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**RURAL GEOGRAPHY**

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# **ASSIGNMENT QUESTIONS**

1. (a). Define the following concepts:
2. Rural Geography [3]
3. Rural Area [2]

(b). Describe the different approaches used to study Rural Geography. [10]

1. Concerning Rural Development;
2. Why is the rural world of importance to Africa? [4]
3. Why do you think policy-making in many countries discriminate against those in the rural areas? [4]
4. Why is poverty far from just the absence of income? [4]
5. What are the main classifications of poverty? [6]
6. Explain the causes of poverty in rural areas. [6]
7. Regarding Microfinance in rural areas:
8. Why do banks have a great reluctance to grant loans to farmers? [4]
9. What is the criteria for selecting a rural area in which to provide microcredit? [4]
10. What are the causes of microcredit market failures in rural areas? [6]
11. With reference to women as important actors in rural development:
12. Explain how women could be integrated in rural development programmes. [6]
13. What are the key issues affecting the future of rural women? [5]
14. Regarding water as a rural resource;
15. Explain the importance of water. [5]
16. State the various sources of water. [3]
17. Describe the National Water Policy for Zambia? [7]
18. For Rural Settlement and housing;
19. Define Settlement. [3]
20. Identify location factors of a rural settlement in Africa. [8]
21. Describe the form of a rural settlement in rural Zambia. [4]
22. State the factors that have contributed to improvement in rural house types in Zambia. [4]

**INTRODUCTION**

This paper primarily explores the complex interaction of the environment, cultural, economic, political and historical aspects in the rural milieu, in which the majority of people especially on the continent of Africa resides. The first part of this paper explores the meaning of rural geography and the major approaches to rural geography. The second, discusses the concept of rural development and how it is linked to agriculture.

The third part of this paper depicts the models of agricultural land use. The fourth part depicts women as actors in rural development and gives an explanation on how they could be integrated in rural development programmes.

The fifth part lays out a series of strategies for rural development in connection with sustainable development. In addition the fifth part explains why education is a paramount for rural people.

The sixth part examines how the absence of issues of livelihood, health, education and social development impact upon the lives of people in rural areas.

The seventh part begins by presenting the nature of poverty, classification of the poor, and the causes of poverty. It then focuses on poverty whose eradication is a shared goal of both agricultural and rural development. This part also, explores the microfinance sector in relation to development in rural areas.

The eighth and final part explores water as the rural resource. The part begins by discussing the importance of water. Then the sources of water are outlined and then the national water policy in Zambia is examined.

# **DEFINITION OF RURAL GEOGRAPHY**

Rural Geography like for many terms does not have the specific definition. It has been defined by different people depending on their context. It is important to note that in this paper only a few definitions have been given.

Clout (1972) as quoted by Chileshe (2014:5) defines Rural Geography as ‘the study of recent social, economic, land use and spatial changes that have taken place in less densely populated areas which are commonly recognized by virtue of their visual components as countryside’.

Wibberley as cited by Mundende (2016) defines Rural Geography as dealing with the description of those parts of a country which show unmistakable signs of being dominated by the extensive uses of land, either at present time or in the immediate past.

In light of the above definitions the researcher gives his own working definition of Rural Geography. Rural Geography as part of Human Geography is concerned among other things with the study of the way of life of the people in rural areas, considering with what they do for their livelihood. Rural Geography attempts to make a synthesis of a total way of life of a people in a given region with a humanity as a central theme.

*Definition of Rural Area*

Martin (2014:16) defines a rural area as a human settlement comprising of less than ten thousand persons, and the rural space is dominated by farms, forests, water, mountains and/or deserts. Typically, rural people have agriculture as their main occupation, they are farmers, nomads, pastoralists, or fishermen; they deal with animal production, transformation and marketing of food and non-food products and services.

# **APPROACHES TO STUDYING RURAL GEOGRAPHY**

There are several ways of studying Rural Geography. However, in this paper only three approaches have been discussed and these are the perceptual approach, the interdisciplinary approach, and the participatory rural appraisal.

