Tezhi and Lusaka)</td>
<td>29</td>
</tr>
<tr>
<td>Chart 1</td>
<td>CEEC Allocation of CEEF per sector</td>
<td>75</td>
</tr>
<tr>
<td>Chart 2</td>
<td>CEEC loan recipients as at 8(^{th}) December, 2009</td>
<td>76</td>
</tr>
<tr>
<td>Table 1</td>
<td>Sample of Actors and Structures</td>
<td>39</td>
</tr>
<tr>
<td>Table 2</td>
<td>Characteristics of an Entrepreneur</td>
<td>42</td>
</tr>
<tr>
<td>Table 3</td>
<td>Permits/Licenses, Mining Area Size, and Type of Minerals to Mine</td>
<td>48</td>
</tr>
<tr>
<td>Table 4</td>
<td>Licenses/Permits, Duration of Mining Licence, and Area Charges</td>
<td>49</td>
</tr>
<tr>
<td>Table 5</td>
<td>Mining Sector Diversification Loan Facility</td>
<td>55</td>
</tr>
</tbody>
</table>
INTERNATIONAL HUMAN RIGHTS INSTRUMENTS

African Protocol on Women’s Rights (APWRPRA)
Beijing +5
Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)
International Convention on Economic, Social and Cultural Rights (ICESCR)
The Millennium Development Goals (MDGs)
Universal Declaration of Human Rights (UDHR)

NATIONAL POLICIES/STRATEGIC PLANS

Zambia National Gender Policy
Mines and Minerals Development Policy, 2008
Ministry of Mines Strategic Plan 2008 – 2012

NATIONAL AND INTERNATIONAL LEGISLATION

Constitution of Zambia
The Zambia Development Agency Act, 2006
The Citizens Economic Empowerment Commission Act, 2006
South African Minerals and Petroleum Development Act, 2002
DEDICATION

I dedicate this piece to a few people who have been there for me through and through: my father, MYSRIP; my brother in law, MHSRIP; my mother; Mrs. T. Zulu; my sisters; and my wife.
ACKNOWLEDGEMENTS

This piece of work would not have been possible without the involvement of very special people who in one way or another made it possible for me to put it all together. Without hesitation, SEARCWL administration is undoubtedly the first place to start. Thanks to SEARCWL I can really boast of having experienced a true transformation, call it a rebirth. I look at the world differently now, more positive, with hope. Yes, we can!

To all the women in mining, the Ministry of Mines and Minerals Development, and all the officials at the CEEC, ZDA and the EU, I say, thank you.

To all who took part in the research, my sincere gratitude and appreciation!
ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
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<tr>
<td>AOP</td>
<td>Annual Operating Permit</td>
<td></td>
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<tr>
<td>CEE</td>
<td>Citizens Economic Empowerment</td>
<td></td>
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<tr>
<td>CEEC</td>
<td>Citizens Economic Empowerment Commission</td>
<td></td>
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<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of All forms of Violence Against Women</td>
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<tr>
<td>ECZ</td>
<td>Environmental Council of Zambia</td>
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<td>EU</td>
<td>European Union</td>
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<tr>
<td>FDI</td>
<td>Foreign Direct Investment</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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</tr>
<tr>
<td>GIDD</td>
<td>Gender In Development Division</td>
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<td>GS</td>
<td>Geological Survey</td>
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<tr>
<td>GSD</td>
<td>Geological Survey Department</td>
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</tr>
<tr>
<td>HIV</td>
<td>Human Immuno-deficiency Virus</td>
<td></td>
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<td>ICT</td>
<td>Information Communication Technology</td>
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<tr>
<td>IMF</td>
<td>International Monitory Fund</td>
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<tr>
<td>ITT</td>
<td>Itezhi-tezhi</td>
<td></td>
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<tr>
<td>MDD</td>
<td>Mines Development Department</td>
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<tr>
<td>MFEZ</td>
<td>Multi-Facility Economic Zones</td>
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<tr>
<td>MSDP</td>
<td>Mining Sector Development Programme</td>
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<tr>
<td>MMMD</td>
<td>Ministry of Mines and Mineral Development</td>
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<tr>
<td>NGO</td>
<td>Non Governmental Organisation</td>
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<tr>
<td>NRC</td>
<td>National Registration Card</td>
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<td>SEAR CWL</td>
<td>Southern and Eastern African Region for Women’s Law</td>
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<tr>
<td>SEED</td>
<td>Support for Economic Expansion and Diversification Project</td>
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<td>UNIFEM</td>
<td>United Nations Fund for Women</td>
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<td>UNZA</td>
<td>University of Zambia</td>
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<tr>
<td>WB</td>
<td>World Bank</td>
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<tr>
<td>ZANACO</td>
<td>Zambia National Commercial Bank</td>
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<tr>
<td>ZDA</td>
<td>Zambia Development Agency</td>
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<td>ZRA</td>
<td>Zambia Revenue Authority</td>
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DEFINITION OF WORDS/CONCEPTS
Working definitions used in this paper.

“Targeted citizen” means a citizen who is or has been marginalized or disadvantaged and whose access to economic resources and development capacity has been constrained due to various factors including race, sex, educational background, status and disability.

“Technical” includes know-how, knowledge and technology.

“Physical resources” include land, personal property, intellectual property and infrastructure.

“Citizen influenced company” means a company where five to twenty-five percent of its equity is owned by the citizens and in which citizens have significant control of the management of the company.

“Supportive culture” includes support from companies to enable a person start up a business, timely payments to suppliers by state institutions and social investments made by companies to encourage socio-economic growth and development such as housing, transport, health care, sports, HIV/AIDS programmes, skills development programmes, environmental responsibilities and charitable donations.

"Gemstones” means amethyst, aquamarine, beryl, corundum, diamond, emerald, garnet, ruby, sapphire, topaz, tourmaline and any other non-metallic mineral substance, being a substance used in the manufacture of jewellery.

"Mine" means any place, pit, shaft, drive, level or other excavation, and any drift, gutter, lead, vein, lode, reef, saltpan or working, in or on or by means of which any operation connected with mining is carried on, together with all buildings, premises, erections and appliances, whether above or below the ground, that are used in connection with any such operation or for the extraction, treatment or preparation of any mineral or for the purpose of dressing mineral ores;
"Mineral" means any material substance, whether in solid, liquid, or gaseous form, that occurs naturally in or beneath the surface of the earth, but does not include water, petroleum or any substance or thing prescribed by the Minister by regulation;

"Mining" means the extraction of material, whether solid, liquid or gaseous from land or from beneath the surface of the earth in order to win minerals, and includes any operations directly or indirectly necessary or incidental thereto;

"Mining area" means an area of land subject to a license or permit under this Act or an interim license held under the Fourth Schedule that confers rights similar to the rights conferred by such a license or permit;

"Prospect" means to search for any mineral by any means and to carry out such works, and remove such samples, as may be necessary to test the mineral-bearing qualities of any land;

"Prospecting area" means an area of land subject to a prospecting license, a prospecting permit or an interim license held under the Fourth Schedule that confers prospecting rights;
CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION AND LAYOUT OF PAPER

Challenges and opportunities for women in the gemstone business is a research that was conceived to not only contribute to the existing literature about women in mining but also provide an opportunity to interact with women in the mining sector. Its relevance to the Zambian economy is most profound at a time when Zambia is looking to diversify the economy towards Non Traditional Exports. As a country, we made a huge mistake once, when we relied on copper alone in the 1970s. As the saying goes, “once bitten, twice shy”, women in mining is one sure way of optimizing our human resources for the benefit of uplifting our deteriorating economy.

The challenges women face in the mining sector are huge, as the paper will show. They include lack of access to finance (credit), technical mining knowledge, and a myriad of traditional myths that bar them from effectively engaging in the mining business. They stem from a number of factors including the rules and laws propagated by customs, religion and the system. These rules and the manner in which they interlock create a barrier that excludes and prevents women from reaping the full rewards from the mining sector.

The opportunities for women in the sector have come by way of both government and government’s stakeholders initiatives. From the Zambian Government, opportunities for women in mining have presented themselves through the Ministry of Mines and Minerals Development Revolving Fund, the Citizens Economic Empowerment Commission and the Zambia Development Agency. The European Commission also has supported the women in mining through the Mining Sector Diversification programme. However, I have argued that these opportunities have not benefitted women as they should have. Their conceptualization ignored the plural legalities that women live in to the extent that the opportunities became challenges.
Further, the Government of Zambia has repealed the Mining Act of 1995, and replaced the Mining Policy to make the sector more gender sensitive. However, there are serious programmatic lapses where intentions have not translated to gains for women. Stemming from all these well meant initiatives and their lack of affectivity, I theorise in this paper that the root causes for women in mining’s failure to make meaningful gains starts from the prescription of gender roles and responsibilities that work against women. The traditional beliefs that women cannot work in mines are also fuelled by the socialization process. Further, the Zambian mining laws and policies have been analysed to assess the opportunities and challenges they pose to women in mining. All this is done with gender lenses guided by international human rights instruments to assess the Government of Zambia’s compliance to protect, respect and fulfill its obligations. Finally, I present recommendations based on the discussion.

My aim is to present a paper relevant to many stakeholders including the women in mining, the different mining associations, law and policy makers, mining institutions and organisations, students, and the general public. To achieve this, I have endeavoured to strike a balance in as far as ‘technicality’ is concerned. It is hopefully not just a document a professional in the sector will appreciate but also a document that any one can read and understand the challenges and opportunities that women entrepreneurs in small scale gemstone mining face. It is my hope that my findings will encourage policy and law makers to come up with appropriate legislation that will be pro-women in the sector for the purpose of optimally utilizing human resources for expanded economic growth.

1.2 STATEMENT OF THE PROBLEM

The mining sector has been a prime mover of economic development in Zambia for over 70 years, with exports of mineral products contributing about 70 percent of total foreign exchange earnings (FNDP\textsuperscript{1}: 2006:62). This is not just any type of mining. The mining with economic importance to a country like Zambia can only refer to large scale copper and cobalt mining. In

\textsuperscript{1} The FNDP 2006 – 2010 is Government’s road map of development plans for a period of five years whose theme is
the years 1965 to 1975, copper accounted for 95 percent of export earnings and 45 percent of Government revenues. However, in the years 1991 to 2000, copper’s contribution to export earnings had drastically declined to an average of 62 percent. The mining sector’s contribution to GDP, estimated at 32.9 percent in 1973, declined to 6.2 in 2000, representing 81.1 percent decline (Ibid).

Following the post Structural Adjustment Programme (SAPs), the government of Zambia has made deliberate efforts to diversify the economy to reduce the dependency on copper and cobalt exports. In this regard, the small scale mining sector has been viewed as having the potential to contribute significantly to wealth creation as stated in the Fifth National Development Plan (FNDP) that “Small-scale mining has a greater potential in employment creation and poverty reduction than large scale mining. The sub-sector has the potential to:

1. Create employment, especially in rural areas where jobs are scarce;
2. Enable the exploitation of what would otherwise be uneconomic reserves; and
3. Provide for the creation of micro-industries in rural areas” (FNDP: 2005; 65)

Despite the inherent potential that the gemstone and small scale mining sector is deemed to possess, it has failed to live to its expectations. Economic diversification through the sector has not yielded the much talked about foreign exchange to boost the economy and thereby reduce poverty, especially among women. More worrying is the fact that women’s contribution in the gemstone and small mining sector has largely gone unnoticed.

The Fifth National Development Plan (FNDP) summarises the factors inhibiting the realization of the potential for the gemstone and small scale mining sector as lying in one or all of the following:

1. Lack of access to affordable finance;
2. Lack of technical and management skills of miners;
3. Poor infrastructure in mining areas;
4. Lack of access to a formal marketing system; and
5. Inability to add value to rough materials prior to exportation.
Despite the elaborate description of the challenges in the sector, the political will to reverse these trends has been unsatisfactory on the part of the State. Although the gemstone and small scale mining sector in general has not been given the due attention in the spirit of diversification, the situation has been worse for women in the sub-sector. This is because of the nature of the historical background of mining in Zambia when, still a colony of Britain, only men worked in the mines while their wives remained back home and took care of the families. This in turn resulted in strengthening gender inequalities between men and women. To date, the mining sector has remained a male dominated sector. Cultural (traditional norms) and religious norms have played a significant role in preventing women from engaging effectively in the sector by prescribing culturally appropriate gender roles for men and women.

This paper therefore seeks to delve into the lives of women who are in the gemstone mining business to understand according to their experiences where the challenges and opportunities in the sector lie.

1.3 JUSTIFICATION OF THE STUDY

The study has very important implications for a number of players in the mining sector. The study is going to be one of the few, if not ground breaking, researches in the analysis of women’s participation in the gemstone stone business as entrepreneurs in their own right using multiple methodologies. The study will therefore be an important addition to the existing literature, which until now, has analysed women’s involvement in the sub-sector from a narrower perspective i.e. using one methodology, or looking only at one aspect of women’s lives e.g. reproductive roles vis-à-vis mining. This paper presents a holistic study of women’s lives as mothers, wives and community carers as well as being miners in their own right. The paper brings to the fore the triple roles of women and their impact on the effective participation in the sector – important literature that will lead to the appreciation and hopefully valuation of women’s work and contribution in the sector by both policy makers and various mining institutions and stakeholders.
Zambia, endowed with vast mineral resources, is on the brink of becoming one of the poorest of the countries in the world. This paper provides an exposé of the regulatory framework as administered by the Ministry of Mines. The paper will also provide an opportunity for introspection for the institutions involved in the sector. Rarely do government institutions get the rigorous monitoring and evaluations that NGO programmes are subjected to. But coming from an NGO background, and in particular, the M&E field, the paper will be important for identifying programming gaps and institutional lapses which will be highlighted for purposes of bringing about improvements in programme implementation.

The government, through various institutions, has developed policies that have purportedly been designed to uplift women’s social and economic status. The question is, have they really? Backed by one of the methodologies used in the paper – the women’s law approach, I have unpacked the impact these policies have had so far, positive and/or negative on women. This too will be invaluable information for policy and law makers to review existing policies to assess whether women’s needs in the mining sector are adequately addressed.

The paper analyses the different obstacles that stand in the way of women’s ability to attain the necessary technical mining knowledge required to prosper in the gemstone business. By interrogating the socialization process which brings about gender roles, to analyzing the enrollment levels of girls at tertiary level, specifically the School of Mines. Findings are meant to bring to the fore the real reasons why women generally lack technical mining knowledge. This is especially important if the government is to realize the inherent potential in the small scale mining through the optimal use of human resources. The first step therefore, is understanding the constraints, how and why they occur and then coming up with practical and workable solutions, at all levels – family, community, and State. Findings from this study will be useful for various institutions such as education, Environmental Council of Zambia, and health, to mention a few, all in the business of imparting knowledge for improved health, economic and social standing.

At a higher level, State compliance to human rights standards is also analysed. Zambia is a signatory to many international instruments including the African Protocol on Women’s Rights, Beijing Plus 5, Convention on the Elimination of All Forms of Discrimination Against Women
(CEDAW), the International Convention on Economic, Social and Cultural Rights (ICESCR), The Millennium Development Goals (MDGs) and the Universal Declaration of Human Rights (UDHR) to mention a few. While each international instrument has its own standards, the general consensus is the elimination of discrimination in all sectors and bringing about substantive equality between men and women. To achieve this, Zambia has pledged to take necessary steps to make this a reality for women and men. Therefore, using the human rights framework, State compliance with international standards is highlighted.

Therefore, the challenges and opportunities women in the sector face have been looked at from six major categories, which categories are the basis for the research, discussion and analysis throughout the paper. The categories being:

- The triple roles of women
- Myths and beliefs about women in mining
- National Legal and Regulatory framework
- Women’s technical Mining knowledge
- International Human Rights Instruments
- Some women in the sector who can serve as role models

1.4 OBJECTIVES OF THE STUDY

The objectives informing my research are:

1. To assess the impact of production, reproduction and community care functions performed by women and their impact on their participation in the gemstone business.
2. To assess the impact of cultural and/or traditional beliefs on women entrepreneurs’ effective participation in the small-scale gemstone business.
3. To analyze the positive and negative impact of mining laws and policies on women entrepreneurs in gemstone business.
4. To analyze women entrepreneurs’ technical mining knowledge and its influence on the mining activities of extraction, processing and marketing.

