

**THE IMPACT OF THE CLUSA CREDIT PROGRAMME ON ITS
MEMBERS IN CHIEF MOONO’S AREA OF MUMBWA DISTRICT**

**THE IMPACT OF THE CLUSA CREDIT PROGRAMME ON ITS
MEMBERS IN CHIEF MOONO'S AREA OF MUMBWA DISTRICT**

By

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*A Dissertation Submitted to the University of Zambia in Partial Fulfilment of the
Requirements for the Award of the Degree of Master of Arts in Gender Studies*

Department of Gender Studies

University of Zambia

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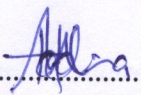
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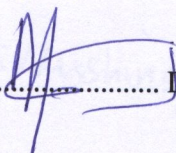
DECLARATION

I, Henry Machina, declare that to the best of my knowledge, this dissertation was written and submitted in accordance with the rules and regulations governing the award of the Master of Arts degree of the University of Zambia. I further declare that the dissertation is a product of my own work and that it has not in part or in whole, been submitted for award of any degree, to this or any other university. Where other people's works have been drawn upon, acknowledgment has been made.

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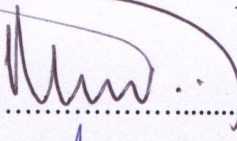
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APPROVAL

This dissertation by Henry Machina is approved as fulfilling part of the requirements for the award of the degree of Master of Arts in Gender Studies at the University of Zambia.

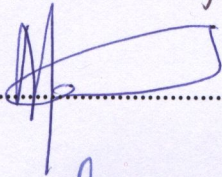
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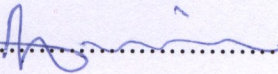
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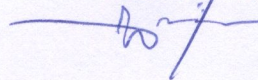


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DEDICATION

This work is dedicated to the people of Chief Moono's area of Mumbwa district.

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This study is a product of many individuals and institutions, who in one way or another, made their contribution to it. My special thanks go to the Almighty God for granting me his grace to do this study. I wish to thank the Norwegian Agency for International Development for their partial sponsorship and the University of Zambia for offering me a place to study for my Masters degree.

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LIST OF ABBREVIATIONS

AMIZ	- Association of Micro-finance Institutions in Zambia
CLUSA	- Cooperative League of the United States of America
CMS	- Credit Management Services Limited
CSO	- Central Statistical Office
DC	- Depot Committee
ECZ	-Environmental Council of Zambia
FHH	- Female-Headed Household
FINNIDA	- Finnish Development Agency
GAD	- Gender and Development
GF	- Group Facilitator
GRZ	- Government of the Republic of Zambia
ICECD	- International Centre for Entrepreneurship and Career Development
ILO	- International Labour Organisation
K	- Zambian Kwacha (Unit of Money)
LA	- Lead Animator
LCF	- Lead Contact Farmer
MHH	- Male-Headed Household
PGN	- Practical Gender Needs
SGI/N	- Strategic Gender Interests/Needs
UN	- United Nations
UNDP	- United Nations Development Programme
UNICEF	- United Nations Children's Fund
USAID	-United States Aid for International Development
WID	- Women in Development

DEFINITION OF TERMS

For the purposes of this study, the key terms are defined as follows:

Access - Ability to have the opportunity to use resources without having the authority to decide about the produce or output and the exploitation methods.

Benefits - Basic needs such as cash income and loans, food, clothing, education/training and decision-making power.

Community Work - The collective organisation of social events and services such as ceremonies and celebrations, community improvement activities, participation in groups and organisations and local political activities. This type of work is rarely considered in economic analyses of communities. However, it involves considerable volunteer time and is important for the spiritual and cultural development of communities and is also a vehicle for community organisation. Both women and men engage in community activities, although women tend to do most of it.

Control - To have full authority to decide about the use and output of resources.

Gender - Social differences between men and women as defined or constructed by society.

For men and women, society assigns different roles and characteristics and forms of behaviour. Norms or standards of behaviour are carried out through traditions.

Gender Analysis - A tool to assist in strengthening development planning and implementation to make projects and programmes more efficient and relevant.