# *The Perceptual Approach*

This approach focuses upon identifying the perceptual framework within which decisions that apply to a particular behaviour pattern affects the natural environment are made. This approach is shaped by attitudes, values and preferences held by individuals and groups within the context of cultures to which they belong. It should be noted however, that these cultural attitudes are dynamic and are likely to change with the passage of time. Also, individual and group perceptions can be identified in commonly held patterns such as land tenure systems and resource use.

For instance in most rural parts of Africa, natural resources such as land, forests, wildlife, fisheries and grazing lands are considered to be common property resources (IFAD, 1995) as used in Chileshe ((2014:7). In view of this, the perception of natural resources as a ‘Common Property’, is buttressed in traditional values which places an emphasis on cooperation, sharing, humility and respect for the environment so as not to cause a disruption in the human-environment relationship.

# *The Interdisciplinary Approach*

Another way of studying Rural Geography is through the interdisciplinary approach. Chileshe (2014) quoted Taylor (1968) as having said that the team approach to rural development needed to be adopted. In this approach, specialists in a variety of disciplines need to conduct research together so that the complex rural situation might be understood from a variety of perspectives. This approach is ideal essentially when stakeholders are desirous to comprehend the rural situation in a holistic manner so as to arrive at informed decisions that aimed at resolving complex rural problems affecting the majority of rural populations.

Overall, the interdisciplinary approach helps to ensure that scholars focus at different aspects of rural life and livelihoods are studied. Above all, the interdisciplinary approach provides information that enables the rural people to plan how to use the available resources in an efficient manner in order to ensure sustained livelihood and promote rural development.

# *Participatory Rural Appraisal*

To begin with, the Participatory Rural Appraisal involves the participation of local people as stakeholders in the research team. This approach is widely used by non-governmental organizations (NGOs) and other agencies involved international development. In this paper, the Participatory Rural Appraisal (PRA) is synonymous to Rapid Rural Appraisal (RRA) and so the concepts will be used interchangeably. The advocate of this approach is Robert Chambers who is believed to be the father of RRA. Mundende (2016) highlight that scholars began to advocate for the use of RRA methodologies in research after being frustrated with the lack of progress in rural development especially in developing countries despite many research efforts based on scientific questionnaire approaches that were designed to foster sustainable development and reduce poverty. Hence, the PRA/RRA is seen to be an alternative or a complementary to the standard scientific questionnaire based in the social sciences.

The PRA Approach as advanced by Freudenverger and Gueye (1992) aim at achieving the following among other things: to obtain data through semi-structured and focus group discussions; help the outsider research to learn rural conditions by conducting research together with local people; involve people as sources of indigenous knowledge that has been overlooked researchers in the past. Not only that but also, to promote multi-disciplinary research in order to adequately deal with the problems of rural development which are immensely complex; and to obtain results of the fieldwork and write the research report quickly.

# **RURAL DEVELOPMENT**

Rural Development has emerged from the difference observed between rural and urban areas. Agriculture is a predominant activity in rural areas and therefore has a critical role to play in rural development. Almost 90% of the population in Africa stay in rural areas and their major source of livelihood and employment is agricultural production.

Martin (2014:72) outlines the following as the importance of rural development: first rural development is important for fighting rural poverty by addressing the factors that affect the availability of goods and service. Besides, rural development is important for reducing the gap between rural and urban areas with respect to the levels of income and access to goods and services. Finally, rural development is important for integrating a country’s economy by incorporating the rural majority into the national social and economic system.

**The Importance of the Rural World to the Future**

1. *Why is the rural world of importance to Africa*?

The rural world are vitally important to the future of developing countries much more for Africa. The rural world are fundamental on the following counts: first, the rural world, is central to our collective existence. This is so because the people in rural areas are primary producers of food and fibre brands for the industries. In fact farmers who are mostly rural people everywhere are called upon to grow more food in order to feed more and more people in their own nations and far. Thus, the fate of a growing segment of humankind is becoming leveraged on the well-being and functioning of the rural people and their communities (Martin, 2014:5)

Second, the real challenge in the generation ahead will have to be addressed as much in the rural world as in the urban world. Therefore, rural problems will claim the attention of the rural world due to concerns about the environment and food, in addition to equity and social cohesion.