5. To analyze the opportunities that international human rights instruments provide to women entrepreneurs in gemstone mining and to assess the extent of government compliance.

6. To identify and document success stories of women entrepreneurs in the gemstone mining business.

1.5 ASSUMPTIONS

For each of the objectives, the corresponding assumptions were:

1. The triple roles (gender roles) of production, reproduction and community care performed by women act as barriers to women entrepreneurs’ effective participation in the gemstone mining.

2. There are traditional beliefs about women and mining that prevent women from effectively engaging in the gemstone business.

3. The Zambian laws and policies on mining do not take cognizance of women’s economic and social position.

4. International human rights instruments provide opportunities for women entrepreneurs’ advancement in the gemstone mining business; however, the government’s compliance measures are weak.

5. Since women entrepreneurs in mining lack technical mining knowledge they are not able to enjoy the actual value of their labour in the mining business.

6. There are women in the gemstone mining business who have excelled and can act as role models to other women but whose successes have not been aptly documented.
1.6 RESEARCH QUESTIONS

In conducting the research, the underlying research questions were the following, each corresponding to an objective.

1. What are the gender roles women miners perform and how do they impact on their entrepreneurial business as small-scale miners?
2. What traditional beliefs are practiced in the district and how do they impact on the participation of women in the gemstone mining business?
3. Do the Zambian laws and policies on mining take cognizance of women’s economic and social position in their determination of who qualifies to get a partisan and gemstone sales license?
4. What opportunities and/or challenges do international human rights instruments provide for women in mining?
5. What technical mining knowledge is required in the gemstone business? Do women in the business possess this knowledge? Do women have access to ICTs?
6. Are there women who have succeeded in the small-scale gemstone business? Have their stories been documented? Where, how often, by whom and when?
CHAPTER 2: WOMEN AND SMALL-SCALE MINING IN ZAMBIA

2.1 WOMEN AND SMALL-SCALE MINING

Artisanal and small-scale mining (ASM) forms a thriving economic sector in most countries on the African continent, providing direct employment for as much as 2.5 million people, and subsistence to more than 20 million (UNDESA, 2003). The per country proportion of women in the small scale sector varies, ranging from about 5 to 10 percent in South Africa and Malawi; to about 25 to 30 percent in Tanzania, Mozambique, and Zambia; up to more than 75 percent in Ghana’s salt mines (Beinhoff, 2003). In the mining sector however, as compared to their male colleagues, women typically do more marginal jobs and earn less from mining.

Realizing women’s untapped potential in the mining sector, several international development institutions have recommended that countries encourage female participation in artisanal and small-scale mining. The United Nations, for example, urges policy makers to support “increased involvement of women at all levels” of the mining industry (UN, 1996). The World Bank advocates that “[governments should … promote [women’s] involvement as mine owners and operators” (Barry, 1996:9).

More equal opportunities for women in mining, and in the workplace in general, are expected to contribute to poverty alleviation for several reasons:

1. The non-traditional mining sector currently operates far below its potential. A recent World Bank report estimates that Zambia could reap several times the current annual recorded sales of 20 million dollars (World Bank, 2001) from gemstones. Because women are currently underrepresented, a greater and more efficient participation of women is anticipated to both generate sector growth and increase poor families’ incomes.
2. Empirical data from various countries suggest that as compared to the incomes of men, women’s earnings disproportionally benefit child nutrition and survival rates as women spend, on average, a larger share of their incomes on the education and health of their children (Ibid).

3. Mainstreaming gender equality in mining will help fight rural unemployment and poverty.

4. According to the World Bank, a greater level of gender equality is desirable because scientific evidence suggests that it “…strengthens countries’ abilities to grow, to reduce poverty, and to govern effectively” (UNDESA, 2003).

2.2 SMALL SCALE MINING IN ZAMBIA

The history of mining in Zambia, and indeed in many other parts of Africa prior to European contact was essentially one of small scale operations. The mining operations were generally crude in terms of technology and can be said to have been hazardous to both the environment and to human health and safety. However, such mining was necessary in the provision of mineral raw materials. In contrast, large scale mining is a recent phenomenon. It can be argued that entirely the result of contact with Europe (Bergstrom and Zulu 1992). In spite of the development of large scale mining, small scale mining has continued to flourish with very little government assistance. As was observed by Mundia (1994), small scale miners are solely dependent on their own resources, with no assistance from the Government as assistance programmes have all tended to focus on the large scale operations.

Small scale mining is of significant importance in Zambia because it has great potential to contribute to the national economy. It can become an important area in the economic development of the country especially in countries like Zambia endowed with a diversified mineral resource base which include base metals, precious metals and gemstones.

The small scale mining sector, despite the many problems, generates employment and income. This sector has also become an easy entry point into self employment for men and women, as
well as marginalised groups. It is in this light that government interest in mining has incorporated the idea of small scale mining operations. The lead in this domain was spear-headed by the United Nations in a major survey of small scale mining in developing countries in 1972. This was later reinforced by an international conference held in Mexico in 1980 (Meyer, 1980). It must be noted that this move has not just affected small scale mining in developing countries like Zambia, but also industrialised countries like Canada where mining is a major industry. In such countries there have been calls for the reemergence of small scale enterprise. However, small scale mining lacks an internationally acceptable definition.

### 2.3 THE CONCEPT OF SMALL SCALE MINING

Small scale mining does not render itself readily to one universally acceptable definition. Nelson (1982) observed that there are many definitions of small scale mining operations. According to Nelson (1982) the definition of small scale mining should be based on a number of criteria which include:

- The number of persons employed. This threshold will vary from country to country;
- The size of the concession lease, taking into account that some miners are mining without any concessions;
- The size of the reserves;
- The productive capacity of the mine;
- The productivity of the mine in terms of output per employee per unit of time;
- The gross annual income;
- The degree of capitalization or mechanisation, noting that micro-scale mining utilizes simple tools with no mechanical energy, and at a higher level some mechanical equipment is employed;
- The continuity of the mining operation, bearing in mind that small scale mining is mostly a part-time or sideline activity conducted outside the agricultural season;
- The requirements of mine safety and legislation.
It should be noted from the above that small scale mining includes alluvial mining, artisanal and other forms of mining enterprise which involve small numbers of people on a site-by-site basis, and little in the way of expensive or modern technology. In addition, it has to be noted that what may be considered a small scale mining operation in one country may well be considered a large scale mining operation in another country. Hence the United Nations definition, which was accepted and adopted after reviewing the varied factors involved, seems more appropriate. It is the lack of universality in the definition of small scale mining that focus must be drawn on the general characteristics of small scale mining rather than attempting to define the concept.
CHAPTER 3: RESEARCH DESIGN

3.0 THE RESEARCH DESIGN

There are many definitions of research design, but no single definition imparts the full range of the important aspects. Research design constitutes the blueprint for the collection, measurement, and analysis of data. It is the plan and structure of investigation so conceived to obtain answers to research questions. The plan is the overall scheme or program of the research. The process started at SEARCWL when I had to submit to my supervisor a detailed plan of my research topic and how I intended to collect the data that I needed.

The SEARCWL process of developing a research design starts with an outline of objectives of the study after a rigorous research topic process, with matching assumptions and research questions. For each of the assumptions, there has to be a corresponding national law/s or human rights law. The design stated the possible institutions where data would be collected, from whom in particular and why that person/s and how these people would be located. For each of the proposed methods of data collection, there has to be a justifiable methodology guiding the research. Within the framework, I was required to provide a host of possible anticipated challenges and how I expected to overcome them.

One of the methodologies I used – the Grounded Approach compelled me to triangulate my findings. My sample size grew in the field as I sought to get more clarification and/or understand about different phenomena from different sources. As Tsanga notes in her book, ‘Taking Law to the People’, triangulation is not intended to bring closure to an issue, but to assess whether, after the introduction of many variables, the data still points towards a dominant inference or towards new explanations for the phenomena in question (Tsanga, 2004). Although it is a taxing task, when I finally went in the field, the research proved to be quite enjoyable and less stressful because of the frugal research design process that SEARCWL makes one go through.
3.1 DATA COLLECTION

Because the purpose of the research was to understand the different meanings that people placed on their experiences, there was need to come up with research techniques that delved more deeply into people’s hidden interpretations, understandings and motivations. Qualitative research methods as such were a natural choice. Qualitative research methods include an array of interpretive techniques which seek to describe, decode, translate, and otherwise come to terms with the meaning, not the frequency, of certain more or less naturally occurring phenomena in the social world (Cooper, 2008:162).

At the data collection stage, an array of techniques included focus groups, individual depth interviews (IDIs), case studies and observation.

3.1.0 SECONDARY DATA COLLECTION

Because it is one of Zambia’s most important economic sectors, there is a wide range of literature on large scale mining and not as much on small scale mining, and even fewer on women in mining. Consulted secondary sources included: the Zambian Mining Act, 2008, the Minerals and Petroleum Development Act, 2002 of South Africa, the Mineral Resources Development Policy of Zambia, 2008, a host of mining books from the Universities of Zambia and Zimbabwe. The MMMD web page provided valuable information of women in mining and mining in general. A detailed list of consulted material is provided in the bibliography.

3.1.1 PRIMARY DATA COLLECTION

1) Stakeholder interviews were conducted with key figures in the mining communities, including traditional authorities, women miners as owners and workers, and traders. These people provided specialized information about local livelihood conditions and access to resources.
2) **Observations**: Included an assessment of working conditions, looking for indicators such as risky or unhealthy situations, the use of safety gear, and social interactions. Special attention was paid to the living and working conditions of women as compared to those of men.

3) **Focus Group Discussions** were conducted separately with men, women, and children except where interpretation was required. For each of these meetings between 6 and 10 participants were gathered to discuss their working and social lives, particularly focusing on gender relations in the household, community, and work site. The duration of these group interviews ranged from 30 minutes to 1 hour.

The focus group discussions were conducted only in Itezhi Tezhi where most of the women and men could easily avail time and not Lusaka. This is because of the logistical and technical challenges associated with bringing together professionals from different institutions and time constraints on their part. I therefore had to settle for In-depth Individual interviews in Lusaka.

### 3.2 STUDY AREA

#### 3.2.1 ITEZHI- TEZHI

Zambia is rich in mineral resources. Zambia produces an extraordinary variety of gems such as aquamarine, garnet, tourmaline, citrine, malachite, agate, heliodor and many other beryls. These minerals are scattered all across the country as shown in the figure 1 below.
My selection of Itezhi Tezhi as a research site was influenced by the fact that the district is endowed with rich deposits of aquamarine, amethyst, black tourmaline, quartz, and other minerals. Existing literature and through interviews with officers at the exploration house places Itezhi Tezhi as one of the districts with mining activity that has the potential of contributing significantly to the Zambian economy. Further, it is also an area where women are actively engaged in mining. With such endowment of such important minerals (aquamarine, amethyst, black tourmaline and quartz) and where women are actively engaged in mining, my research aimed at analyzing the nature of mining, whether it could be classified as entrepreneurial or not and the challenges and opportunities that the women in the sub-sector faced. By bringing to the fore such pertinent information, the aim is to implore the government, the Ministry of Mines, policy makers and possible investors to consider such districts as Itezhi Tezhi as potential investment sites to make meaningful contribution to the economy gemstone through exports. Prices for such gems as aquamarine have been known to reach over US$ 800 per carat. I am however convinced that this can only happen if mining is done in an entrepreneurial manner and the challenges affecting women as miners are effectively addressed.

2 This information was provided by Ms. Sambaliya Tambatamba, the Assistant Registrar of Mining Rights at the Exploration rights.

Itezhi-tezhi district is located approximately 300 km (5 hours drive) from Lusaka, Zambia’s capital city, and has 6 chiefdoms. At the time of the research, there were nine licensed women miners in Itezhi Tezhi. This was true for both men and women. The rest were either operating with an expired license or had never obtained a license at all.

If the Government of Zambia is to truly move away from the over reliance on copper and cobalt, the time is right to consider other areas that have mining potential. Based on this, I set out on a quest to research Itezhi Tezhi and as a bonus, engage with one of the most outspoken women in mining and other women in Itezhi Tezhi to get a grounded view of the opportunities and challenges they face as women in mining and chart the way forward.

3.2.2 LUSAKA

The other place where the research was conducted was Lusaka. Lusaka is the capital city of Zambia and therefore serves as the administrative city for all Government Ministries and departments including the Ministry of Mines and Mineral Development (MMMD). The official versions of the challenges and opportunities that women in mining face were derived from interviews that were conducted in Lusaka with government officials. Other than the MMMD officials, other institutions and organisations included in the sample were: the EU delegation in Zambia, the Citizens Economic Empowerment Commission, the Zambia Development Agency, the University of Zambia, the Environmental Council of Zambia and financial institutions (Zambia National Commercial Bank, Stanbic Bank, Standard Chartered Bank, Barclays Bank, CETZAM Micro Finance). A detailed list of the institutions is attached as Annexure 2.

The selection of the institutions for inclusion in the research was based on stratified purposive sampling. This process involves recognizing which institutions should be included in the sample

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4 Ms. Namakau Kaingu (Miner; President of SADC women in Mining; President of Association of Zambian Women in Mining)
and why, thereafter determining who in the institution and why. According to Mr. Chewe\(^5\), the Ministry of Mines and Minerals Development is the Government Ministry established to manage the mineral resources of the country by promoting and regulating the development of the mining sector in line with the Government policy. The Ministry focuses on the development of both the large and small-scale mines in order to increase the sector’s contribution to economic development and poverty reduction.

The Citizens Economic Empowerment Commission (CEEC), the Mining Sector Diversification Programme (MSDP) and the MMMD Revolving Fund were included in the sample because of the opportunities that they promised, not only to women in mining but also to small scale miners in general. The assistance these strategies promised were in the form of loans and therefore these strategies are here assessed for their efficacy and impact on women in mining. In the same vein, the operations of the Zambia Development Agency were also assessed with regard to facilitating women in mining and linking them to markets and relevant entrepreneurial trainings.

Finally, the justification for including financial institutions in Lusaka was to assess the requirements for accessing credit and the ease with which women in mining obtained loans, i.e. if they did. The inclusion of financial institutions was necessitated by the realization that mining is capital intensive and therefore made credit critical.

From all the above institutions, one-on-one interviews were conducted over a period of three months (October – January 2009/10) with relevant officers. A detailed list of the respondents, their positions and institutions they represented is provided in Annexure 2.

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\(^5\) Mr. Chewe is the Mining Engineer at the Ministry of Mines and Minerals Development, Mines Department in Lusaka.
3.3 LIMITATIONS OF THE STUDY

The research was successful to the extent that five (5) out of my six (6) assumptions were researched. The only limitation had to do with the sixth assumption about there being successful women entrepreneurs in the gemstone mining business who could serve as role models. Although the women included in the sample met some of the parameters for an entrepreneur as set out in this paper, none could be said to be successfully meeting all the characteristics, suffice to say there are women in mining with high potential and need to be supported.
CHAPTER 4: THEORETICAL AND METHODOLOGICAL FRAMEWORK

4.0 THEORETICAL FRAMEWORK

In theorizing about why the mining sector was a highly stereotyped and restrictive sector, my own hypothesis of this status quo was largely influenced by two feminist theories: the Liberal, and Radical theories.