Gender Equality – A situation where women and men have equal conditions for realizing their full potential to contribute to, and benefit from, the socio-economic, cultural and political development of the nation, taking into account their similarities and differences and the varying roles they play.

Gender Roles - Learned behaviour in a given society. Gender roles condition activities, tasks and responsibilities which are considered feminine and masculine, such as cooking and hunting. Gender roles are interchangeable between males and females; can change with time and vary from place to place.

Gender Sensitisation - The systematic effort to promote awareness of gender differences and the implications that these differences have on planned change efforts in development.

Household - A group of people who may be related, unrelated or a combination of both, who have common provision of food, shelter and other essentials for living.

Impact – Assessment from a gender perspective, whether the CLUSA credit programme was helping the rural poor in the study area, to experience a change and gain control over their environment and over their own political destiny. Impact can be either positive, negative or both.

Mainstreaming Gender - A process which involves incorporating equality or gender concerns across the board in programme objectives and activities dealing with the obstacles faced by men and women in participating fully in, and benefiting from, development, thereby promoting equality for women.

Non-farm Business Activity - Those business ventures where villagers trade in - bicycles, and groceries. These are usually done in addition to farm business activities.

Participation - Participation is the equal involvement of both male and female members of CLUSA in decision-making, planning, implementation and monitoring of the programme's activities in their groups.

Patriarchy – The systematic societal organisation of male supremacy/dominance and female subordination. Patriarchy gives men legitimate (from cultural/historical point

of view) control over women's reproduction, labour and even conscience. The male ideology becomes "the ideology."

Practical Gender Needs - The needs of men and women connected to their material status or immediate life experiences (condition), and the target group can easily identify them. They differ according to social class.

Productive Work - The production of goods and services for consumption and trade, such as farming, fishing, employment and self-employment. Both (women and men) can be involved in productive activities, but often their functions and responsibilities differ. Women's productive work is often perceived by society as less viable and is therefore less valued than men's.

Reproductive Work - The care and maintenance of the household and its members including bearing and up keep of children, food preparation, water and fuel collection, shopping and family health care.

Sex - Biological differences between women and men which cannot be changed.

Sex Roles – Biological functions performed by males only or females only. These do not change with time or place. They include bearing children – women's role - and impregnating women – men's role).

Strategic Gender Needs - Connected to the long-term interests of men and women (position in society) - for example, subordination of women, lack of comparable education (or training), or resources. These are common to all women, and can be identified through consciousness raising.

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¹ Compiled from CLUSA(a), 1999; Lyons, 1998: 23-24

ABSTRACT

This study aimed at investigating the impact of the Cooperative League of the United States of America (CLUSA) credit programme on its members in Chief Moono's area of Mumbwa district. The programme offered loans to farmers to grow various types of crops. The researcher collected primary data through a questionnaire administered to CLUSA group members and in-depth interviews to key informants. The information collected was on whether the respondents benefited from the programme, problems faced and strengths and weaknesses of the programme. The researcher also collected secondary data from Lusaka based institutions. This involved perusing through books, journals and research reports to identify research gaps on the subject.

The study found that the farmers benefited from the programme in that they both acquired new skills in running small-scale businesses and market farm produce in a profitable way. Members also benefited through employment created and earned money or in kind for working on behalf of their groups. The members diversified crop production with most farmers growing crops that they had not grown before. In particular, women grew cash crops such as soya beans, paprika and sunflower, which were traditionally a male domain. Among the crops that the farmers grew before joining the programme such as maize and sunflower, there was a substantial increase in production and consequently resulting in reduction in household hunger.

However, the programme did not consider gender as an issue of concern. CLUSA neither had a gender policy nor included gender training in its programme. As a result, women were not adequately represented in decision-making and fewer women than men obtained loans and accessed employment opportunities in the programme.

CHAPTER ONE: INTRODUCTION

Background to the Research Problem

Women play a key role in agricultural production in Zambia. Available data indicate how women are highly involved in this sector. In 1996, 77 per cent of all female-headed households were involved in agricultural production, compared to 70 per cent of male-headed households. In addition, women have been reported to have consistently provided more labour than men in agriculture. According to the Living Conditions Monitoring Survey, conducted by the Central Statistical Office (CSO), women provided more labour than men in 1996, in small-scale, medium-scale and large-scale farming in Zambia (CSO, 1996).