Overall and above, the bulk of the developing world is still rural and will remain so for quite many years to come. In respect of this, the rural world is essential as their neglect would impede well-being for both the rural and urban world.

1. *Why do you think policy-making in many countries discriminate against those in the rural world?*

Policy-making discriminates against those in rural areas for one or all of the following reasons: First and foremost, access and quality of education is much lower in rural areas than in urban areas. In view of this there is high illiteracy in rural areas such that many cannot afford to participate in the policy-making process.

Secondly, due to poor education and lack of confidence, people in rural areas are under-represented in the decision-making bodies of their countries. Thus, the long-term discrimination against rural people has been accentuated by the poor education.

**The Nature and Classification of Poverty**

1. *Why is poverty far from just the absence of Income?*

Chambers (1983) as used by Martin (2014:73) state that, ‘poverty is a relative term and determining who is poor depends largely on how poverty is defined. Further, Martin explains that poverty is both multi-factorial and multi-faceted. Thus, poverty literally means lack of assets, lack of food and lack of cash. In respect of this poverty is far from just the absence of income. In a wider sense, the concept of poverty is characterized by being disadvantaged for example: physical weakness, isolation, susceptibility to different physical factors, lack of power and lack of awareness (Chambers, 1983).

Chondoka *et al* (2012:16) held the same view as Chambers (1983) that poverty is far from just the absence of income when they defined poverty as the condition of being poor. Further, Chondoka *et al* (ibid) explain that a poor person is one who has not sufficient money or resources to afford the basic needs such as food, medical care, clean and safe drinking water and sanitation, descent clothing and housing. In short, poverty is not only the mere absence of income but also include lack of basic needs such as food, shelter, clothing and so on. In addition, poverty include lack of access to social services such as health and education.

1. *What are the main Classification of Poverty?*

According to Martin (2014:73) ‘Poverty’ can broadly be categorized into the following ways: absolute poverty, relative poverty and zero-sum poverty. Absolute poverty refers to the inability to obtain the minimum necessities for the maintenance of merely physical efficiency. This describes people who have insufficient resource base, those who lack of income and those affected with hunger, disease and misery. The other form of poverty is relative poverty. Relative poverty is the inability to attain a given minimum standard of living. This, therefore identifies people who are the poorest within the overall pattern of income distribution within a given society. The third and final form of poverty is the Zero-sum poverty. This refers to misery associated with patronage, oppression, exploitation and abuse from more powerful individuals.

1. *Explain the Causes of Poverty*

More specifically, the causes of poverty include but not limited to the following: asset structure, occupation, demographic factors, disease and ill health and, policies (Martin, 2014:75). Each of these causes is explained in brief below:

**Asset Structure:** The distribution of assets within an economy is a major determinant of rural income and wealth. In most rural areas the key asset is land and the productivity of the land determines ones income. Thus, many families are trapped in poverty either because of lack of land and other factors of production or due to deprivation of these factors.

**Occupation:** It has been mentioned earlier that agriculture is the main stay economic activity for rural areas. Agricultural production is challenging and quite risky as production levels are subject to the elements of weather and to pests and diseases. Not only that, but also profitability depends on the markets and price fluctuation. In view of this most people in rural areas are poor because agriculture which is the main occupation does not have a smooth linear function and there is always uncertainty with regard to profitability.

**Demographic Factors:**  Most of the rural areas are characterized by high population densities and high dependence ratio. As a result of reliance on income of the household head by most households the resource base is highly constrained and often spent on consumption rather on savings and investments.

**Disease and ill health:** the disease burden is yet another common cause of poverty. This is so because sickness weakens and renders an individual less productive. Apart from that sickness call for treatment and this means the use of already scarce resources whose opportunity cost is very high.