According to the Liberal school of thought, customary and legal constraints block women’s entrance into the public sphere. As Tong declares in her book, “because society has the false belief that women are, by nature, less intellectually and/or physically capable than men, it excludes women from the academy, the forum and the market place. As a result, the true potential of women goes unnoticed” (Tong, 1989). I relate with the Liberal school of thought and concur with them to the extent that they prescribe law and policy reform as remedies. My own assumptions inform objectives one through to three i.e. that triple roles of women are an impediment, traditional myths are barriers and that mining laws are gender blind are all in conformity with the Liberal feminists.

Radical feminists on the other hand argue that patriarchy is the root cause of women’s exclusion in the public sphere. Mining has been made a highly stereotyped sector to the detriment of women. Radical feminists argue that patriarchy is a system that oppresses women and is characterized by power, dominance, hierarchy and competition. Although I do not agree with the proposed ways prescribed on how to deal with patriarchy, the theory provides useful insights in understanding the world systems even at institutional level such as mining.

Therefore, my interaction with the methodologies and feminist theories was very important in informing the research methods, analysis of findings and coming up with recommendations.
4.1 GROUNDED APPROACH

The historical background of mining in Zambia contributed greatly to making the sector a highly male-dominated sector. The nature of the male dominance is evident at both administrative and actual mining activity levels where virtually all technical positions are held by men. How does one convince policy makers of the existence of women in the sector? How does a researcher generate findings that will be considered valid rather than shunned for lacking scientific validity in the methodology? It is through research that makes use of empirical data to define a problem and use the empirical data to propose intervention measures to solve the problem. In other words, the grounded approach.

Through desk research, I had a fairly good understanding of the status of women in the gemstone business in Zambia and the major players in the sector. However, through the use of the grounded approach, it became evident that the sector was close to a complex maze in terms of procedures and practices. Initially, I was under the impression that one or two institutions could provide me with the information I required. However, this was not the case. As I needed to know the opportunities and challenges women entrepreneurs in the sub sector faced, I needed to get both official versions and versions from the women themselves. Through the grounded approach, using structured interviews, each subsequent interview was adjusted based on the findings and interpretations from each previous interview, with the idea to develop general concepts or theories with which to analyze the data.

In the end, the first ‘simple’ structured interview generated more questions that needed answers. A classic example is the Ministry of Mines and Mineral Development (MMMD) which is divided into four departments – Human Resources, Safety, Mines Development and Geological Survey. These departments are further sub-divided into smaller sub units, each offering different and independent specialised services. As a result, the original questionnaire was revised several times during the data collection phase because it became evident that some questions were inappropriate for certain officers. Further, my sample size grew as some offices referred me to other players in the sector, players that originally had not been included in the sample but who
possessed vital information that would enrich the research. These included the Support to Economic Expansion and Diversification Project (SEED), Ministry of Commerce and Trade (MCT), the Zambia Development Agency, Association of Zambian Mineral Exploration Companies, small scale mining associations and prominent women in the business but not from Itezhi Tezhi. I followed these up, each interview I had brought on new insights and enlightenment as I was privy to have an issue explained in many different ways by more than one person/institution/organisation.

4.2 WOMEN'S LAW APPROACH

The women’s law approach gives the researcher an opportunity to concentrate on women ‘exclusively for once’. The approach allows the researchers to ask fundamental questions about the woman entrepreneur in the gemstone business. Who is she? Why is she mining? How is she managing? What is society’s view about her? In asking these questions, I sought to cast a spotlight on the women in the mining business. By asking ‘who is she?’ the quest is to assess whether the women in the sector share similar characteristics, is there any inference that can be drawn, any correlation about the women themselves. Further, the quest is to find out what else she is doing – is she a mother, a wife, a guardian and how does she balance work demands? Similarly, the other questions too are meant to increase knowledge based on the respondent’s knowledge and understanding of reality.

More elaborately, Bentzon, (1998) describes the women’s law as taking women’s actual lived experiences and life situations based in sexuality, birth, care and domestic work as a starting point for the analysis of the position of women in law and society. The existence of biological, social and cultural differences between men and women are not regarded the main problem in women’s lives, but rather law and society’s systematic under-valuation of female activities, values and characteristics (Bentzon, 1988:91)

Important to note is the fact that the women’s law approach also implicitly requires the researcher to analyse existing laws and policies to determine the opportunities and challenges
they pose to women in the sector. As Dahl notes “as long as we live in a society where men and women have different paths in life, different living conditions, with different needs and opportunities, legal rules will necessarily affect men and women differently. And silence strengthens inequality and injustice, regardless of the legislators’ intentions. It is this interplay between law and life that researchers in women’s law seek to chart and understand, with the special goal of contributing to the work for real equality and liberation” (Dahl, 1987: 12). I was thus able to critically analyse the existing laws and policies in the mining sector to assess their impact on women in the gemstone business with one thing in mind: policy and law reform so as to improve women’s position in law and society. Some of the policies therefore analysed included the Ministry of Mines Development Policy, and several Acts including the ZDA Act, the CEEC Act and the South African Minerals and Petroleum Act, 2002.

4.3 HUMAN RIGHTS APPROACH

A human rights based approach to development brings promise of increasing access to justice, equality and freedom and ultimately, the elimination of poverty. (Hellum, 1998). Most states, as members of the United Nations and regional bodies, have signed or gone further and ratified major human rights treaties, declarations and platforms of action.

While the advancement of equality between men and women can be achieved through a range of economic and policy tools, human rights norms and standards (international and regional) provide a legal framework through which individuals and groups can combat discrimination and seek substantive equality (Zampetti, 2004). From a human rights perspective, combating discrimination against women and promoting equality between men and women are ends in themselves. It is fundamental for ensuring the equal enjoyment of human rights for all and as a foundation for freedom, justice and peace.

As the paper unfolds, I have endeavoured to bring to the fore international human rights law to which Zambia is a party and with it, obligations she has to fulfill. In the human rights chapter, I will show that with regard to the human rights framework, all human beings are born free and
equal. Secondly, inequality and discrimination is the root cause of all the injustice that women have suffered in the face of culture and traditions and that it is through pursuing substantive equality and prohibiting discrimination that women in mining can be totally free. This is the foundation of all aspirations to economically and socially liberate women. I argue that, any strategy that ignores, down plays or even trivializes this fact is bound to fail. Women and men’s lives are premised around norms, be they social, cultural, religious or State. These norms have all been used to a large extent to dominate and suppress, exclude and limit women’s participation in the public sphere. The human rights also make up international law. The only difference is that with human rights, proponents of the framework see the answer as lying in their ability to preach and bringing about equality and prohibiting discrimination.

4.4 LEGAL PLURALISM

Zambia has a dual legal system comprising civil and customary law, inherited from the British colonial government. When the mines opened around 1927 on the Copperbelt, many natives from all around the country found themselves there as labourers. Thus, from 1930, two parallel systems emerged: one of the traditional chiefs who administered their customary laws and one of the native commissioners responsible for Native Courts established primarily to maintain order and good governance among the natives of their areas, as well as to enforce any native law not repugnant to natural justice and morality (SCGA, 2006:50). Later, Native Courts became part of the judicature, while the traditional chiefs’ courts remained outside. This is the situation to date. The traditional chiefs’ courts affect the majority of people in their jurisdictions, mainly because these courts administer customary laws with which people identify; they are easily accessible; they do not charge for summons; procedures are simple and so more widely understood; resolution is quick, and there are often no adjournments; while there is no appeal.

The Constitution of Zambia acknowledges the customary and statutory legal systems as primary. Consequently, Article 91 of the Constitution provides for two parallel court systems: the traditional courts and the judicature. This means that the Constitution provides for choices between either of the systems. In the case of gender-discrimination, the Constitution protects
individuals for matters governed by civil law. However, one may not invoke the Constitution for protection against gender discrimination in matters governed by customary law. Whereas Article 11 of the Constitution guarantees protection against gender discrimination, Article 23(4) (c) and (d) cancels out the guarantee.

Hence as Hellum puts it, “legal pluralism can be viewed as a combination of legal, social and cultural norms, the rulers as well as the ruled, with a variety of options and choices as to how to achieve their aims and goals. The reinforcement or change of gender boundaries through rights and obligations, freedoms and restrictions is seen as a continuous process of action, negotiation and argumentation (Hellum 1995). Legal dualism and the resultant two court systems operate to the detriment of women for which the Zambian Constitution does not guarantee gender equality.

It is from this perspective that I interact with the legal systems in Zambia and locate the woman caught in the mix of social, legal and cultural norms where each reinforces the other to systematically relegate women to subordinate positions while elevating the man. Although the Zambian Constitution is the supreme law of the land, in practice and especially in the rural areas, customary law may be more powerful. The interplay between the various rules forms the basis for analyzing the norms which govern women and men’s lives in the mining sector.

4.5 SEX AND GENDER ANALYSIS

The systematic discrimination and inequality that exists between men and women starts primarily at birth. Although the situation is changing now, the notion that the female gender is inferior to the male one is still widely accepted in Zambia. Sex is based on the physical distinctions between men and women; whereas gender is a social and cultural construct. In this paper, my argument is and will continue to be that culture and traditions, including religion, are forceful and powerful and have influence on the way society perceives men and women, according to both specific roles and responsibilities based on their sex. It is from this background that the triple roles of production, reproduction and community care performed by women are born.
“The sex and gender analysis therefore refers to the variety of methods used to understand the relationships between men and women, their access to resources, their activities, and the constraints they face relative to each other. The analysis provides information that recognizes that gender, and its relationship with sex, race, ethnicity, culture, class, age, disability, and/or other status, is important in understanding the different patterns of involvement, behaviour and activities that women and men have in economic, social and legal structures.” (CIDA, 2000).

Because of their sex, society has over the years systematically relegated women to roles of wifing, mothering and community caring. These responsibilities have thus come to constitute the noblest of tasks for women and any woman who decides to venture into anything different such as mining, is viewed as a renegade, an outsider, a deviant or even as an outcast. This has been ingrained in the minds of everyone the world over and is transmitted through the socialization process.

4.6 ACTORS, NORMS AND STRUCTURES

All the methodologies I have applied are inter-related and each has been instrumental in bringing about very useful insight. In using the Actors, Norms and Structures analysis, I was able to systematically dissect the issue at hand by first of all identifying who my major actors were in the mining sector with respect to each objective.

The table below provides a synopsis of the analytical process that was involved in determining the Actors and the Structures. By identifying the Actors, understanding their influence on women’s participation in mining became relatively easy. Each Actor derives their power from the Structure they operate in. It is this power that can be used to bring about inequality and discrimination, subordination and domination of one sex by the other. However, an important part about this methodology is that it not only helps the researcher understand the root causes of inequalities, but it also helps come up with appropriate interventions for each Actor and Structure. By interrogating the Norms that govern each Structure and the influence these Norms
have on the various Actors, substantive equality measures between men and women can be sought. It was from such a profound understanding of the relevance of such methodologies that recommendations, interventions and remedial measures about the various issues raised in this paper were conceived.

Table 1: Actors and Structures Analysis

<table>
<thead>
<tr>
<th>Objective title</th>
<th>Actors</th>
<th>Structure/institution</th>
<th>Norms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Triple roles of women</td>
<td>1. Traditional leaders</td>
<td>1. Customs/Tradition</td>
<td>Practices.</td>
</tr>
<tr>
<td></td>
<td>3. Women miners</td>
<td></td>
<td>Knowledge.</td>
</tr>
<tr>
<td></td>
<td>5. Men as miners and husbands</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>6. Parents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Traditional beliefs about women in mining</td>
<td>1. Traditional leaders</td>
<td>1. Customs/Tradition</td>
<td>Knowledge.</td>
</tr>
<tr>
<td></td>
<td>4. Wives of miners</td>
<td></td>
<td>Beliefs</td>
</tr>
<tr>
<td></td>
<td>5. Men as miners and husbands</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>6. Government officials</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Mining stakeholders</td>
<td>ii. International donors</td>
<td>Fiscal regimes</td>
</tr>
<tr>
<td></td>
<td>3. Men in Mining</td>
<td>iii. CEEC</td>
<td>Strategies</td>
</tr>
<tr>
<td></td>
<td>4. Women in Mining</td>
<td>iv. ZDA</td>
<td>Interventions</td>
</tr>
<tr>
<td>Women’s Mining Technical Knowledge</td>
<td>1. Women</td>
<td>Primary, secondary and tertiary</td>
<td>Practices.</td>
</tr>
<tr>
<td></td>
<td>2. Government officials</td>
<td>Education.</td>
<td>Curricula</td>
</tr>
<tr>
<td></td>
<td></td>
<td>MMMD</td>
<td>Policies</td>
</tr>
</tbody>
</table>
CHAPTER 5: ENTREPRENEURSHIP IN THE GEMSTONE BUSINESS

The concept of entrepreneurship is one that has been debated for many years now in many different parts of the world, including Zambia. The definition of who an entrepreneur is, is as varied as the many different forums at which the concept is discussed. As a result, there is no agreed upon definition of entrepreneur/entrepreneurship.

The concept of entrepreneurship in the gemstone business is vital. The success or failure of a gemstone business depends on the entrepreneurial skills of the people involved in the business. Women in the sub-sector, on a need-to-have-basis, need to aspire to acquire these skills. But what is entrepreneurship? In my introduction I stated that there is no agreed definition of entrepreneurship either as a field of study or as a business. Shane and Venketeraman (in “Entrepreneurship, New Venture Creation, Baron; 2008) have defined entrepreneurship, as a field of business, seeks to understand how opportunities to create something new (e.g., new products or services, new markets, new production processes or raw materials, new ways of organizing existing technologies) arise and are discovered or created by specific individuals, who then use various means to exploit or develop them, thus producing a wide range of effects (Baron, 2008; 5). As will be shown, this is an important definition because it shows that entrepreneurship is definitely a process – a chain of events and activities that take place over time – sometimes, considerable periods of time. Often it begins with an idea for something new – often, a new product or service. But the idea alone is only the start: Unless the process continues so that the idea is converted into reality (actually brought to the market through a new business venture, licensing to existing companies, etc.), it is not entrepreneurship. Rather, it is just an exercise in creativity or idea generation.

Holt in his book “ENTREPRENEURSHIP, NEW VENTURE CREATION”, states that the term entrepreneur may be properly applied to those who incubate new ideas, start enterprises based
on those ideas, and provide added value to society based on their independent initiative. However, individuals who simply substitute income by leaving jobs to operate local stores or independent service business are described as small business persons (Holt, 1997: 11). This definition has serious implications for the many gemstone dealers. Merely having an idea to go into business is not enough. The idea must result in a business that will be of benefit not just to the person alone but must provide added value to society.

In essence, therefore, entrepreneurship requires creating or recognizing a commercial application for something new. The new commercial application can take many different forms, but simply inventing a new product, or service, or generating a new idea is not, in itself, enough. The process has to include at the onset recognition of opportunities and then taking rigorous steps to convert these opportunities into viable, profitable businesses. Mullen and Shepherd (2008) note that in essence, entrepreneurship involves two key phases or activities. In the first, individuals (potential entrepreneurs) use their existing knowledge and personal strategies for obtaining knowledge, to recognize that some opportunity exists – an opportunity that can then further be developed. In the second phase, they evaluate this opportunity to determine whether they have the knowledge and skills needed to actually develop it. Therefore, consistent with the definitions of entrepreneurship given above, the importance of individual motivation, skills, and knowledge in the entrepreneurial action are all key ingredients if a gemstone business is to succeed.