In the rural areas of Zambia, women spend most of their time growing crops for home consumption while men do so mainly for sale. A study conducted by Kaite in 1990, showed that on average, men sold more than 70 per cent of the crops they grew compared to less than 20 per cent for women (Kaite, 1990). This indicates that women play a key role in household food security.

Despite their high involvement in agricultural production, women's productivity is said to be much lower than that of men. Male-headed households tend to be more productive than female-headed ones. According to CSO, male-headed households had a much higher share of the crops produced than those headed by females. They produced more than 80 per cent of all crops recorded (CSO, 1996). Similarly, a study conducted by Lyanda in Monze district of the Southern Province, showed that in 1998, women grew only 20 per cent of maize, one per cent of cotton and two per cent of groundnuts for sale. Men grew the greater amounts of the same

types of crops. The implication is that women do not generate adequate income from agricultural production (Lyanda, 1998).

Many factors account for the differences in levels of productivity between women and men. One of the main constraints faced by women is limited access to productive resources such as credit and other inputs for agricultural production. According to the United Nations Development Programme's (UNDP's) *Human Development Report*, this is a big problem worldwide: men tend to dominate such assets and inputs as land, credit, seed, livestock, technology and infrastructure (UNDP, 1995a). Access to credit in particular, is a major problem. According to United Nations estimates, only 5 per cent of multilateral banks' rural credit reaches women. In Africa, it is estimated that women receive less than 10 per cent of credit to small farmers and 1 per cent of the total credit to agriculture (UNDP, 1995a).

Access to credit is an important factor that could lead to high levels of agricultural productivity. Farmers, particularly women, face numerous constraints in accessing finance. These include lack of information on what is available and on how to get access to credit, women's inability to meet standard credit requirements, especially with respect to collateral, such as machinery, equipment and land (World Bank, 1993). Since women's farming activities, businesses and assets are generally much smaller than men's, financial institutions tend to give bigger loans to larger enterprises, which are perceived as more viable and less risky (World Bank, 1993). Therefore, one of the most important factors hindering women's productivity, which is the focus of this study, is inadequate access to financial services such as credit for agricultural inputs and other requirements. In other words, there is a vicious cycle in which women's lack of finance and capital assets leads to their inability to access loan facilities and this results into lower productivity levels and this in turn leads to lack of loans.

If well administered, a loan may give the poor enough room to establish a base with their farming activities. It may encourage them to produce enough for both home consumption and for sale; this could enable the poor to pay back loans without major problems (Lyanda, 1998). However, loans tend to be accessed mostly by men and rarely by women. This is so despite the fact that women, when given loans tend to be better loan repayers (Musona and Mbozi, 1997).

Literature Review

At the time of this study, not much academic work had been done in Zambia on rural small-scale business loans from a gender perspective. Therefore, most of the sources consulted were either in form of evaluation reports or those concerning experiences of credit programmes outside Zambia. Three academic studies relevant to this study were identified during literature review, conducted by Nyirongo (1984), Husain (1994) and Mweemba (1997).

Nyirongo's thesis was on "The Financing of Small-scale Industry in Zambia." In this study, Nyirongo found that the earlier national emphasis on medium- and large-scale industries had led to a complete neglect of small-scale industries. One effect of this was that small-scale activities were undertaken on the periphery, in the so-called informal sector.

Further, Nyirongo pointed out that small industries in Zambia were faced with numerous operational problems that included inaccessibility to credit markets, raw materials and markets for their products, and lack of skills. He concluded that "at least in the short-run, the small-scale industry's inaccessibility to capital markets did not arise from the genuine

shortage of finance but rather from institutional arrangements and various development policies, particularly those pertaining to the credit market” (Nyirongo, 1984:28). He attributed such institutional factors to risks and administrative costs, which discourage traditional banks from dealing with small firms. While Nyirongo’s study identifies biases in national policies against providing credit to the small-scale industry, it was only concerned with urban industry in general and had no gender dimension which this study addresses.