**Policies:** The policies that developing countries have does not put agriculture as a priority though they extract resources from the agricultural sector. Suffice to say that the majority of the world’s people derive their livelihood from the agricultural sector without a commensurate ploughing back of the resources. In effect this has contributed to exacerbating poverty.

# **MICROFINANCE AND DEVELOPMENT**

Many microfinance systems have been developed in Africa, assuming a variety of institutional forms and often giving preference to disadvantaged areas and to the most disadvantaged groups within these areas. Traditionally, rural finance deals with policy, procedures and practice of financial providers which operate for making finance available for the rural world. They are emerging as important institutions to bridge the gaps between rural people and the sources of finance. Generally, the banks are very reluctant to lend to the agricultural sector even when microfinance systems have been created to provide a wide range of goods and services in rural areas. Thus, this section suggests the reasons why the banks are reluctant to grant loans to farmers. Also, the paper outlines the criteria for selecting a rural area in which to provide microcredit. Finally, the paper presents the insights of how microfinance institutions might succeed where banks have failed.

1. *Why do banks have a great reluctance to grant loans to farmers?*

Most of the banks are hesitant to offer financing to peasant farmers in rural areas because of the risk associated such as chances of default due to low level of profitability and lack of assets which can be used as collateral. In addition, farm businesses are associated with specific production and market risks that may affect their repayment capacity.

Maurer (2014:140 -146) identified three types of risks that are involved in agricultural lending that have made banks to be reluctant to grant loans to farmer. The three types of risks are: principal risks, specific risks and political factors.

**Principle Risks:** Lending to farmers exposes banks to principal risks. This is so as there is a high degree of informality as small scale farmers are usually not registered. In addition they are usually characterized by low levels of education and financial literacy. Most households do not have assets which could be pledged as collateral for loans. In this respect banks are exposed to significant information and monitoring problems. On top of all this, the poor state of infrastructure such as roads, electricity and telecommunication in rural areas further increases the risk and cost for rural financing

**Specific Risk:** Second, banks are reluctant to finance farmers because of the specific risks. One of the specific risks is the production risk. On the other hand banks are reluctant because of the market and price risk. Production risk arise from the high variability of production outcomes. This is so because farmers cannot predict with certainty the amount of output their production process will yield because of external factors such as weather, pests, diseases and other natural calamities.

Market and price risk are typically more pronounced in agriculture than in any other economic activity. Both input and output volatility are sources of market risks in agriculture. The prices of agricultural commodities are typically volatile and farmers face a considerable price uncertainty. The price of harvested output are not known at the time of planting. Also, prices of commodities vary with the level of production. Moreover government exert a significant influence on agricultural markets prices in most countries. (Maurer Klaus, Where is the Risk? Is agriculture banking more difficulty than other sectors? Pp. 140-145)

**Political risks**: For governments agriculture is a strategic sector. Ensuring food security is high on the political agenda. In addition, agricultural commodities are major export earner in many developing countries. Moreover, the agricultural sector often provides employment and income to the majority of the rural population and contributes significantly to the gross domestic product. This explains the highly political nature of the agricultural sector and agricultural finance, and the considerable degree of government interventions and interference in the sector. Hence, the political interference constitute a major risk for banks engaged in agricultural lending.

1. *The Criteria for Selecting a Rural Area in which to Provide Microcredit*

Renne Chao Beroff (1999) as cited in Martin (2014:84-84) suggested a criteria for selecting a rural area in which to provide microcredit. The following is the selection criteria:

The first and most important factor is the village dimension. In respect of this, when the microcredit operator is reflecting about the means to reach the poor people in rural areas the village dimension must take precedence. There are two reasons for this: the need for physical proximity to poor population in order to deliver financial services to them as close as possible and; the relevance in a village context of finding a “homogeneous” mode of organization with people of the same values, concerns and aspirations.