Several other definitions of entrepreneurship have helped to clarify the distinction between an entrepreneur and a small business person. The Australian economist, Joseph Schumpeter (1883-1950) wrote on economic articles that specifically addressed entrepreneurship. Schumpeter described entrepreneurship as a force of “creative destruction” whereby established ways of doing things are destroyed by the creation of new and better ways of getting things done. Entrepreneurship is often a subtle force; challenging the order of society…it can be extraordinarily powerful. He described entrepreneurship as a process and entrepreneurs as innovators who use the process to shatter the status quo through new combinations of resources and new methods of commerce (Holt 1998: 8).
In concluding this section, John A. Hornaday provides a framework of the general characteristics of an entrepreneur in table 2 below:

Table 2: Characteristics of an Entrepreneur

<table>
<thead>
<tr>
<th>CHARACTERISTICS SUCCESSFUL ENTREPRENEURS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Self- confident and optimistic</td>
<td>Energetic and diligent</td>
</tr>
<tr>
<td>Able to take calculated risk</td>
<td>Creative, need to achieve</td>
</tr>
<tr>
<td>Respond positively to challenges</td>
<td>Dynamic leader</td>
</tr>
<tr>
<td>Flexible and able to adapt</td>
<td>Responsive to suggestion</td>
</tr>
<tr>
<td>Knowledgeable of markets</td>
<td>Take initiative</td>
</tr>
<tr>
<td>Able to get along well with others</td>
<td>Resourceful and persevering</td>
</tr>
<tr>
<td>Independent minded</td>
<td>Perceptive with foresight</td>
</tr>
<tr>
<td>Versatile knowledge</td>
<td>Responsive to criticism</td>
</tr>
</tbody>
</table>

Source: John A. Hornaday Research about living entrepreneurs 1982: 28

My research focused on women entrepreneurs in the mining sector according to the above definitions of entrepreneurship. This is all in light of their gender roles, existing traditional beliefs and myths about women in mining and the existing regulatory framework which does not adequately serve the interests of women in the sub-sector. The above characteristics must not be taken to be the ultimate yardstick but rather serve as a guiding principle to all would be entrepreneurs, especially in the gemstone business. Therefore, for purposes of this paper, the research was streamlined on the basis of who an entrepreneur is, based on the above characteristics and entrepreneur definitions.
CHAPTER 6: FINDINGS: WHAT IS ON THE GROUND

6.1 THE TRIPLE ROLE OF WOMEN

The first objective of the research was to assess the impact of production, reproduction and community care functions performed by women and their impact on their participation in the gemstone business. For purposes of this paper, the triple role describes three categories of work arising from men’s and women’s productive, reproductive and community roles to maintain households and communities. However, society allocates differently roles, responsibilities and activities to women and men that bring about gender related differences and generally tends to over burden women. It is from this background that I set out to analyse the impact of the triple role on women’s effective participation in the gemstone business.

To help define the parameters of the triple role women perform, the Canadian International Development Agency (CIDA) definition of productive roles, reproductive roles and community care function was used. According to CIDA, (2000), productive roles are done by both men and women for pay in cash or kind. It includes both market production with an exchange-value, and subsistence/home production with actual use-value, and also potential exchange-value. My findings were that women in mining with regards to productive work were engaged in mining at three different levels in Itezhi Tezhi. These levels included women as independent miner owners, as mine workers and as miners’ wives. As mine owners, women supervised mine operations, which included daily supervision of mine workers, procurement of mine equipment (explosives, fuels, drilling bits, compressors and water pumps) and transportation of broken down equipment for repair in Itezhi Tezhi or Lusaka. As mine owners, the women were also responsible for finding market for their gemstones. No miner was allowed to trade in gemstones without the
consent of the mine owners. As mine workers, the women who worked in the mines received a monthly salary of an average of US$ 65\(^6\).

Reproductive roles on the other hand include childbearing/rearing responsibilities, and domestic tasks done by women, required to guarantee the maintenance and reproduction of the labour force. It includes not only biological reproduction but also the care and maintenance of the work force (male partner and working children) and the future work force (infants and school-going children). Consistent with the above CIDA definition, most of the child bearing/rearing responsibilities were borne by women, irrespective of whether they owned the mines, worked as mine workers or were simply married to the miners. Customs and traditions are strictly followed in Itezhi Tezhi. Traditionally, the responsibility to bear and nurture the children is primarily the responsibility of the woman. It is also the woman’s responsibility to ensure the children go to school, to the clinic when sick and domestic chores are the woman’s domain.

Community care activities are activities undertaken primarily by women at the community level, as an extension of their reproductive role, to ensure the provision and maintenance of scarce resources of collective consumption, such as water, health care and education. This is voluntary unpaid work, undertaken in 'free' time. Again, as with the productive and reproductive functions, community care functions weighed more on women than men. While men and women were expected to work in the pit, women went on to perform community functions at the churches, community schools and health care centres as and when called upon. In Mai Lulu’s words:

“We are the ones who are supposed to look after our children, especially the younger ones; taking them to the clinic, fetching water and firewood and clean around the house, that there is little time left to invest in a successful mining business. On Saturdays, we have to go and clean at the church in readiness for Sunday. In the end, I just had to stop mining because I would get very tired by the end of the day”. (Mai Lulu, former woman miner, Itezhi Tezhi)

The study revealed that women at all levels (as mine owners, mine workers or as wives of miners) in mining were actively playing the roles of producers, reproducers and community care workers. Ms. Namakau for example, being a mine owner herself, worked in the pit (productive

\(^6\) This was the case at Kaingu Gem Mine, a mine owned by Ms. Namakau Kaingu
role), was taking care of her parents and would cook also at the time of the study (family responsibility) and was actively involved in helping to bring about development to her area through the construction of a community school – Kaingu Community School. The women who worked as miners at the mines stated, and this was confirmed by the men who worked as miners, that the primary responsibility to look after the young or dependent elderly parents, travel to the clinic, fetch water and firewood, and other household chores, was a woman’s work. The men expected to find that the woman had prepared food, water for bathing, clean clothes, children fed and did not perform any of the household chores because that was supposed to be done by women.

When asked to explain the organisation of work between men and women working in mining, Ms. Kaingu’s response was consistent with my initial findings that women’s effective involvement in the mining sector was being constrained by the three roles they have to perform. In her words:

“Women are the people that manage to do so many things. Men cannot. Men only do one thing. They are specialised in that and that’s it. But a woman; first of all she looks after the man to see that when he gets out of the house, he is a real man, he’s respected out there; he must eat, he must dress, he must be clean, that’s one job. The other one she sees to it that the house is clean, and then sees that there is food, the children are looked after, and then she goes to work as well, to earn a living”. (Voice of Ms. Namakau, Mine Owner; Itezhi Tezhi)

“Men only do one thing. They are specialised in that and that’s it” means that if for example a man works as a miner, he will be known as thus – a miner. However, a woman who works as a miner still has to perform other functions as a wife and a mother – cooking, fetching water, and other household chores (Voice of Ms. Kaingu, Maine Owner, Itezhi Tezhi)

Senior Headman Simeon Mulendema – Mwachipopa Area, in Itezhi Tezhi was of the view that women cannot make it in the mining business. He asserted that woman’s role is to rear children, look after the man and perform household chores. According to him:
“Mining is a job for men. I wouldn’t allow any of my wives to get into mining. A woman is supposed to sweep, cook, ‘look after’ her husband and take care of the children.” (Voice of Headman Mulendema)

6.2 TRADITIONAL BELIEFS ABOUT WOMEN IN MINING

The second objective sought to prove or disprove the assumption that there were some negative traditional beliefs/myths that impacted negatively on women’s effective participation in mining. The historical myth globally is that the presence of women in the mine pits leads to collapse of mines and death of miners itself resonates with the hostility and contempt towards women by the mining sector. Even in the case of Zambia, there are many traditional beliefs and myths that prevent women miners from effectively participating in the mining sector. Some of these myths have spiraled through government offices which haven’t helped in the fight to eliminate stereotypical tendencies within the mining sector – all to the detriment of women miners.

Some of the common beliefs from government officials at the MMMD and women miners in Lusaka and Itezhi Tezhi included the following:

“A woman is not supposed to go in or near the pit during menstruation. Doing so leads to fatal mine accidents and injuries that can even lead to death.” (Voice of Headman Simeon Mulendema – Mwachipopa Area, Itezhi Tezhi)

“Women are the weaker sex; they cannot do hard jobs such as mining in the pits. Realistically speaking, women are not cut out for such hard labour.” (Voice of a Government Officer at the MMMD).

“When a woman who is having her period enters the pit the gemstones will disappear”. (Voice of Mr. John, Miner; Itezhi Tezhi).

“Gemstones are demonic. It is only in Zambia that we talk about women getting into mining. In Congo DR and in the times of King Solomon, gemstones were never mentioned in the same breath as women. There are deep myths surrounding gemstones and why women should never be incorporated if you want to prosper in the business.” (Voice of Small Scale Miner, Mr. Muchimba)
6.3 MINING LAWS AND POLICIES

6.3.1 MINING LAWS AND REGULATIONS

The third objective was that the Zambian mining laws and policies did not take cognizance of women’s economic and social position. The legislative framework applicable to the mining industry in Zambia is quite vast and exhaustive and is subject to a lot of regulations and restrictions. These regulations cover a wide gamut encompassing protection of the environment, health and safety, conservation of minerals, payment of wages, labour welfare and a wide range of tax regimes.

The Government’s fiscal regime for the mining sector takes the shape of corporate tax, royalties, import and sales tax, withholding taxes, and tax concessions, amongst others. The objective for this section is to analyse the existing laws and probe the opportunities or otherwise that they pose for women’s effective participation in mining. For purposes of this paper, only the fiscal regime with cost implications for the gemstone mining licenses, area charges and royalties have been analysed. The other equally important regulations such as those pertaining to the environment, safety, health, conservation of minerals and contract labours in mines, to mention a few have not been deeply analysed because each of these regulations can form a basis for future research, individually or severally.

According to table 3, a woman who intends to go into or is already in the gemstone business must be a Gemstone license holder, or be part of a community with an Artisan’s mining right or holder of a Gemstone Sales Certificate. These licenses and right confer to the holder exclusive rights to trade in all gemstones. The difference only being whether one mines the gemstones on an individual basis as a company, or only buys and sells gemstones or is part of a community that mines gemstones for a gemstone license, gemstone sales certificate and artisan’s mining right respectively.
Table 3: below shows the type of permits, licenses, rights and certificates a prospective miner can apply for, including the description, duration, the size of the area and type of minerals.

<table>
<thead>
<tr>
<th>PERMIT/LICENCE/ RIGHTS/ CERTIFICATE</th>
<th>DESCRIPTION</th>
<th>DURATION</th>
<th>SIZE</th>
<th>MINERALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROSPECTING PERMITS</td>
<td>Prospecting permit confers upon the holder exclusive rights to prospect for any minerals other than gemstones.</td>
<td>2 yrs non-renewable</td>
<td>10 km²</td>
<td>any other than gemstones</td>
</tr>
<tr>
<td>SMALL SCALE MINING LICENCES</td>
<td>A small scale mining license confers upon the holder exclusive rights to carry out mining operations and other acts reasonably incidental thereto in the area.</td>
<td>ten years renewable</td>
<td>≤400 Ha</td>
<td>Any other than gemstones.</td>
</tr>
<tr>
<td>GEMSTONES LICENCES</td>
<td>A gemstone license confers upon the holder exclusive rights to carry out mining operations and other acts reasonably incidental thereto in the area.</td>
<td>not more than ten years, renewable</td>
<td>≤400 Ha</td>
<td>All gemstones.</td>
</tr>
<tr>
<td>ARTISAN’S MINING RIGHTS</td>
<td>An Artisan's mining right is a mining right given to local people who may wish to mine minerals individually or in communities on an artisanal basis.</td>
<td>two years non-renewable</td>
<td>≤5 Ha</td>
<td>No limitation.</td>
</tr>
<tr>
<td>GEMSTONE SALES CERTIFICATE</td>
<td>A gemstone sales certificate confers upon the holder (only Zambian citizens) rights to buy, possess and dispose of gemstones.</td>
<td>one year renewable</td>
<td>N/A</td>
<td>All gemstones</td>
</tr>
</tbody>
</table>

According to the Mr. Ndalama, Director at the Exploration House, women who operated as Small Scale Gemstone Miners were required to pay the fees as shown in the table 4 below. There are separate fees for processing the application, fees for the license and area charges paid on an annual basis. These fees apply equally to both men and women who wish to go into mining or are already in mining vis-à-vis area charges.

Table 4: Type of licenses, description, duration, area charges

<table>
<thead>
<tr>
<th>Type of Licence/Permit</th>
<th>Application fee [K]</th>
<th>Licence fee [K]</th>
<th>Area Charge [K]</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Small Scale Mining Licence/Ha</td>
<td>90,000 [US$19]</td>
<td>360,000 [US$76]</td>
<td>Year 1</td>
</tr>
<tr>
<td>2 Prospecting permit/Ha</td>
<td>90,000.00</td>
<td>360,000</td>
<td>1,800</td>
</tr>
<tr>
<td>3 Small Scale Gemstone Licence/Ha</td>
<td>90,000 [US$19]</td>
<td>360,000 [US$76]</td>
<td>-</td>
</tr>
<tr>
<td>4 Artisan Mining Right</td>
<td>45,000.00</td>
<td>90,000</td>
<td>1,800</td>
</tr>
<tr>
<td>5 Transfer fees (SML, SPP, SGML)</td>
<td>360,000.00</td>
<td>360,000</td>
<td>18,000 -</td>
</tr>
<tr>
<td>6 Alteration of SPP, SML, SGML</td>
<td>36,000.00</td>
<td>135,000</td>
<td>18,000 -</td>
</tr>
<tr>
<td>7 Alteration of Artisan Mining Right</td>
<td>18,000.00</td>
<td>36,000</td>
<td>18,000 -</td>
</tr>
</tbody>
</table>

Source: Exploration house

The implications of table 4 are that Small Scale Gemstone Miners are required to pay K90,000 (US$19) for the application forms plus an additional K360,000 (US$76) for the issuance of the license. Thereafter, the miner will be required to pay area chargers per hectare per year. By implication, from table 1, the hectares for a gemstone mine are supposed to be less or equal to 400 hectares. This means that for a miner with a mine, for example, that is 100 hectares, he or she will be required to pay K1,800,000 [US$380] per year in the second, third and fourth years of mining.

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7 This is where the issuance of all types of mining licenses, except the gemstone sales certificate, is done.
In the fifth and sixth years, the area charges increase to K2, 700,000 [US$580] per year. In the seventh, the fees further increase to K3, 600,000 [US$980].

The practice in Itezhi Tezhi is that these fees are not paid on account of little or no production at all. Further, it is difficult to enforce these regulations in the absence of extension services and regular supervisions by the Ministry of Mines. For example, a woman mine owner from the Copperbelt expressed similar sentiments:

“I have an emerald mine on the Copperbelt but I haven’t been there for 2 years now. I haven’t been able to produce anything from the time I obtained the license yet I am supposed to pay the area charges; that is what the law says. I owe the Ministry of Mines about K9, 000, 000.00 (about USD2000) in area charges”. (Voice of Mrs. Mary Chileshe, Emerald Miner, Lusaka).

Further, the miners in Itezhi Tezhi find it difficult to honour these regulations without the ‘visible’ benefits of paying.

6.3.2 POLICIES AND STRATEGIES FOR WOMEN GEMSTONE MINING

6.3.2.1 THE NATIONAL GENDER POLICY

According to Mrs. Mwiinga, the Government of Zambia in June 1996, through the Secretary to the Cabinet issued circular number 6 to create the Gender In Development Division (GIDD). The formation of GIDD was government’s way of showing commitment towards combating gender inequalities in the various ministries by establishing a department that would monitor the implementation of gender mainstreaming in the line ministries. GIDD is located in the Office of the President, at Cabinet Office headed by a Permanent Secretary.

Four years after GIDD was created, the Government adopted the National Gender Policy (NGP) on the 6th of March 2000. The NGP prescribes policy measures for gender mainstreaming in all sectors. For purposes of this paper, gender mainstreaming is a strategy for making women’s as

8 Gender Specialist at the Ministry of Gender, GIDD
well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal is to achieve gender equality and equity through ensuring that women and men have equal access to and control over opportunities, resources, benefits, and other such empowering strategies, without being discriminated on the grounds of sex, gender, marital status, race or any other basis of distinction (UNCTAD, 2001:2)

The goal of the policy is to facilitate effective and equitable participation of both women and men in the socio-economic development of the country. GIDD serves as the National Gender Machinery (NGM) in Zambia and operates through an institutional framework for coordinating the implementation of the NGP and other gender related activities in the nation. The mandate of the NGM is to coordinate, monitor and evaluate the implementation of the National Gender Policy in order to achieve full and equal participation of males and females in the socio-economic and political development of Zambia. This is to be maintained through mainstreaming of gender into macro and sectoral policies and programmes of line ministries and other government institutions, the private sector, civil society, traditional leaders and the public.