The study by Husain aimed at comparing indigenous Zambian women and Zambian women of Asian origin and “tried to ascertain the extent to which women gained economic power/independence by either gaining access to credit or just being wage earners” (Husain 1994: 1). Her major finding was that unlike Zambian women of Asian origin, access to credit or being a wage earner did not lead to an increase in economic independence of indigenous Zambian women. She further found that because of lack of adequate education and cultural barriers, women were not prepared to demand and obtain loans for self-directed purposes. However, Husain’s study only focused on women and did not take a gender approach to problem relating to credit. Further, in her study, Husain was more concerned with urban women engaged in small-scale businesses, leaving out rural women and men.

Mweemba’s thesis focused on businesswomen in the Zambian informal sector. The objectives of Mweemba’s study were: to investigate how accessible credit was to these women; to ascertain whether credit provision alone to poor women in the informal sector would result in wealth creation as opposed to increased income only; and to determine what could be done in Zambia to make credit more appropriate to women (Mweemba 1997). Her major findings were that “not only does credit contribute towards poverty alleviation but also allows women to engage in areas previously considered the preserve of men, enables them to

accumulate assets and, in some cases, does eventually empower them” (Mweemba 1997:2). Important as the findings of this study may be, the study also focused on women only without analysing credit from a gender perspective. Like Husain’s work, Mweemba’s study also leaves a gap on the impact of credit among rural women and men.

At the time of this study, one consultancy study had been conducted on CLUSA by Lyons (1998). Defining monitoring as “the systematic collection of information”, Lyons’ study focused on monitoring systems used by this programme. The author concluded that close supervision of data collection is a key ingredient in establishing a monitoring programme. She further stressed the need for such data to be owned by the community. Furthermore, Lyons stated that having field workers on the ground who are near the source of the data can prevent problems in data collection which if not checked could render an entire data set unusable. However, this study did not deal with the impact of the programme on CLUSA members in Chief Moono’s area, let alone from a gender perspective.

A study carried out in Monze district of the Southern Province of Zambia, found that most loans were given to male applicants as they were in most cases household heads. The researcher showed that in the majority of cases, land allocated to female-headed households by the traditional rulers was smaller in size than that given to male-headed households. He also noted that men outnumbered women in loan approving committees, therefore putting women at a disadvantage in acquiring loans (Lyanda, 1998). This finding was also confirmed in the study carried out by Musona and Mbozi. The authors found that women were a good credit risk and that close supervision improved performance among clients (Musona and Mbozi, 1998). The present study sought to investigate whether the situation was different under the CLUSA programme.

Milimo's baseline study of small-scale enterprises in Zambia found that unlike men, women were generally disadvantaged where business was concerned. Women's access to loans and technical skills often tended to be very limited which in return reduced their effectiveness as entrepreneurs. He further pointed out that women's businesses were generally smaller and less profitable than those of their male counterparts (Milimo, J.T., 1988).

Studies done in other countries show that women tend to be disadvantaged as compared to men in accessing credit. However, there is a persistent debate as to whether provision of credit for the poor women could change the economic situation of women. Proponents of credit argue that targeted credit can be used as a mechanism for enhancing poorer women's existing socio-economic conditions, thereby altering the relations between gender and class, to the benefit of the weaker parties. A study done in rural Bangladesh showed that credit programmes in that community "were not only likely to bring about rapid economic improvement in the situation of women but also hasten their empowerment" (Amin, Becker and Bayes, 1998). The authors pointed out that the members who joined the organisations providing loans were reported to be more confident, assertive, intelligent, self-reliant and conscious of their rights than those who did not join (Amin, Becker and Bayes, 1998).