The second factor in the selection criteria of an area to provide microcredit is the place of participation and voluntary work. This means that an area to be selected must be that local people will participate and offer voluntary work. This is so because for a microfinance system to succeed there is need to mobilize a high level of participation and a strong feeling of ownership. The participation and voluntary work are essential prerequisites for reducing costs in a context where the constraints (say poor road conditions, low density, long distance, high wages for qualified personnel etc.) give rise to major additional costs. Over and above reducing costs, participation and a sense of ownership on the part of clients are essential elements of building loyalty. Lastly, participation and voluntary work plays a decisive role both in maintaining repayment and in consolidating the portfolio.

The third selection criterion of an area to provide microcredit is the mode of transfer of functions and tasks to representatives of clients. In light of this, the microfinance operator must put into consideration the mode of transfer of functions and tasks to representatives of the clientele. It seems essential to undertake a progressive transfer, while ensuring that the tasks transferred are ones for which the villagers enjoy a comparative advantage. In this context training must be considered as an investment capable of leading to reductions in recurring costs once the system becomes autonomous.

The fourth selection criterion of selecting a rural area to provide microcredit is governance and performance measurement in cases with strong participation. In this regard the area to be chosen has to be one that can easily find people to be in the ‘Village Management Committee’ to serve as a link between the financial institution and the clients. The village management committees are consulted regarding the products and mode of implementation. They are also involved in the selection of borrowers, and decision on the volume of loans and their recovery, or serve as governing bodies of the institutions.

The fifth selection criterion is the socio-cultural aspect. Thus, certain important socio-cultural aspects lead to positive conclusion regarding the feasibility of microfinance system. For instance a level of organization and solidarity make it possible to foresee strong mobilization and commitment which are key factors in reducing costs. Further, a pre-existing propensity for self-advancement suggests that the population would seize any opportunity to improve its situation, which could help to leverage the impact of such mechanism.

1. *What are the causes of Microfinance market failures in Rural Areas?*

According to Martin (2014:80) the causes of microfinance market failures in rural areas are threefold: moral hazards, adverse selection and market imperfection. Each of the three causes has been discussed in brief below:

Microcredit market failure in rural areas is to a large extent caused by moral hazard or risk of default. In respect of this, lending to farmers is often associated with risks. This is so because a great majority of farmers cannot show any background supporting their capacity or willingness to repay the loan. Not only that also a loan to a farmer goes unsupervised and so unsupervised risk is a big risk. This means that the lending institutions are in most cases unable to tailor repayments of the loan.

Closely connected to the moral hazard the other reason for failure in the market is adverse selection. This problem arises from a situation of asymmetric information. This is the situation where a prospective borrower knows his/her indebtedness to lenders and own objectives in seeking to borrow which may have an influence on the repayment. In this case, the lending institution has two choices: either to demand a welter of documentation and certified research into the capacity to repay; or take the prospective borrower at face value and determine to whether or not to give the money. In either case, the risk of default is high.

The third and final obstacle to the proper functioning of the microcredit market for small agricultural enterprise is market imperfection. This refers to the high transaction cost of exchange in the market for small enterprise credit. Here, one has to put into consideration interviews for opening the file, site visit, filling and application, and all administrative procedures involved. Apart from that, the amount of money needed to pay all these services has to be factored in – in addition to the risk of capital loss, non-performance and the cost of recovery.

# **WOMEN AS RURAL ACTORS IN RURAL DEVELOPMENT**

In this section the focus, is on the important roles that women play in rural development. The researcher has highlighted the marginalization in agricultural development programmes and emphasized the need to promote the empowerment of women with the means to sustain their livelihoods and appreciate their contribution to rural development.

1. *Explain how women as important actors could be integrated in rural development programmes.*

Chileshe, (2016:52) explains that since the 1970s, there has been great concern by governments in developing countries on the condition of women in rural development programmes. He observed that the concern by policy makers was that these programmes tended to discriminate against women in developing countries especially those in Africa. Chileshe (ibid) further argued that these programmes favoured the men folk and yet women are the major food producers. Over and above all women are denied equal access to means of production such as land, inputs, extension services and appropriate technology.