With its location at Cabinet Office, GIDD has the necessary status and authority to facilitate the effective coordination, monitoring and evaluation of gender mainstreaming in the country.

Despite the authority and the elaborate functions of GIDD outlined above, the Ministry of Mines is the only Ministry that has not outlined its plans to mainstream gender in the sector in the National Gender Policy. There is therefore no basis to monitor or evaluate the implementation of gender activities by the National Gender Machinery as there is no basis. In fact, when I made this observation, I brought it to the attention of the GIDD officials during one of the interviews. Mrs. Mwiinga9 also acknowledged this but however assured me that the policy would be reviewed soon to include the Ministry of Mines.

“We never realized that the component about mainstreaming gender in the Ministry of Mines was completely missing from the National Gender Policy.”

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9 Gender Specialist, GIDD
We will be reviewing the policy soon and so we will make sure that component is included”. (Rhoda Mwiinga, Gender Specialist; Gender In Development Division)

6.3.2.2 THE MMMD MINERAL RESOURCES DEVELOPMENT POLICY 2008

a) BACKGROUND

The policy framework of any Ministry describes the vision and goal of that Ministry and is a guiding framework for programme implementation. This being the case, I set out to interrogate the MMMD policy to analyse its potential to facilitate the effectiveness of women in mining’s contribution to personal as well as economic development.

The Government of the Republic of Zambia reviewed the old 1995 Mining Policy that was designed to encourage private participation in the mining sector. This policy and the repealed Mines and Minerals Act No. 31 of the same year introduced measures aimed at diversifying mining development and exploitation beyond the copper/cobalt mining industry.

The change in the title from Mining Policy to Mineral Resources Development Policy was necessitated by the need to reflect the diversity of operations associated with mining such as prospecting, exploration, mining, processing and metal treatment operations. The revised policy is aimed at addressing a number of issues that have been identified in the sector which include:

- Low participation of women in the mining sector
- Weaknesses and gaps in the legal and institutional framework
- Lack of M&E of mining activities

According to Ms. Mwakacheya10, the guiding principles for the Mineral Resources Development Policy, among others, are Government’s; recognition that Small Scale Mining can provide additional or alternative livelihoods in the rural areas and can help foster the development of ________________

10 Bernadette Mwakacheya is as Economist, also serving as Documentalist at the MMMD
Zambian mining skills, entrepreneurship and capital; commitment to promote gender equity in the mining sector and promoting research and development and its application in the mining sector. However, with specific regard to small scale mining, Ms. Mwakacheya stated that the Government would undertake measures to develop the sub-sector by encouraging the use of appropriate, affordable and safe technology, through the provision of extension services and, technology demonstrations and increasing the system of information flow for the mining sector to sensitize and create awareness, especially for artisanal and small scale miners and rural populations, on the opportunities present in the sector.

Based on the projections and operations of the Mining Policy and through interviews with government officials at the MMMD, I was able to draw conclusions on whether or not the policy objectives had been or will be met. Further, I analyse the factors that have influenced the success and or failure for the MMMD policy to meet its objectives.

### 6.3.2.3 THE MINISTRY OF MINES REVOLVING FUND

**a) BACKGROUND**

In analyzing the challenges and opportunities women in the gemstone mining business face, the starting point was the Ministry of Mines and Minerals Development (MMMD). By going to the MMMD, I wanted to establish what the official versions of the challenges and opportunities for women in mining were. According to Mr. Chewe\(^\text{11}\), the challenges women in mining face are diverse and myriad. These ranged from lack of technical mining knowledge to lack of credit. He however stated that the Government through the Ministry of Mines was committed to alleviating these challenges and hence in 2005, the Government through the MMMD set up a Mining Sector Revolving Fund (MSRF) with an initial capital outlay of K2 billion (USD$357,143). The credit facility was intended to promote the development of small scale mining in order to realize the...
potential of the sub sector in contributing to employment creation, foreign exchange generation and poverty eradication by providing short term financing.

Casting more light on the matter was Ms. Bernadette Mwakacheya, an Economist/Documentalist at the MMMD, that when the Revolving Fund was first advertised in 2005, a total of 41 applications were received, out whom sixteen (16) were successful in meeting the requirements. Six (6) out of the successful applicants were women who were recipients of approximately US$10,000 each. The loan recipients obtained the loans in March 2006 and were given a three (3) months grace period before starting to pay back the loan at a fixed compound interest rate of 15 percent. Almost a year later, only 5 out of the 16 had at least paid one installment.

According to Ms. Mwakacheya, although the Government meant well in providing short term financing for small scale miners, she was particularly disappointed by the women beneficiaries who constituted most of the defaulters in repayments thereby denying others the opportunity to benefit from the facility. The fund was advertised for the second time in August 2006. Fifty (50) applications were received, this time fifteen (15) applications were successful. Six (6) out of the successful candidates were women.

In the synthesis chapter, I analyse the efficacy of the loan facility to small scale miners and examine why women in particular were the biggest defaulters. My discussions with Ms. Mwakacheya revealed that for both the 2005 and 2006 loans disbursed, out of a total of twelve (12) women beneficiaries, less than three (3) were able to make at least two repayments. This raises questions about the conceptual framework of the loan facility and whether women did indeed benefit.

6.3.2.4 THE MINING SECTOR DIVERSIFICATION PROGRAMME (MSDP)

The mining sector has also received support from cooperating partners such as the European Commission (EC) hereinafter referred to as the EC. The support from the EC came in the form of the Mining Sector Diversification Programme (MSDP). My going to the EC officers was as a
result of many references that were made about the MSDP by government officers at the Ministry of Mines, Zambia Development Agency and the women in mining I spoke with. Put in simple terms, the MSDP was meant to serve as an opportunity for small scale miners to access credit and training to improve their mining activities. The purpose therefore for including the MSDP in the study was also to assess the effectiveness of the programme in facilitating women’s mining endeavours. During an interview with Mr. Lwao\footnote{Mr. Chilambwe Lwao is the Programme Officer, Private Sector, Food Security at the European Union Office In Zambia} at the EC officers in Lusaka, I learnt that the MSDP was a form of financial assistance to the Zambian Government to increase its export earnings by developing the country’s small-scale mining sector, and in particular gemstone extraction, as a second pillar of the export-oriented mining industry. The Zambian government (GRZ) therefore aimed at stabilising the national economy by increasing export earnings from and creating additional employment in the non-traditional non-copper/non-cobalt mining sector (NTMS), i.e. the small-scale mining industry including coloured gemstone extraction. The maximum funds committed by the European Development Fund (EDF) under the MSDP were fixed at €30 million as shown in the table below:

Table 5: MSDP Loan Facility

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>AMOUNT (€)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mining Sector Credit Facility</td>
<td>18,000,000</td>
</tr>
<tr>
<td>Service Contracts (long and short term) (incl. equipment)</td>
<td>6,505,000</td>
</tr>
<tr>
<td>Annual Work Programme cost including training and office equipment</td>
<td>3,890,000</td>
</tr>
<tr>
<td>Monitoring / Mid-term reviews / evaluation</td>
<td>167,000</td>
</tr>
<tr>
<td>Contingencies approximately. 5 %</td>
<td>1,438,000</td>
</tr>
<tr>
<td>Total</td>
<td>30,000,000</td>
</tr>
</tbody>
</table>

Table 4: MSDP Funds: Source MSDP Final Report

According to Mr. Lwao, the purpose of the Programme was to improve the utilization of natural resources in the country’s non-traditional mining sector through the miners’ and processors’ improved ability to produce, market and sell an improved quality product. The overall objectives of the MSDP were to increase Zambia’s export earnings through economic diversification, to generate employment opportunities and contribute to poverty alleviation.
Among the results to be achieved was improved access to adequate capital and equipment for Small Scale Miners. However, Mr. Lwao was of the view that the MSDP had not achieved its intended objectives due to a number of factors including the fact that most of the Small Scale Miners did not meet the loan requirements as administered by commercial banks. As a result, by the end of the MSDP in 2008, only twelve (12) loans had been disbursed mostly to medium-sized gemstone mining companies to the tune of €9,226,158, i.e. 56 percent of total allocated monies.

6.3.2.5 THE CITIZENS ECONOMIC EMPOWERMENT COMMISSION (CEEC)

The Citizens Economic Empowerment Commission (CEEC) is one of the strategies that the Government of Zambia seeks to empower its citizens through what is known as empowerment funds. These funds are administered to individuals who meet certain conditions as set out in the CEEC Act of 2006. The rationale of including the CEEC as part of the research on opportunities and challenges women in the gemstone business face is due to the fact that the CEEC has deliberately placed women as targeted citizens for empowerment funds. Further, mining is one of the sectors that is earmarked to benefit from the funds. Therefore, convinced that the CEEC is definitely one avenue for women in mining to benefit from, I set out to assess whether or not women in mining had actually been able to benefit from these funds.

According to the CEEC Act of 2006, the CEEC was brought into existence to foster broad-based economic growth and development. Its core mandate is economic empowerment. In the Act, Economic Empowerment means an integrated broad-based and multi-faceted strategy aimed at substantially increasing meaningful participation of targeted citizens, citizen empowered companies, citizen influenced companies and citizen owned companies in the economy and decrease income inequalities. The targeted citizens have been identified to be the youth, women, the disabled, and people living with HIV/AIDS. Key economic sectors earmarked for investments include mining, agriculture, tourism, manufacturing, construction, transport, energy, ICT, retail and trade, financial Services, and services.
However, in Itezhi Tezhi, none of the seven (7) women mine owners interviewed had accessed funds from the CEEC. What was peculiar was that none of the small scale miners (neither men nor women) who were part of the research had managed to access the CEEC funds. Ms. Namakau had applied for a loan but was however unsuccessful. Although four other women mine owners in Itezhi Tezhi had heard about the CEEC, they were convinced they would not qualify to access the loans because they did not have collateral. According to Mrs. Mushemi:

“We thought the CEEC was going to be of great help to us because we thought they were going to be different from the banks. But now they are asking us for collateral/security for the loans. How can we provide security when we don’t have money to buy equipment to produce gemstones?” (Voice of Mrs. Mushemi in Itezhi Tezhi)

However, I was granted an opportunity to have an interview with Mrs. Patricia Mweene Lumba to find out the efficacy of the CEEC to women entrepreneurs in the gemstone business. She was as shocked as I was to find out that, in the mining sector, only two applications had been received as at December, 2009, both from women, and only one was successful. She attributed this to possible lack of information about the opportunities that the CEEC offered and ruled out the concerns such as those of Mrs. Mushemi about collateral. Mrs. Lumba stated that the CEEC was giving start-up funds where no collateral was needed. What was required to access these loans was among other things, a business idea, a registered company, a company bank account and a detailed business plan describing how the loan would be repaid.

In my analysis chapter of the CEEC, I probe the reasons for the low application rate of women in the gemstone business to access loans in light of the dire need for the funds in the sector. Is there something the CEEC is not doing right? Are the targeted citizens really the target? Who then is benefiting from the CEEC and why? These are some of the questions influencing my synthesis of the CEEC in the ensuing chapters.

13 Mrs. Mushemi owns an Amethyst mine in Itezhi Tezhi.
14 Mrs. Lumba is the Research and Documentation Manager at the CEEC Headquarters in Lusaka
6.3.2.6 THE ZAMBIA DEVELOPMENT AGENCY (ZDA)

The Zambia Development Agency (ZDA) was included in the research as one of the possible institutions that women in the gemstone business could benefit from. This is in light of the institution’s aim to foster economic growth and development by promoting trade and investment through an efficient, effective and coordinated private sector led economic development strategy.

In my research design, I had included the Export Board of Zambia (EBZ) as one of the institutions that I was going to collect data from on the challenges women in mining faced vis-à-vis export of gemstones. However, in the field, I found out that the Export Board was no longer in existence as a separate entity. Instead what replaced the EBZ was the Zambia Development Agency.

The Zambia Development Agency (the Agency or ZDA) was established in 2006 by an Act of Parliament (ZDA Act, No. 11 of 2006) and became operational in January 2007 after the amalgamation of five statutory bodies which until that time, operated independently. These institutions were the Export Board of Zambia (EBZ), Small Enterprise Development Board (SEDB), Zambia Export Processing Zones Authority (ZEPZA), Zambia Investment Centre (ZIC) and the Zambia Privatisation Agency (ZPA).

The Zambia Development Agency is one of the institutions that women in the gemstone business should immensely benefit from. The ZDA has some very attractive incentives for the Small and Medium Enterprises under which women in mining can be located. However, to enjoy these incentives, a company needs to be registered with the ZDA. According to Mrs. Sinyangwe, once registered, some of the benefits a company would enjoy included exhibition missions, attending market fairs abroad to market local products and establishing contacts with international buyers for gemstones (in the case of minerals). Other incentives included, among

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15 The then Export Board of Zambia was primarily responsible for facilitating exports from Zambia. Finding market for local products, including gemstones, locally and abroad used to be one of its functions.

16 Mrs. Sinyangwe is the Market and Development Officer at the Zambia Development Agency.
others, provision of training, technical services and business management skills and provision of marketing support services.

My findings revealed that women in mining located further away from Lusaka did not know about the incentives that the ZDA was offering, let alone the ZDA itself. This was especially true for the miners in Itezhi Tezhi. It was clear that most of the miners had not heard of the ZDA although the ZDA officials stated that they run programmes on national radio twice a week about incentives to Small and Micro Enterprises. However, it dawned on me when I went to Itezhi Tezhi that national radio programmes could not be heard there because there was no transmission and hence the reason why most of the registered members were along the line of rail.

### 6.4 WOMEN’S TECHNICAL MINING KNOWLEDGE

An entrepreneur, as has been explained in the preceding chapters, needs to have sufficient knowledge about the business venture she or he is entering into. Having an objective to analyse women in mining and their expertise in the business was an opportunity to further evaluate the benefits that came with this knowledge and consequences of the lack of it. While possessing technical mining knowledge may translate to many benefits, including efficient mining, ensuring safety and health for mine workers, environmental protection, and increased product sales, the opposite is true.

The University of Zambia (UNZA), the Ministry of Mines and the Mining Sector Diversification Programme have offered basic trainings in mining in the past. This, I was able to verify from women in mining, lecturers and officials at the Ministry of Mines and the European Union.

According to Mr. Derrick Zilifi\(^\text{17}\), before one can start mining, it is important to establish first the layout of a mine which depends on the type of mining method being used i.e. whether the

\[\text{17 Mr. Zilifi (B. Min.Sc. Msc) is the Managing Director of GeoHydro Consulting Services Ltd [Mineral Exploration & Ground Water Development]}\]
method of mining is going to be by open pit or by underground means. For most small scale miners, the method mostly used is the open pit method.

However, there are several steps leading to mining itself that a prospective miner needs to have knowledge in before even engaging in mining. It is this knowledge of these steps that this section seeks to analyse vis-à-vis women in mining in the sector. However, I will not delve into the intricacies of the technical aspects of mining because I am not a mining engineer but rather highlight the kind of knowledge required, where it can be acquired and whether or not women in the sub-sector have been able to acquire it, and if not, establish why. Further, I wish to highlight some of the inherent dangers of not possessing this knowledge.