On the other hand, critics of credit tend to say that while a marginal increase in income and assets can enhance the well-being and economic security of women, the increase could be too little to affect the spread and firmly established political and economic relations (Amin, Becker and Bayes, 1998). It has also been argued that credit programmes rarely reach the poorest because the loans required by the poorest of the poor are too small to generate significant interest income for lenders and are expensive to deliver, especially in the case of

hard-to-reach rural populations. They argue that sometimes microcredit programmes that target the poorest worsen the very poverty conditions they were designed to address. Some lenders have been accused of attempting to cover the costs of lending the poorest by charging high rates of interest, while forgoing the costly but crucial services necessary to improve the productive capacity of the poorest borrowers. This approach to lending is seen as especially detrimental where there is a weak market for the products that small entrepreneurs can produce and sell (Amin, Becker and Bayes, 1998). It is the interest of this study to either confirm or dispel these views.

In conclusion, there are many research gaps on the impact of credit on members of the Cooperative League of the United States of America (CLUSA). Studies done on this programme have not analysed the information from a gender perspective. Studies done in Zambia and other countries, however, show that where small-scale credit programmes lend to both women and men, the benefits tend to go more to male than female clients. The sources point out the need for credit and the problems which women specifically face in accessing loans. These problems are institutional, cultural or socio-economic in nature. More importantly, even though the problems mentioned above may in one way or another apply to both women and men, they affect women more. The present study, therefore, sought to investigate if such factors exist in CLUSA assisted programme and to make recommendations on how small-scale credit institutions in Zambia could ensure increased participation by women in their credit programmes. The next chapter presents the background to CLUSA, the Credit Management Services Limited and Moono area in general.

Theoretical Framework

Women in rural Zambia play a major role in agricultural production. They do most of the clearing of their fields, cultivating, planting, weeding and harvesting of crops. Despite all these major roles, women are disadvantaged compared to men in accessing one of the major factors of production - credit. As demonstrated by the findings of this study, women did not access loans on an equal basis as men. Men were the decision makers and benefited more in employment created by the programme. In explaining this gender inequality, this study focuses on those theories that analyse the problem of gender relations particularly in development programmes. Special attention is paid to theories of patriarchy, the Women in Development and the Gender and Development approaches.

The term 'patriarchy' has been used in feminism to refer to the systematic societal organisation of male supremacy or dominance and female subordination. There are three main approaches that have used the term patriarchy in explaining the oppression of women. The first is the historical approach, which uses the term patriarchy to identify the historical emergence of systems of male domination. According to Mies (1986:38), the term patriarchy signifies the historical emergence of particular forms of inequality between men and women. The search for the origins of patriarchy has led many feminists back to the work of Friedrich Engels, who in his work *The Origins of the Family, Private Property and the State*, argued that women lost power with the historical shift in the importance of production (the production of tools, food, and commodities of exchange) and over reproduction - reproduction of the species, childbirth and child rearing (Engels, 1972).

Gerda Lerner (1986) also traces the historical development of special structures including the family, which justified patriarchy and continued to be used to sanction it. She argues that

women were crucial and central players in creation of society but that their contribution has been marginalized in both history and contemporary society. This exclusion of women from history has affected the psychology of men and women. This patriarchal system, she argues, came about through changes in kinship organisation and economic relations coupled with religion and state bureaucracies.

The materialist approach on the other hand, argues that patriarchy works through both industrial and family or domestic systems in which the woman is exploited as labour. Delphy (1984) and Walby (1986) maintain the Marxist perspective in their analyses, but apply this to the expropriation of women's labour by husband within the household. They identify two modes of production, that is, industrial (capitalist exploitation) and family, in which women's labour is exploited by men. Men benefit from women's provision of domestic services and unpaid child-rearing within the family and also their production of certain goods for use and exchange (Delphy, 1984; Walby, 1986).

The theory of psychoanalysis argues that the broader patterns of patriarchal exchange of women and men in society are produced within the individual psyche. According to Mitchell (1974), the valuing of the male over the female is something internalised, not as a conscious belief that we have been socialised to accept, but in the formation of our earliest sexual identities which take place through unconscious as well as conscious processes (Mitchell, 1974; Stacey, 1993). The psychoanalysis approach has, however, been criticised on the basis that women cannot be totally or successfully fixed within a patriarchal definition of femininity since identity is often disrupted by the unconscious desires. This approach is also limited by its focus on the psyche and fails to see any political significance in such a psychologically-based theory of the individual. As discussed below, post-modernist theories criticize

psychoanalysis in that this theory tends to generalize problems on all women while ignoring their differences. Despite the criticism levelled against theories of patriarchy, they have contributed greatly to our understanding of male-female relationships. As evident in this study, the theories of patriarchy partly helped us to understand why there were gender inequalities (in favour of men) in accessing credit from the CLUSA credit programme.