In view of what has been underscored above it is very important to ensure that women are given equal opportunity just like their male counterparts in the rural development platform. It is also, quite simply, a practical necessity for variability and sustainability of rural development. It very vital to maximize human resource in maintaining the social fabric of rural communities and revitalizing local economics, the full environment. This means that equal opportunities must be systematically integrated in the design and implementation of rural development programmes and projects, to ensure that men and women can participate and benefit from them on the equal basis.

Therefore, a better balance has to be achieved between men and women in decision making that affect the life and economy of rural society, through encouraging women and involving them into planning and managerial positions.

Endely (1991:133) as cited by Chileshe (2014:54) advanced the view that as a result of marginalization of women three schools of thought had emerged with the best strategy to integrate women in rural development projects. These schools of thought are namely: separation, integration and equity.

**Separation:** typically, there are gender activists who believe that in order for women to benefit effectively, there should be separate programmes specifically targeted at women. These programmes will not only enhance their participation but also will ensure that they benefit a great deal from them.

**Integration:** On the other hand, there are those activists who believe that despite the shortcomings of the current policies, both men and women should be integrated in rural development programmes so together their participation can as their complementary role can foster rural development.

**Equity:** This is the third school of thought and is advocated by those who argue that there should be emphasis on the conflictive dimensions that is to address issues of class and gender as they affect women. This school of thought perceives the gender relations as being exploitive and oppressive to women and advocates for structural changes in institutional arrangements in order to achieve social and economic equity between men and women.

In the authors stand point view the integration school of thought seem to be the best. It must be noted however, that while the integration model is probably more desirable due to the fact that it incorporates the complementary roles between men and women and thus promotes unity and harmonious relations between sexes, the equity model has to be approached more cautiously, to avoid alienation of women and destabilization of rural households.

Chileshe (2014:135) quoted Endely (1991:135) as having stated that in order to empower women and ensure their integration in rural development programmes certain things needed to put into consideration. Among other considerations listed were: there is need for appropriate legal working frameworks that ensures women’s rights such as land ownership and other productive resources. Besides, there was need to train women in basic skills so that they can develop better understanding and have knowledge on current development policies and trends. Third, design projects in a holistic manner which takes into account women’s multiple roles as producers and reproducers. Next, women should be empowered through secure agricultural land tenure and ensure their access to ownership and control of land and other productive resources within households and communities. Finally, ensure that women are integrated into mainstream national economy and not just relegated to the subsistence sector.

1. *What are the key issues affecting the future of rural women?*

Worldwide, women play a major role in rural development. In many countries women are the mainstay of the agricultural sector and food security systems. Yet the most disadvantaged population in the world today comprises rural women in developing countries who have been the last to benefit from the development process. Gender bias and gender blindness persist as farmers are still generally perceived as “male” by policy-makers, development planners and agricultural service deliverers.

According to Chileshe (2014:57), poverty, food security and environmental degradation are recognized as critical development problems and have been given highest priority in the international agenda. These problems have a disproportionate negative impact on rural women, due to their inferior socio-economic, legal and political status as well as their critical roles are producers and household managers. The causes and effects of these impacts are systematic, with far-reaching implications for rural development as a whole and for all initiatives aimed at raising levels of nutrition, improving production and distribution of food and agricultural products and improving the living conditions of rural populations.

One of the key issues affecting women is poverty and hunger. In most developing countries rural women are the poorest and more vulnerable. In fact, they have least access to basic needs such as food, health and education. Overall and above all, rural women have no access to productive assets, services and markets. Without access to these, it is unlikely that production and income earning capacities can be improved on sustainable basis.

The other key issue affecting rural women is discrimination and underdevelopment. With regards to plans and programmes, women are discriminated against by stereotypes which restrict them to a productive role, and deny them access to resources which could eventually enhance their social and economic contribution to the society. The discrimination of rural women is evident in one or all the following: increased rate of unemployment in the case of women; many women depend on informal trade for their survival; inequality in pay precisely men earn more than women for the similar jobs; women do almost all the world’s domestic work coupled with their additional work in the productive spheres; women provide more health care than all health services combined.