According to Ghose 1997, in his book *Mining on Small and Medium Scale*, Mining consists of the following major stages:

- **Prospecting**: the search for outcrops or surface exposure of mineral deposits; searching for new deposits
- **Exploration**: this stage aims at locating the presence of economic deposits and establishing their nature, shape and grade. The search for mineral or ore by:
  i. Geological surveys
  ii. Geophysical prospecting
  iii. Boreholes and trial pits
  iv. Surface or underground headings, drifts or tunnels
- **Mining**: the science, technique and business of mineral discovery and exploitation.
- **Mineral processing**: removal of waste and unwanted or deleterious substances from an otherwise useful product; the separation into distinct species of mixed minerals. Among methods used include hand sorting and radioactivation.
- **Transportation**: Transportation of minerals from point of extraction to market
- **Grading**: the classification of an ore according to the desired or worthless material in it or according to the value.
- **Marketing**: Guaranteed market and prompt payments (Ghose, 1997:79)
From the research, what was evident was that none of the women in mining in Itezhi Tezhi and Lusaka had done formal training in mining such as at the University of Zambia, School of Mines or the Copperbelt University (CBU) to attain mining knowledge. Mining knowledge had been obtained either on the job or through workshops and seminars. Compounding the lack of technical mining knowledge on the part of the women was the lack of extension services by the Ministry of Mines to Itezhi Tezhi. Further, the cost of hiring private consultants to provide consultancy services for the above stages is even higher. See sample of fees as annex.

According to Mr. Dokowe, it is vital that women in mining possess mining knowledge. The results of having no technical training are the inability to appreciate the process of exploration which leads to missing mineralized veins/pegmatite and mining into unproductive ground, lack of knowledge on value of the deposit or mine, digging holes at many places in search of mineralization resulting in damage to the environment, spending more money than necessary on mining activities and unsafe mining.

From the foregoing, technical mining knowledge is cardinal. But if this is the case, and I argue that true entrepreneurs embark on a quest for knowledge before embarking on a particular business, why then don’t women in mining possess formal training in mining. What are the barriers, if any, to women’s accessing formal training? In the synthesis chapter, I have endeavoured to establish the reason for the status quo.

6.5 HUMAN RIGHTS FRAMEWORK

6.5.1 INTERNATIONAL HUMAN RIGHTS

A human rights based approach to development brings the promise of increasing access to justice, equality and freedom and ultimately, the elimination of poverty (Hellum, 2007: xvii).

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18 Mr. Dokowe is a Senior Geologist at the Geological Survey Department in the Ministry of Mines
While the advancement of equality between men and women can be achieved through a range of economic and policy tools, human rights norms and standards provide a legal framework through which individuals and groups can combat discrimination and seek substantive equality. Zambia, having ratified the human rights instruments, as a State we have also undertaken obligations to prohibit discrimination and promote equality between men and women.

From a human rights perspective, combating discrimination against women and promoting equality between men and women will ensure the equal enjoyment of human rights for all and serve as foundation for freedom, justice and peace. Inequality between men and women can have negative effects on economic growth and the performance of the mining sector. The International Labour Organisation (ILO) has noted that discrimination faced by women and minority groups is a significant obstacle to economic efficiency and social development. Where more than half a country’s potential labour is not used efficiently, it is inevitable that competition is negatively affected (ILO, 1999).

This section seeks to illustrate the relevance and significance of the human rights framework to women in a sector that historically has always been a male domain. In my discussion of my point of departure, I have moved away from the challenges many papers have written about as being the main challenges women in mining face. These include poor access to credit; failure to be in direct contact with the (international) market; insufficient information and skills; a lack of community services and inadequate equipment reduces. I argue in this paper that these are important reasons but are merely symptoms of the real problems. As in many sectors within the Zambian economy, the real problem is the systematic gender discrimination which is fueled by the socialization process that leads to inequality, discrimination against women and under valuation of women’s work. Cultural norms, State laws and policies combine to assign roles and responsibilities for men and women which have a bias against women.

The first section sets out the legal bases of the principles of non-discrimination and equality under international human rights law. The second section discusses women’s rights to engage freely in economic ventures of their choice and level of States’ involvement. The third and final section makes recommendations and concluding remarks and identifies areas for further analysis.
6.5.2 THE HUMAN RIGHTS PRINCIPLE ON NON-DISCRIMINATION

The principle of non-discrimination is probably the dominant and most powerful principle of international human rights law. Article 2 of the Universal Declaration of Human Rights states the principle of non-discrimination as follows:

Everyone is entitled to all the rights and freedoms set forth in this Declaration, without distinction of any kind, such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status.

The principle of non-discrimination applies to everyone in relation to human rights and freedoms, and it prohibits discrimination on the basis of race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status. Article 1 of the same instrument states that:

All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood.

From the foregoing, it is clear that the international human rights have set the basis for non discrimination. First of all, the UDHR in Article 1 states that all human beings are equal and goes on to amplify this equality in Article 2. Not only are all human beings equal, but all are entitled to rights and freedoms without any distinction. Therefore, the basis that mining is a male domain is unfounded. Norms and rules that have worked to hamper women’s effective participation in the gemstone business have for a long time contravened international human rights law.

Perhaps the most explicit when it comes to focusing on discrimination is the Convention on the Elimination of All forms of Discrimination Against Women (CEDAW). CEDAW in Article 1 defines discrimination against women:
…the term "discrimination against women" shall mean any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women…

It is almost official that “women cannot work in a mine, or even own a mine, that is a man’s job”. This line was repeated in many institutions by different people. The only difference is how each one put it but the bottom line was the same: mining is for men! However, CEDAW sets the tone for understanding discrimination. Any form of distinction, exclusion or restriction on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women… constitutes discrimination. State parties in Article 2 of CEDAW declare that:

States Parties condemn discrimination against women in all its forms, agree to pursue by all appropriate means and without delay a policy of eliminating discrimination against women and, to this end, undertake:
(a) To embody the principle of the equality of men and women in their national constitutions…
(b) To adopt appropriate legislative and other measures, including sanctions where appropriate, prohibiting all discrimination against women;
(e) To take all appropriate measures to eliminate discrimination against women by any person, organization or enterprise;

The principle of equality is one that should resound in all areas of women and men’s lives. If this is not the case, States parties are hereby encouraged to take all necessary steps to ensure that equality is attained, and with that, elimination of discrimination. This, in other words, means that the principle of non-discrimination should be pursued at all costs because the principle is not only concerned with discrimination in laws and policies, but also discrimination in practice.

To conclude this section, Article 2 of the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa implores States Parties to:

Combat all forms of discrimination against women through appropriate legislative, institutional and other measures. In this regard they shall:
a) Include in their national constitutions… the principle of equality between women and men and ensure its effective application;
b) Enact regulatory measures that prohibit discrimination
c) Integrate a gender perspective in their policy decisions, legislation, development plans, programmes and activities…
2...modify social and cultural patterns of conduct of women and men through information, education and communication strategies, with a view to achieving the elimination of....all practices based on the idea of the inferiority or the superiority of either of the sexes, or on stereotyped roles for women and men.

The first part of the foregoing Article encourages States to include in their national constitutions the principle of equality between women and men. Part (b) concerns the enactment of regulatory measures that prohibit or curb discrimination while part (c) is about integrating a gender perspective in policy decisions, legislation, development plans and programmes and activities. Finally, States Parties are to commit themselves to modify the social and cultural patterns of that border on making one sex inferior or superior to the other.

6.2.3 THE HUMAN RIGHTS ON ESC RIGHTS

Having established the fact that women and men are equal and that the principle of non-discrimination should be the ultimate goal, it means that women can freely then choose their own economic, social or cultural endeavours ‘without’ interference from ‘anyone’. The International Covenant on Economic Social and Cultural Rights (ICESCR) in Article 1 states that:

All peoples have the right of self-determination. By virtue of that right they freely determine their political status and freely pursue their economic, social and cultural development.

Having established in the foregoing that men and women are first of all, equal; secondly, that discrimination (exclusion, distinction or restriction) are prohibited, Article 1 of ICESCR states that all peoples have the right to freely pursue their economic, social and cultural development. This includes mining. If a woman wants to go into mining, she is free to do so. That is what she wants, it is her right. She should be encouraged.

Article 6 of the ICESCR further reiterates the States role by stating that:

The States Parties to the present Covenant recognize the right to work, which includes the right of everyone to the opportunity to gain his living by work
which he freely chooses or accepts, and will take appropriate steps to safeguard this right.

Here, again the States are encouraged to recognize the fact that men and women will choose different types of avenues to fulfill the social, economic and cultural endeavours. To that end, States are to safeguard people’s different choices, which include women venturing into mining.

Coming closer to home, the African [Banjul] Charter on Human and Peoples' Rights, adopted June 27, 1981 in Article 20 (1) states that:

All peoples shall have the right to existence. They shall have the unquestionable and inalienable right to self-determination. They shall freely pursue their economic and social development according to the policy they have freely chosen.

People, and for purposes of this paper, women in particular, have the right to choose freely the economic and social development recourse they want to pursue.

However, throughout the paper, no illusions are being made about the technicalities involved in mining. Mining is a highly technical field that requires training. To that end, in this area too, human rights instruments encourage States Parties to take necessary steps to ensure that women, in particular, get the necessary training. Article 6(2) of the ICESCR states that:

…steps to be taken by a State Party to the present Covenant to achieve the full realization of this right shall include technical and vocational guidance and training programmes, policies and techniques to achieve steady economic, social and cultural development and full and productive employment under conditions safeguarding fundamental political and economic freedoms to the individual.

Article 13(2)(a) of the ICESCR further reiterates the role of the State to make technical training, among other training, accessible to all by every appropriate means:

(b) Secondary education in its different forms, including technical and vocational secondary education, shall be made generally available and accessible to all by every appropriate means…
This means that, as mining is a highly technical area, more and more women need to be exposed to the ever changing and ever improving methods used in the different stages of prospecting, exploration, mining and marketing of gemstones. To that end, Article 15 (b) of the ICESCR provides for the enjoyment of the benefits of scientific progress and its applications.

The importance of education to reduce inequalities between men and women is further reiterated in the CEDAW, Article 10 where:

States Parties shall take all appropriate measures to eliminate discrimination against women in order to ensure to them equal rights with men in the field of education and in particular to ensure, on a basis of equality of men and women:

(a) The same conditions for career and vocational guidance, for access to studies and for the achievement of diplomas in educational establishments of all categories in rural as well as in urban areas…

(b) Access to the same curricula, the same examinations, teaching staff with qualifications of the same standard and school premises and equipment of the same quality;

With education and training, there is no limiting the extent of benefits that can accrue, not only to women, but to the whole nation through a human resource that is able to take advantage of scientific progress to their advantage.

The Beijing +5 platform’s objectives require States to facilitate women’s equal access to resources, markets and trade; and provide business services, training and access to markets, I.T. especially to low income women. Mining is one sector that constantly requires a consistent flow of resources, especially financial in the initial stages of the business. The facilitation of market for the gemstones needs no further elaboration. Market needs to be guaranteed if the sub-sector is to thrive.

Finally, the Millennium Development Goals (MDGs) 1 and 3 respectively sum it up by declaring that States Parties will work at:

MDG (1) Eradicate extreme poverty and hunger
MDG (3) Promote gender equality and empower women
The goals by implication, if read starting with MDG 3 and then MDG 1 as one sentence would read: “By Promoting Gender Equality and Empowering Women (MDG3)”, “Extreme Poverty and Hunger will be Eradicated (MDG1)”. The opportunities that the human rights instruments offer for women in the gemstone mining sector are vast and inexhaustive. If Zambia progressively worked at the systematic realization of these international human rights, not only would the women in the gemstone business succeed, the whole economy would be transformed for the better. Unless that happens, Zambia will continue to grapple with extreme poverty and hunger.
CHAPTER 7: SYNTHESIS OF FINDINGS

7.1 THE IMPACT OF WOMEN’S TRIPLE ROLE

My findings were consistent with my initial assumption that the triple role performed by women in mining impacts negatively on their effective participation in the gemstone business. Through the socialization process, women and men have been trained to assume certain roles and responsibilities that have worked to the disadvantage of women. It is thus the legal, social and cultural norms in my analysis that play out to exclude and restrict women’s active involvement in the gemstone sector. Cultural and social norms that are learnt early on during childhood go further to even determine the kinds of career choices for women and men. The men interviewed including the senior headman in Itezhi Tezhi, government officials at the various institutions and the wives to the miners believe that it is the duty of the woman to look after the family – cook, take the children to the clinic, fetch firewood and perform other household chores.

The issue therefore, in my view should not really be that women entrepreneurs lack finances, technical mining knowledge or that they have no access to markets but rather why they are in this position. The issue is as Stang Dahl put it that “the existence of biological, social and cultural differences between men and women are not regarded the main problem in women’s lives, but rather law and society’s systematic under valuation of female activities, values and characteristics” (Dahl, 1987:12). The real issue then starts with what is described as acceptable women’s and men’s work. The root cause therefore is systematic discrimination fueled by socialization process. Through culture and tradition, women have been systematically excluded from certain domains of work such as mining.

The idea that mining is for men has unfortunately permeated through the very important ministries such as the MMMD and other stakeholders vital to making the industry viable. As a result, no institution will be willing to partner with a woman amidst stereotypical beliefs that women are weak, they make minerals disappear or that mining is for men only. If there is going
to be any meaningful change that will be brought to the women, the starting point should be to change society’s perception about women and their inability to excel in the mining sector.

The exclusion of girls and indeed women resonates throughout all levels of society. In the education sector for example, the choice of courses at tertiary level speaks volumes about the important role culture plays in determining career choices for women and men. At the University of Zambia, talking to Mrs. V.M.S. Lungwangwa¹⁹, she stated that the University had carried out a number of sensitization and awareness activities about programmes being offered at the University. However, the number of girls at the School of Mines was still very low. In fact, from the two graduation ceremonies for 2004 and 2009, there was not one female student who graduated from the School of Mines. She attributed this to the cultural and traditional norms that have played a dominant role in determining the courses female and male students choose at tertiary level. Most of the female students preferred to go in the School of Humanities and Social Sciences while male students chose science courses, like mining.

The human rights instruments speak clearly about the principle of non-discrimination and equality between women and men. My argument is that women can be given all the money (credit), all the technical information about mining and market information BUT as long as they still have to abide by cultural and social norms, these efforts will be in vain. This is because women face the daunting task of performing the roles prescribed to them or risk society’s penalty of exclusion. In fact, traditional beliefs about women in mining are a further product of cultural beliefs to systematically exclude women from engaging effectively in mining.

It may be concluded that while the non-traditional mining sector itself does not seem to discriminate against women, traditional gender inequities - particularly in the rural areas - make it more difficult for women to advance in any type of business, including mining. Among women’s main barriers to personal development, and also most difficult to change, is women’s triple role as the family caretakers, household managers, and miners. Particularly women with young children or dependent elderly parents who spend so much time on daily caretaking, travel

¹⁹ Assistant Registrar University of Zambia, Academic Office – SENATE
to the clinic, fetching water and firewood, and other household chores, that there is little time left to invest in a successful mining business.

The Government of Zambia has more to gain by including women in the mining sector as this entails optimum use of human resources. However, no matter how many policies the government decides to develop, as long as culture and traditional norms are left as they are, the policies will not work. As I will show in this paper, there are many policies, strategies even repealing of the Mining Act and yet there have been fewer gains in the sub-sector. Why? It is largely because the aspect of traditions and culture that prescribe the productive, reproductive and community care roles upon women did not receive adequate attention. It is therefore important that traditional leaders are included in any development strategy or policy that aims at uplifting the status of women’s economic and social status.

7.2 MINING LAWS AND POLICIES

7.2.1 MINING LAWS

It is desirable that the rules be practical and workable. For purposes of this paper, the rules under discussion apply mainly to the fiscal regimes. These include the license fees, royalties, area charges and geological services fees as these are the ones often used by women in the gemstone business. Many of these rules are violated not primarily because women, or indeed Small Scale Miners intend to violate them but it because of the unrealistic nature in which they have been framed, an assertion I will endeavour to prove.