The Women in Development (WID) approach was inspired by Boserup in her book *Woman's Role in Economic Development* (1970), in which she observed that most countries and international agencies ignored the contribution of women to national development. Boserup argued that despite doing most of the work especially in agriculture, women's roles were not recognised. Following Boserup's work, proponents of WID started advocating for inclusion of "equality" of women and men in the definition of development. Her committed and scholarly work inspired non-governmental organisations (NGOs) and aid agencies to adopt WID in their development programmes (Moser 1989). The WID approach tries to identify marginalisation of women in development programmes and proposes ways in which such women can be targeted to improve their status.

Further, post-modernism is against generalising the problems of women, as the WID approach tends to do. Advocates of this approach argue that the WID approach is associated with development projects aimed at women only, especially income-generation projects. Such projects tended to be top-down and ignored the complexities of gendered distribution of resources within households (Heward, 1999). Post-modernism therefore, prefers to use the term 'gender' to the term 'women'. According to these feminists, gender is culturally and socially constructed and it differs from place to place and from time to time. Therefore, in the 1980s the gender and development approach emerged.

The Gender and Development (GAD) approach sees WID as being too woman-focused, thus leaving out men in its analysis of gender inequality. Communities are complex. Women and men are both major contributors to development, often with different and essential perspectives in life. There is a sexual/gender division of labour in productive, reproductive and community work with women's work in each category less valued than men's (CCIC, *et. al.*, 1991:63). Women are generally excluded from decision-making, and gender relations vary and change with time and place. Therefore, GAD maintains that to focus on women in isolation is to ignore the real problem, which continues to be women's subordinate status to men. In other words, targeting attention to women alone would not help achieve gender equality. Unlike WID, GAD is holistic in its approach to development problems. GAD aims at incorporating in the development process both women and men who are disadvantaged so as to empower and enable them to collectively determine their own development. Proponents of the GAD approach recommend a number of analytical tools in development work. The GAD approach argues for the need for project facilitators to have knowledge of the level of women's and men's access to and control over resources and benefits in society and the type of work performed by women and men (Overholt, *et. al.*, 1985). Such knowledge is important because it would assist facilitators on how to increase women's access and control over resources with the introduction of a new programme.

Post-modern approaches encourage strategies such as gender mainstreaming in development programmes to ensure that the needs of both women and men are catered for. In this study, aspects of postmodernism such as Gender and Development (GAD), gender mainstreaming, and so on, have been used to analyse the status of men and women in accessing and controlling loans from the credit programme, their levels of participation and how each of

these categories benefited from the programme. Gender mainstreaming entails incorporating gender concerns across the board in programme planning processes, objectives and activities in order to deal with the obstacles faced by women and men in participating fully in development programmes. In all these factors however, it was found that even though women benefited from this programme, much of the benefits went to men. In the next chapter, the paper discusses the background to Moono - the area of study – CLUSA and the Credit management Limited, a company that provided the loans to farmers on behalf of CLUSA.

Statement of the Problem

Limited access to credit and banking services is one of the main constraints to raising rural women's productivity. In relation to women's role in agriculture and food security, credit can play a number of roles. For instance, credit that is meant for enterprises that alleviate women's household responsibilities, can increase women's productivity, putting them in a position to make better use of the credit disbursed to them and expanding their capacity. Making a conclusion on agricultural credit in Zambia, Lyanda pointed out that "credit is needed as long as it is disbursed early to enable farmers [to] procure the necessary farm inputs" (Lyanda, 1998). The purpose of this study is to explore other factors which impinge on women's productivity. The CLUSA credit programme in chief Moono's area in Mumbwa district is taken as a case study of a programme in which women's agricultural productivity faces several constraints.