Gender division in agriculture is yet another key issue affecting women as identified by Chileshe (2014:62). The particular tasks done of the farm by men and women have common certain patterns. In general men undertake the heavy physical labour and jobs which are specific to long distances such as livestock herding. Meanwhile, women carry out repetitious, time-consuming tasks like weeding and those which are located close to home such as care for a backyard garden. In recent years, the introduction of new tools has caused reassignment of particular jobs to the opposite sex and men tend to assume tasks that are mechanized. This modernization in agriculture has had an impact on women as it has become exceedingly complex and contradictory. Women have often been excluded from the agrarian reform and training programmes in new agricultural methods. Apart from that, technological changes in post-harvest processing have even deprived women of a traditional income-earning tasks.

The fourth key issue affecting women in rural development is women role with regards to food security. Women are the principal food producers and preparers for the rest of the family. Despite their key contributions to food security, women tend to be invisible actors in development. As a result, their contribution is poorly understood and underestimated. The main reason for this is that work in the kitchen is considered to be part of a woman’s duties as wife and mother, rather than occupation to be accounted for in both the household and national economy. Outside the household, a great deal of rural women labour goes unpaid and is, therefore, rarely taken into account in official statistics.

# **WATER AS A RURAL RESOURCE**

Water is an important resource for rural areas just like it is to urban areas. This section is focused on outlining the importance of water; and the various sources of water. The section will also give a description of the water policy in Zambia.

1. *Explain why water is important*

Water is a vital resource vital for sustaining all life on earth. In rural areas water is very essential for almost all economic activities. In this regard water is used for various purposes. The importance of water include the following: first water is used for generation of hydro-electric power. Also, water is important for provision of raw water for both domestic and industrial use. Third, water is important for irrigation and artisanal fishing activity. The last two importance of water are the most relevant in rural development and largely explain why these programmes are integrated. Water resources represent an important parameter of the environment on which the nation depends, especially for agriculture and industrial purposes. It also has the physical environmental effects as it has definite impacts on micro-climatic characteristic.

1. *State the various sources of water.*

In Zambia, one of the water utility particularly the Lukanga Water and Sewerage Company has a slogan ‘*Water is Life’.* The slogan has been popularized even to the rural setting due to the fact that the commodity is central to livelihoods. In many rural areas of Africa, people access water from rivers, springs, lakes, dams and swamps. However, in most recent years the boreholes have been drilled in most rural parts making it one of the most common source of fresh water in the 21st century.

Despite the fact that the sources of water that have been enumerated above provide water to much of the rural areas, some of the sources do not provide safe water supplies due to contamination by animals and other pollutants resulting from land use activities like mining and farming the pour chemicals into water sources.

1. *Describe the national water policy of Zambia.*

According to the Fifth National Development plan for Zambia (GRZ, 2006) the Country has vast water resources in its inland drainage features which include rivers, lakes, swamps, dams and so on. However, access to safe water supplies in 2010 was estimated to be 57% of the population in rural areas.

According to the 1994 National Water Policy, seven principles govern the state’s policy in water and sanitation. These principles are: separation of water resources from water supply; separation of regulatory and executive functions; devolution of authority to local authorities and private enterprises; achievement of full cost recovery for water supply and sanitation services in the long run; human resource development leading to more efficient institutions; the use of technologies more appropriate to local conditions and increased budget spending to the sector.

Due to inadequate provision of water the government of Zambia established the Rural Water Supply and Sanitation Unite (RWSSU) IN 2003 in the then Ministry of Local Government and Housing then, to carry out central level functions as provided in the National Water Policy and subsidiary strategies. The functions include: to coordinate and promote the affairs of rural water supply and sanitation in the country.

In spite of central government streamlining the responsibility and passing appropriate policy and legal framework for the sector, institutional developments have been slow such as the full transfer of executive functions currently undertaken by other line ministries, delays in increase of resource allocation to the sector; and institutional capacity building in local authorities.