It is granted that the government must make money from these fiscal regulations. However, all the small scale miners interviewed were in arrears with area charges. Some had failed to renew their licenses and were mining ‘illegally’ while some had completely abandoned mining altogether for fear of having their mines grabbed from them. Mary Chileshe, one of the mines owners was on the verge of selling her mine because from the time she acquired the mine four years ago she has been unable to produce anything because of lack of equipment. Now she owes
the MMMD in excess of US$2000 in area charges and her license will be expiring in March, 2010. The MMMD had put up a circular that whoever had arrears by the 10\textsuperscript{th} of March, 2010 would have their case reviewed but risked forfeiting their licenses.

My assumption was that the mining laws did not take cognizance of women’s economic and social position. In the findings, the costs for the licenses, the area charges charged per hectare and the geological services fees are beyond what the women can afford to pay. This is in light of no production due to lack of equipment, credit and technical mining knowledge. The Zambian Mining Act is gender neutral as it does not specifically address the legal, historical, social and cultural repercussions on women in mining that apply to them differently as they do to men. From the foregoing, cultural norms apply to men and women differently and hence give different opportunities for acquiring vital resources required to succeed in the mining industry.

Throughout the research, government officials at the MMMD constantly referred to the Zambian Mining Act of 2000 to guide their implementation of mining programmes – which Mining Act I found to be gender neutral and therefore did not really take care of women entrepreneurs’ needs effectively. In the South Africa’s Minerals and Petroleum Resources Development Act, the South African government has enshrined their commitment to uplift ‘historically disadvantaged persons’ social and economic status in the Act. Section (2) of South African Mining Act and the following sub-sections read as follows:

c) Promote equitable access to the nation’s mineral and petroleum resources to all the people of SA
d) Substantially and meaningfully expand opportunities for historically disadvantaged persons\textsuperscript{20}, including women, to enter the mineral and petroleum industries and to benefit from the exploitation of the nations minerals…
i) Ensure holders of mining and production rights contribute towards the socio-economic development of the areas in which they operate.

\textsuperscript{20} “Historically disadvantaged persons” means:

a) Any person, category of persons or community, disadvantaged by unfair discrimination before the Constitution took effect.
b) Any association, a majority of whose members are contemplated in paragraph (a).
From the above Section, the Act, which wields more power than policy documents, serves as a starting point for conscientizing officials, especially in the MMMD which is mostly dominated by men to foster the agenda of women in the sector. Sub-section (c) speaks about equitable access of the mineral resources to all South Africans. But perhaps the most relevant part is subsection (d) which goes beyond making the mineral resources of South Africa equitable to all but goes ahead to identify groups of people previously disadvantaged in the sector and categorically mentions women. In other parts of the Act, discrimination based race and sex are prohibited. Further, the Act gives power to the Minister to help the “historically disadvantaged persons” even financially.

It is granted that merely having declarations in an Act may not translate to actual implementation. But I am convinced that having such declarations signifies a commitment, a step and hope of overturning what used to be a highly hostile sector for women to one where women’s contribution to both the community and country at large can count for something.

### 7.3 MINING POLICIES AND STRATEGIES

#### 7.3.1 THE NATIONAL GENDER POLICY

The Vision of the Government with regard to gender mainstreaming as articulated in the National Gender Policy is: “to achieve full participation of women and men in the development process at all levels in order to ensure sustainable development and attainment of equality and equity between the sexes” (NGP, 2000). It is therefore incumbent upon the officials at the Ministry of Mines and Gender in Development Division to immediately review the National Gender Policy so as to include in the policy, issues of gender mainstreaming in the mining sector.
7.3.2 THE MMMD MINERAL RESOURCES DEVELOPMENT POLICY 2008

The Mineral Resources Development Policy promises to take care of women in mining’s interests through, among other strategies, increasing the participation of women in mining, closing gaps in the institutional and legal framework and improving monitoring and evaluation systems in the Ministry. It is a promising document but it is also an over ambitious one. The policy is silent on how it will deal with the cultural, legal and social web governed by norms in which women miners find themselves trapped. Overlooking the role tradition and culture plays reduces the chance of making the policy to succeed.

To achieve the above stated objectives, the MMMD needs to have first of all, information. Information about women entrepreneurs in the business, where they are, what they are mining, how much they are mining, the monetary worth of what they are mining etc. It was interesting to talk to Mr. Phiri at the Ministry of Mines from the Mineral Economics Section. According to Mr. Phiri, the Mineral Economics Section is mandated to carry out activities that evolve around the economic aspect of mining. The section therefore performs, among others, the following functions:

1. Collecting, compiling, processing, analyzing and dissemination of mining statistics (mineral production, mineral exports and sales, metal/mineral prices);
2. Mining statistics database design, creation and management;
3. Processing of applications for gemstone sales certificates and mineral ores, trading permits (to regulate trade in minerals and gemstones)

According to Mr. Phiri, the section being responsible for all the above, was however unable to avail statistics about small scale miners disaggregated by gender, district, production levels per month, bi-annual or annually, due to, among other reasons, inadequate manpower.

21 Mineral Economist at the Ministry of Mines, Lusaka
My findings were consistent with the challenges facing the Ministry of Mines as elaborated in the FNDP that the Ministry of Mines is faced with a weak institutional framework support. Problems range from low staffing levels to inadequately trained technical staff, poor funding, and inadequate infrastructure. This has resulted in poor service delivery to the detriment of women in mining. In addition to this, the Ministry is unable to carry out routine extension services to small scale miners. In light of these numerous challenges, it is highly unlikely that the assertions of achieving gender equity in the sector will be achieved.

7.3.3 OTHER INSTITUTIONS AND STRATEGIES

Other opportunities for women in mining have been presented through other initiatives in the likes of the Mining Sector Diversification Programme, the Citizen’s Economic Empowerment Commission and through the Zambia Development Agency.

7.3.4 THE MINING SECTOR DIVERSIFICATION PROGRAMME 2002 – 2008

In my synthesis, the MSD Programme did not achieve its mandate to the full. The money allocated for the loan facility (16.5 million Euros) was more than sufficient to make a lasting impact in the mining sector. But as it stands, it is threatened with the possibility of being one of the EU programmes that underperformed. In 2004 the performance of the MSDP was assessed in a Mid-Term-Review conducted by European Consultants Organisation (ECO) of Belgium. The review revealed that at that time, the MSDP was failing to meet the originally defined needs of the small mines sector in Zambia, principally because access to MSDP’s key component, the loan facility, had proved to be beyond the reach of the majority of small-scale miners for whom the intervention was originally intended (MSDP Final Evaluation Report, 2008). This is because the loans were being administered by commercial banks which banks required that potential loan recipients provide among others sureties, collateral.
An appreciation of what keeps coming up in this paper is that, without an appreciation of women’s economic and social position, such well meant initiatives will not benefit women. Such was the fate of the MSDP. Most of the recipients of the loans were therefore well established mines so that by the end of the programme, there were only twelve recipients of the loan whereas the intended beneficiaries, the small scale miners, women are in this category, did not benefit at all.

7.3.5 THE CITIZENS ECONOMIC EMPOWERMENT COMMISSION (CEEC)

It promised hope for women in the gemstone as it is one of the few institutions that categorically singled out women to be among the targeted citizens to benefit from the Citizens’ Economic Empowerment Funds. The Minister of Finance, in his 1999 budget speech, stated that the Government had “set out to empower citizens through business development support through the Citizens Economic Empowerment Fund”. In his speech, in 2008 alone, a total of K15.2 billion (US$3, 200,000) was disbursed, creating employment for close to one thousand four hundred people. This programme continued in 2009 and he proposed an allocation of K40 billion (US$8, 200,000) (Zambia Budget Speech, 1999: 18). The chart below shows the allocations of funds for respective sectors within the economy:

Chart 1: Allocation of funds per sector

Source: CEEC Offices, Lusaka: 2009
From the chart, the funds allocated to the mining sector were approximately US$463,830. However, as at 8th December, 2009, there was only one recipient of the Economic Funds in the mining sector. When I enquired from the CEE Official in charge of Research and Documentation, she was of the view that it was most likely due to lack of information on the part of would be beneficiaries. As a result, out of the total US$463,830, only one woman had been successful in getting a loan of US$38,297.

Therefore, as at 8th December, 2009, a total of 322 loans had been disbursed, out of which 67 had gone to women in various sectors. However, for women in mining, there has only been one woman, which means one out of the sixty-seven recipients, representing a meager 1.4 percent of total women beneficiaries in all sectors and 0.3 percent of total CEEF beneficiaries. The loan disbursement at the CEEC is shown in the chart below:

The “Others” category refers to men who have also benefited from the CEEF to date. In the initial instance, the CEEC was conceived on the premise that generally, the targeted citizens had less economic opportunities than men and hence the deliberate effort to target them. However, from the foregoing it is clear that men are still benefiting more than the intended audiences.

Source: CEEC Offices, Lusaka: 2009
Even though there are different thresholds of loans being given by the CEEC, the women in mining complained of the collateral in the form of landed property and plant and equipment which most women did not have. Further, most women miners through observation did not operate their mining ventures as businesses and therefore did not have audited books showing production, sales, and audited accounts for a prolonged period. This was part of the requirements for the loans and as such women miners failed to satisfy the loans committee because they did not meet these requirements. It goes back to appreciating women’s economic and social position and how they are affected by different systems of social order brought on by legal pluralism in which women find themselves caught. Without this appreciation, well-meant government initiatives will also fail.

7.3.6 THE ZAMBIA DEVELOPMENT AGENCY (ZDA)

The ZDA would have been the best poised to facilitate women’s market and trade needs in the mining sector with its wide range of incentives. The biggest challenge facing the Agency in my view is marketing its own services to the rural areas such as Itezhi Tezhi. The miners in Itezhi Tezhi do not know about the services that the Agency provides. The biggest out cry for women in mining is the lack of ready market and therefore have to be content selling their merchandise to middle men thereby failing to benefit fully from the business.

My analysis is that the only miners who have benefited from the agency have been those with access to information and those in urban areas at that. The further away a miner is, like in Itezhi-Tezhi, the more the disadvantaged they are. There is need to extend information programmes about the services and incentives women in mining can enjoy by simply registering with the Agency, especially to far flung areas where mining usually takes place. The lack of infrastructure such as transmitters that can send signals to even remote areas such as those far from the administrative town of Itezhi Tezhi compounds the problem.

22 See Table of Respondents in Annexure 2
7.4 WOMEN’S TECHNICAL MINING KNOWLEDGE

All the women in mining that were included in the sample had never been to a formal training institution to learn about mining. The myth that mining promised imminent wealth was more than enough to get some women into mining. However, true entrepreneurial spirit entails not only idea germination, but also making appropriate steps to ensure that that idea progresses into fruition. In my view therefore, the assertion that there are women who are true entrepreneurs has not really held. The women in mining included in this sample exhibit most of the characteristics of who an entrepreneur is but it is in the area of the conscious search for knowledge in their respective field that they are found wanting.

Some of the challenges women in mining are facing today could be avoided if the women themselves, driven by the desire to first of all learn what it takes to be an entrepreneur, embarked on a journey to learn about mining. The chart below shows “the creative process” of entrepreneurship from start to finish, which process most of the women in mining lack.

Chart 4: The creative Process of Entrepreneurship; Source: Holt, 2004:

<table>
<thead>
<tr>
<th>Idea germination: The seeding stage of a New idea recognition. Interest/Curiosity</th>
<th>Preparation: Conscious search for knowledge, Market Research, Rationalization</th>
<th>Incubation: Subconscious assimilation of Information, Fantasizing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Illumination:</strong> Recognition of idea as being Feasible. <strong>Realization</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Verification: Application for Test to prove Idea has value. <strong>Validation</strong></td>
<td></td>
</tr>
</tbody>
</table>
In the end, the lack of technical knowledge on women in mining’s part has further led to their inability to access credit because financial institutions require detailed geological reports detailing presence and content of gemstones in a particular site. It further boils down to what girls and eventually women believe their place is in society and therefore, science related courses are not often preferred by females. Such are the dynamics of gender roles and responsibilities in which women find themselves entangled.

7.5 HUMAN RIGHTS AND THE GRZ COMPLIANCE

The Human Rights Framework provides an important starting point to redress the gender imbalances and bring about substantive equality and bring discrimination to an end. The framework also encourages women to pursue whatever economic endeavours they so desire without fear of exclusion or segregation. However, the States compliance falls short in many respects. First, although the Constitution contains the anti-discrimination clause which is consistent with human rights instruments that prohibit discrimination between men and women and promote equality, the Constitution of Zambia in Article 23(4) provides for the enforcement of customary laws that are discriminatory against women:

(3)…the expression "discriminatory" means affording different treatment to different persons attributable, wholly or mainly to their respective descriptions by race, tribe, sex, place of origin, marital status, political opinions, colour or creed whereby persons of one such description are subjected to disabilities or restrictions to which persons of another such description are not made subject or are accorded privileges or advantages which are not accorded to persons of another such description.

(4) Clause (1) shall not apply to any law so far as that law makes provision-

(d) For the application in the case of members of a particular race or tribe, of customary law with respect to any matter to the exclusion of any law with respect to that matter which is applicable in the case of other persons.

To date, Zambia practices a dual system of laws where State laws exist side by side with customary laws. Throughout the paper, I have placed emphasis first of all on the customary and
traditional norms that predominantly govern women’s lives to engage in productive, reproductive and community care work.

It is for this reason that Zambia’s compliance to the aforesaid human rights framework discussed in this paper will be conceived to be unsatisfactory due to the fact that customary laws still have a huge impact on the economic and social aspirations of women. Customs and tradition are still a dominant force in determining women’s choices of economic endeavours. One thing, however, is clear: tradition and culture regard men as superior to women. And this is the root of all inequality and discrimination. Therefore, as long as the root cause is not dealt with in any way, Zambia’s compliance remains highly questionable.
CHAPTER 8: CONCLUSION AND RECOMMENDATIONS

8.1 CONCLUSION

The challenges being faced by the women in mining are vast and wide spread. The causes are numerous stemming from a number of sources. There have been opportunities for women in the sector as well. However, the opportunities initiated by both the Government of Zambia and other stakeholders have yielded little benefit for women because of the realities of legal pluralism women find themselves operating under. In the end, what should have been opportunities in terms of the MMMD revolving fund, CEEC, MSDP and the ZDA need redesigning to take care of the legal norms that hinder women from benefitting from such initiatives. My objective was to bring to the fore the visibility of women in the sub-sector, highlight their challenges even in the light of the purported opportunities from their personal realities triangulated by official versions.

Other literature before this paper has problematised the lack of credit, access to markets and information. However, I argue that these are the result of some root causes. The root causes primarily lie in the position in which women find themselves: a mix of legal, social and cultural norms that systematically trivialize, exclude and restrict women’s full potential to thrive in the economic, social and cultural spheres. These rules that apply to men and women differently have permeated through to critical institutions such as the mining sector, financial institutions, learning institutions and even the MMMD. As a result, now, according to societal norms, the noblest of professions for women is wifing, mothering and community care work – the triple roles of women.
The norms that govern people’s lives are handed down to new borns by their parents, and when they grow, they too hand them down to their children. In the end, these norms are internalized and express themselves in different forms. Never changing, simply evolving. As a result, negative traditional beliefs about women in mining that hamper the effective participation of women in the sub-sector. These too (the negative traditional beliefs) have permeated the echelons of important institutions. No serious business person will want to partner with a person who makes minerals disappear!

With regard to education, there are enough statistics to point to the bias that exists especially in the science field. Not only are women under represented in this field at secondary and college levels, the same is also true within the MMMD. It is disheartening that even for women in the mining sector, none had ever been to a former training institution to acquire mining knowledge. However, despite this picture of doom and gloom, the government of Zambia has in the recent past made commendable strides to improve the position of women in mining economically and socially through a number of strategies and interventions. These have included the adoption of the National Gender Policy in 2000, the repealing of the Mining Act in 2008, and the introduction of the Minerals and Resources Development Policy in 2008. Other interventions include the introduction of the CEEC to specifically target women, who are among the targeted citizens, to empower them with loans to start or improve their businesses. In fact in this area, the budgetary allocation to the CEEC increased from K16 billion (US$ 4, 200,000) in 2008 to K40 billion (US$8, 200,000) in 2009. Others have come through international donors such as the EU through the MSDP which was a programme designed to increase exports of non-traditional products such as gemstones. National efforts have come by way of the MMMD revolving fund which became operational for the first time in 2005, and the second time around in 2006.

However, I have argued that despite these well meant programmes having been embarked upon, their implementation has been highly unsatisfactory. This is in part as a result of failure to appreciate women’s social and economic position in society brought on largely by culture and traditional norms and how and why they find themselves in this position. This proves my assertion that, no matter how much credit or financial assistance will be given to women in mining, as long as there is the lack of appreciation of the cultural, traditional and legal norms that
affect women and men differently, the results will always be unsatisfactory. Dealing with the root causes, the primary causes, not the secondary ones, promise to uplift women’s status in mining.

The human rights framework has been instrumental in setting the foundation for justifiable cause to prohibit discrimination and bring about substantive equality. However, in this regard too, the State’s compliance measures have been weak. As long as Zambia does not make optimum use of its human resources, ending up as the poorest nation in the world is imminent. The obligation to respect, protect and fulfill people’s human rights requires political will and commitment which seems to be lacking. This paper is among many that have established that women can contribute substantially to economic development, however this will not happen in the absence of an appreciation of the human rights standards. Until the State realizes this, poverty, inequality and discrimination will be Zambia’s fate!

8.2 RECOMMENDATIONS

The recommendations presented in this paper have been discussed chronologically according to the objectives of the research informed by the methodologies I have been exposed to at SEARCWL. In my analysis of women entrepreneurs and the challenges they face, my argument is that the challenges arise from women’s interaction with multiple rules that government social relations. On one hand they have to conform to cultural norms and on the other, State laws. Although State laws are supreme as stated in the Laws of Zambia, in practice, cultural norms may be more forceful, to the detriment of women’s performance in the mining sector. It is cultural norms that elevate one sex and bring down the other, prescribing ‘appropriate’ roles and responsibilities for the sexes which in the end determine women and men’s life’s economic choices. For this reason, in this paper, the root cause is the definition of appropriate roles and responsibilities as determined by culture and tradition through the socialization process.
8.2.1 THE TRIPLE ROLE OF WOMEN

There is a mammoth task in this area as this is the birth place of women’s subordination and gender discrimination. It is here that stereotypes are reinforced about what men can or cannot do and what women should or should not do. The following are the recommendations:

i. There is need to sensitize traditional leaders about human rights and the principle of non-discrimination and equality between men and women. It will not be easy but it is necessary to start. The process should be done on a country-wide basis because Zambia is generally one big patriarchal society that establishes men as superior and women inferior. This can be done by the MMMD with stakeholders such as UNZA School of Mines, ZDA and CEEC through mass media campaigns

ii. The MMMD should develop a data base of mining areas and start a programme to facilitate the development of general community infrastructure, including water availability, sanitation, and health services, food security, and road access to allow women to free up their time and other resources by facilitating their livelihoods in areas unrelated to mining.

iii. Equip MMMD with trainings in gender and development specifically targeting extension officers who will be going out in the field visiting mining areas.

iv. Closely related to the (i) above, extension services by the MMMD need to be revived and the extension officers should help in explaining to traditional leaders about the negative impact that some cultural norms have on women in mining.

8.2.2 ZAMBIAN MINING LAWS

There is the an urgent need to relook at the Zambian Mining Act so that it takes cognizance of women’s economic and social position. Credit has to be given to the Zambian government for amending the Mining Act in 2008. However, of most concern is the fiscal aspect of the regulations that make it difficult not only for women in mining but generally all small scale miners. As a result, most of the small scale miners are ‘illegal miners’. The end result is that the
government is losing potential revenue through illegal sales of gemstones within and outside the country due to the penalties small scale miners fear they would pay. Therefore, the following recommendations should to be considered:

1. Review of the fiscal regimes that women miners and small scale miners pay to make them affordable.
2. Increase budget allocation to the MMMD so as to reintroduce extension services to ascertain exactly how small scale miners there are and where so as to come up with laws that will be based on empiricism and therefore, practical.
3. The Mining Act should include an Article/Chapter on fundamental principles that should categorically take cognizance of women’s economic and social position.

8.2.3 POLICIES

a) THE NATIONAL GENDER POLICY

The inclusion of the gender mainstreaming strategy in the NGP is to be seriously considered at the earliest possible. Other recommendations include:

1. Create a position for a gender focal person in the MMMD whose job description will entail among other things, to ensure that gender issues are mainstreamed in all mining policies, programmes and activities.
2. Conduct gender and development trainings through workshops and seminars for MMMD staff on a regular basis

b) THE MINERAL RESOURCES DEVELOPMENT POLICY

The Mineral Resources Development Policy has very important objectives and needs to be supported. The following recommendations will help make the policy successful.
• Successful policy implementation requires adequate financial resources. To that end, the budgetary allocation to the MMMD should be increased in order to realize the aspirations of the Ministry of Mines policy.

• For successful implementation of the policy, there is need to invest in infrastructural development in the mining areas such as tele-centres for mining communities to keep abreast with MMMD visions and aspirations.

• Involvement of women entrepreneurs in the formulation of future policies and programmes

8.2.4 The CEEC and ZDA

These two institutions, as I earlier observed, are strategically placed to uplift women’s social and economic position in mining. However, the biggest constraint is that the services and incentives women in mining can enjoy by registering are not adequately advertised. I will qualify this statement by stating that the two institutions do not appreciate the gender and legal dynamics that affect men and women differently. The CEEC and the ZDA have gender neutral requirements for loans and incentives respectively however, in practice, gender is not a neutral phenomenon. The CEEC is designed to assist targeted citizens, and women have been identified as one such group, however, in practice, fewer women have accessed the empowerment funds than their male counterparts. In the mining sector, only one woman was able to meet all the requirements to get a loan from the CEEC. That in itself must show the difference between men and women when it comes to having access to productive resources such as finances. In light of the foregoing, the following are recommendations for both:

1. There is greater need to market widely, in both rural and urban areas, by all means available, the services and potential benefits from and by the two institutions.

2. Introduce positive discrimination, if that is what it will take, in order for the institutions to benefit the targeted citizens.

3. There is over concentration of efforts for urban SMEs, or SMEs along the line of rail at the expense of rural SMEs. There is need to extend to the rural areas, there, that is where
these efforts will be appreciated more. Besides, the greater percentage of Zambia’s poor is in rural areas.

8.2.5 WOMEN’S MINING KNOWLEDGE

Women’s lack of technical mining knowledge is critical if they are to make meaningful progress in the sub-sector. However, as I have argued throughout the paper, women do not exist in a vacuum. They live in a world governed by rules, norms. These norms have been passed on from generation to generation. They are norms that prescribe how men and women ought to live. It is however, these same norms that perpetuate discrimination that manifests itself at all levels; family, community and state. As a result, a cycle of systematic exclusion and restriction of girls to prosper in schooling has resulted in more and more women not going far with their education. As with the case in mining, the spirit of entrepreneurship requires that one goes on a quest to seek knowledge about the venture the entrepreneur wants to venture in. This has not been the case with women in mining due to cultural and traditional norms that have transmitted messages that the woman’s place is in the private sphere, the confines of the home while education is for boys. If by chance a woman pursues some form of training, it had better not be the sciences. The sciences are “for boys”. Therefore, boys and girls grow to believe that the male gender is dominant, superior, and more intelligent and the opposite is true for girls. Unfortunately, this notion has permeated through even to government institutions also, as evidenced through attitudes and practices of government officials. Based on this, the following are the recommendations:

1) Revive MMMD extension services to conduct on-sight trainings and demonstrations

2) Establish mining trainings and refresher courses on a consistent basis for small scale miners

3) Introduction of special scholarships particularly for females interested in taking up science and technological courses such as geology; mining metallurgy and technical courses related to mining at the Universities (UNZA and Copperbelt University) and Colleges nationally;
4) Introduction of affirmative action to promote admission of female students to the School of Mines, University of Zambia;

5) Facilitating the establishment of community radio stations to air programmes on issues pertaining to small scale miners such as existing legal provisions on mining, availability of local and international markets and pricing of mineral products such as gem stones, and mining safety

6) Facilitating the introduction of appropriate, affordable, and user-friendly technology to enhance production and environmentally sustainable practices

8.2.6 HUMAN RIGHTS INSTRUMENTS

The human rights framework has provided a basis to fight discrimination and bring about equality between men and women. This equality must be demonstrated in the social and economic aspirations of all peoples, irrespective of sex, class, colour, political affiliation or any other distinction. Zambia is a signatory to many of these instruments and therefore she has an obligation to respect, protect and fulfill the people’s human rights.

I have endeavoured explicably to demonstrate that human rights instruments are a sure avenue when it comes to redressing the negative impacts traditional beliefs, cultural norms and State law have had on women in mining by using the international human rights framework. Some instruments that have attached numbers include the following:

Goal 3 of the MDGs focuses on promotion of gender equality and elimination of gender disparities in primary and secondary schools by 2005 and for all levels of education by 2015.

Southern African Development Community (SADC) Declaration on Gender and Development (1997), which stipulated 30 percent women representation by 2005 and 50 percent from 2007 in line with the African Union Declaration on gender.
The African Union Solemn Declaration on Gender, which stipulates 50 percent women’s participation in decision making positions.

As a nation, we are still far from reaching most of these targets and if our compliance is to be measured on how the women in mining have fared, Zambia’s compliance measures fall far below acceptable. The human rights framework has provided a pathway for the Zambian Government to follow if women in mining are to substantially benefit from their labour but unless the Government takes up its role to respect, protect and fulfill its obligations, the challenges women face today will only get worse.
Appendices

Annexure 1: Geological Map of Zambia
Annexure 2: RESPONDENTS ACCORDING TO INSTITUTIONS AND GENDER...

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>M/F</th>
<th>Institution/Organisation</th>
<th>Interview</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Pauline Mundia</td>
<td>President/Miner</td>
<td>F</td>
<td>Federation of Small Scale Mining Association in Zambia</td>
<td>Lusaka</td>
</tr>
<tr>
<td>2 Edith Lukwesa</td>
<td></td>
<td>F</td>
<td>Association of Zambian Mineral Exploration Companies</td>
<td>Lusaka</td>
</tr>
<tr>
<td>3 Alfred Phiri</td>
<td>Mineral Economist</td>
<td>M</td>
<td>MMMD [MDD]</td>
<td>Lusaka</td>
</tr>
<tr>
<td>4 Patrick Chibulu</td>
<td>Senior Gemologist</td>
<td>M</td>
<td>MMMD [GSD]</td>
<td>Lusaka</td>
</tr>
<tr>
<td>5 Mercy C. Zulu</td>
<td>Documentalist</td>
<td>F</td>
<td>MMMD [GSD]</td>
<td>Lusaka</td>
</tr>
<tr>
<td>6 Rhoda. Mwiinga</td>
<td>Social, Legal and Governance Specialist</td>
<td>F</td>
<td>CABINET OFFICE [GIDD]</td>
<td>Lusaka</td>
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<tr>
<td>7 Luyando Kasongolo</td>
<td>Business Relations Manager SME Banking</td>
<td>F</td>
<td>Standard Chartered Bank</td>
<td>Lusaka</td>
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<td>8 Mwenya M. Sinyangwe</td>
<td>Market Development Officer</td>
<td>F</td>
<td>Zambia Development Agency</td>
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<tr>
<td>9 Patricia M. Lumba</td>
<td>Research and Documentation Manager</td>
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<td>CEEC</td>
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<td>10 A.P. Dokowe</td>
<td>Senior Geologist</td>
<td>M</td>
<td>MMMD [GSD]</td>
<td>Lusaka</td>
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<tr>
<td>11 Lubasi Sakwiba</td>
<td>Director, HRA</td>
<td>M</td>
<td>MMMD</td>
<td>Lusaka</td>
</tr>
<tr>
<td>12 Kingsley Chibamba</td>
<td>Senior Information Resource Officer</td>
<td>M</td>
<td>ZDA</td>
<td>Lusaka</td>
</tr>
<tr>
<td>13 Chama Mwansa</td>
<td>Communications Officer</td>
<td>F</td>
<td>ECZ</td>
<td>Lusaka</td>
</tr>
<tr>
<td>14 Mary Lubemba</td>
<td>Small Scale Miner</td>
<td>F</td>
<td>Kalomo Amethyst Mine Owner</td>
<td>Mapatizya</td>
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<tr>
<td>15 Bruce Jaani</td>
<td>Vehicle and Asset Finance Manager</td>
<td>M</td>
<td>Stanbic Bank</td>
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<tr>
<td>16 Carolyn Makasa</td>
<td></td>
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<td>MCID [Industry Department]</td>
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<tr>
<td>17 Miyoba</td>
<td>Export Promotion Officer</td>
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<tr>
<td>18 Manza</td>
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<tr>
<td>No.</td>
<td>Name</td>
<td>Gender</td>
<td>Position/Role</td>
<td>Organization/Location</td>
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<tr>
<td>19</td>
<td>Ndalama</td>
<td>M</td>
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<td>Exploration House</td>
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<tr>
<td>20</td>
<td>Josephine Ngosa</td>
<td>F</td>
<td>Gemstone Dealer</td>
<td>Mkushi/Mansa</td>
</tr>
<tr>
<td>21</td>
<td>Muna</td>
<td>F</td>
<td>Miner/Treasurer</td>
<td>Gemstone Miners &amp; Jewellery Traders Marketing Association</td>
</tr>
<tr>
<td>22</td>
<td>Muchimba</td>
<td>M</td>
<td>Miner</td>
<td>Clear Quartz Miner – Luangwa</td>
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<tr>
<td>23</td>
<td>Sikazwe</td>
<td>M</td>
<td>Lecturer</td>
<td>UNZA – School of Mines</td>
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<tr>
<td>24</td>
<td>Sraji Banda</td>
<td>M</td>
<td>Lecturer</td>
<td>UNZA – School of Mines</td>
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<tr>
<td>25</td>
<td>Sambaliya Tambatamba</td>
<td>F</td>
<td>Asst. Registrar of Mining Rights</td>
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<td>26</td>
<td>Mary Chileshe</td>
<td>F</td>
<td>Miner</td>
<td>Emerald miner – Ndola Rural</td>
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<tr>
<td>27</td>
<td>Bernadette Mwakacheya</td>
<td>F</td>
<td>Documentalist</td>
<td>MMMD</td>
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<tr>
<td>28</td>
<td>James Manchisi</td>
<td>M</td>
<td>Assistant Dean (UG)</td>
<td>UNZA – School of Mines</td>
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<tr>
<td>29</td>
<td>Fabian Kakana</td>
<td>M</td>
<td>Librarian</td>
<td>UNZA</td>
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<tr>
<td>30</td>
<td>Kanigu Namakau</td>
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<td>Kaingu Mines</td>
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<td>Felicity Chulu</td>
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<td>33</td>
<td>Kaindu Laki</td>
<td>F</td>
<td>Mine Owner</td>
<td>Germodip Mines</td>
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<td>Redson Kupikwa</td>
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<td>Kupikwa Mines</td>
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<tr>
<td>35</td>
<td>John Kandela</td>
<td>M</td>
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<td>Miner</td>
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<tr>
<td>36</td>
<td>Maybin Mushemi</td>
<td>M</td>
<td>Mine worker</td>
<td>Miner</td>
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<tr>
<td>37</td>
<td>Mai Lulu</td>
<td>F</td>
<td>Wife of Miner</td>
<td>House wife</td>
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<td>38</td>
<td>Mai Mushemi</td>
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<td>39</td>
<td>Maurice</td>
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