The National Water Supply and Sanitation Council (NWSSCO) is the regulatory body of water supply and sanitation services. The NWSSCO oversees tariff adjustments, minimum service levels, financial projections and investment planning and corporate governance. According to the National Policy, water service provision is the responsibility of the local authorities. However, most of the local authorities have formed regional commercial utility companies to which they delegate service provision

# **RURAL SETTLEMENTS AND HOUSING**

Rural settlements which are characterized by illiteracy, traditionalism, isolationism and an agricultural economy, dominate rural Africa. This section primarily defines the word settlement. Next, the factors that influence location of settlements are presented. Apart from that the section gives a description the forms of settlements. The section ends by stating the factors that have contributed to improvement in rural house types in Zambia.

1. *Define Settlement*

Wambugu *et al* (2014) define settlement as a created discernible or distinguished or recognizable by sight unit of space where a group of people live together either temporary or permanently. In short a settlement is a place where people live.

Settlements come in different sizes, types and locations. However, the focus in this paper is rural settlement. According to Wambugu *et al* (*ibid*) a ‘Rural Settlement’ is one that is distinguished by people mainly engaged in primary production activities. In addition, the predominant economic activity is agriculture.

1. *Identify factors of a rural settlement in Africa.*

Mundende (2016:92) quoted Pritchard (1979) as having suggested the following as factors influencing a rural settlement:

The first and single most important factor of location for rural settlement is soils. The presence of good is the chief considerations in the choice of site for a rural settlements as most rural settlers are agriculturalists by nature.

The second factor of location for a rural settlement is water supply. In respect of this, rural settlements tend to locate near sources of water for domestic and other uses.

The third factor of location for a rural settlement is routes. The availability of roads to facilitate travel and contacts with other people and for transportation of agricultural and non-agricultural produce is an important location factor.

Fourth, rural settlements tend to locate in areas that are free from insect pests and vectors such as tsetse fly, ticks, mosquitoes etc, in order to ensure human wellbeing and to facilitate the ownership of livestock, especially cattle.

1. *Describe forms of settlement in rural Zambia.*

Siddle (1971) as used in Chileshe (2014:94) describes the characteristics of rural settlements in Zambia as a small, rather formless group of dwellings, single room, thatch and wattle or pole and dagga huts – with storage bins, pigeon lofts, hen coops, and one or two kraals. Because rural settlements tend to relocate in search of soil and water often over a period of five years, there was very low investments in permanent dwellings.

It must be noted however, that with an improvement in the money economy, there has been a paradigm shift from small and temporal settlements to larger, permanent and stable settlements with improved housing.

1. *State the factors that have contributed to improvement in rural house types in Zambia.*

There has been a tremendous change in the type of rural houses. Chileshe (2014:95) attributed these changes to the operation of forces of modernization. In respect of this, the missionary and colonial influences led to the diffusion of western technology which introduced the making of brick houses with corrugated iron roofing sheets. In addition, the availability of modern skills of carpenters to make frames for roofs, windows, and doors and bricklayers have all contributed to changing rural house types from pole and dagga to brick houses.

Above all, the availability of cash to buy imported and locally made building materials like glass, paint, nails, cement etc. and personal inclination to build modern houses are other important factors that have helped in shaping the rural housing landscape.

# **CONCLUSION**

The paper has explored the interaction of the environmental, cultural, economic, political and historical factors in the rural milieu. The first section focused on the definition of rural geography and presented the approaches to rural geography. The discussion in the section centred on rural development with emphasis on the importance of the rural world. The next, section highlight on microfinance and sustainable development in rural areas. The section that follows the researcher has described the place of women as rural actors. In the fifth section, the researcher has examined water as a rural resource. In the sixth and final the researcher has presented on rural settlement.

In conclusion, based on what has been discussed in this paper, the rural world is particularly essential for collective existence of people globally. In respect of this special effort must be devoted to promote rural development and foster better living conditions for the rural poor.

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