Objectives of the Study

In view of the aforementioned, this study had the following objectives:

1. To investigate whether the CLUSA credit programme benefited its members in Chief Moono's area.
2. To analyse the existence of gender inequalities in provision of credit to members of the programme.
3. To examine the extent to which CLUSA was addressing gender inequalities relating to women's access to and control over resources in its programme if these existed.
4. To recommend possible measures of improving the situation.

Significance of the Study

From the time CLUSA started its project in Zambia in 1996, no study had been conducted to determine the impact of the organisation's credit programme on its members from a gender perspective. This means that the nature of gender relations in the implementation of the programme is not fully known. That is, it is not fully established, who between women and men or young and old people, benefit from the programme. Further, most researches done on small-scale business credit in Zambia either focused on urban areas or have overlooked gender issues in assessing the impact of credit. The study is in line with the recommendations by the United Nations studies on small-scale credit from a gender perspective, should be conducted as a way of addressing poverty among women (United Nations 1995b). Therefore, this study may be seen as one of the contributions towards this cause.

Further, women are usually less socially privileged than men. There is an unequal power relationship, which grants men political and economic dominance over women, not merely within the household but in employment and other public spheres as well. As shown in this

study, this is also the case in credit provision in which the majority of people who fail to obtain it are women. This is because women face various problems that include lack of adequate time and limited access to information due to high illiteracy rates. Further, women's problems regarding credit are not homogeneous. They vary from one place to another and may change with time. This means that women's problems cannot be generalized to all credit programmes in Zambia, hence the importance of carrying out this study in Moonono area. The findings of this study are necessary in that they could contribute to CLUSA's efforts towards formulating better strategies to address gender-related issues in credit provision. The study would also benefit policy makers and other credit providers in designing and implementing gender sensitive policies.

Structure of the Report

The first chapter of this report introduced the study and stated the problem. Chapter two of the report discusses the data collection and analysis procedures employed in the study. The third Chapter discusses CLUSA and Credit Management in Moonono area. Chapter four presents the findings of the study while chapter five concludes the study and gives recommendations.

CHAPTER TWO: DATA COLLECTION AND ANALYSIS

Introduction

This chapter discusses the methods used to collect and analyse information for the study. The chapter indicates how the sample was selected, the type of information collected and its sources, the number and type of respondents interviewed, as well as their geographical location. The chapter also explains the techniques used to analyse the data and the limitations of the data.

Data Collection

The study involved collection of both secondary and primary data. Primary data were collected by use of two questionnaires administered to CLUSA members and CLUSA employees (Group Facilitators) in charge of all the groups in the area. The researcher himself administered the questionnaires to both types of respondents. The questionnaires had both open and close-ended questions. The questionnaires sought information on whether the CLUSA group members benefited from the programme, what problems they were facing and what they thought were the strengths and weaknesses of the programme (for details see Appendix A). In particular, close-ended questions helped the researcher to generate statistics during coding of the questionnaires.

Open-ended questions on the other hand, helped the researcher to generate qualitative information. These questions helped the researcher to probe the respondents while administering the questionnaires. This enabled him to collect more information, which was not anticipated at the time of designing of the questionnaires. Where necessary, the interviewer interpreted the questions into Ila (the language most used in the area) in order for the researcher to communicate with respondents. Except in special cases, all the responses

were filled onto the questionnaire by the researcher in English. This is because most of the respondents did not know how to read and write English. Some responses were recorded in a notebook in order to capture all the details. On average, it took between twenty (20) and twenty-five (25) minutes to administer one questionnaire. Primary data also involved the collection of statistics from CLUSA office concerning membership to the programme and amounts of loans obtained. The study relied more on primary data generated from the field. Secondary data were supplementary.

Information from the two groups of people was helpful to the researcher in locating homes of group members. Through the discussions involving questionnaire administration to the facilitators, the researcher also came to know how and why CLUSA had to change its policy from lending for small-scale businesses to lending for crop production. Discussions with CLUSA facilitators yielded more detailed information concerning the impact of the programme on its members and gender implications in particular.

To collect secondary data, the researcher approached Lusaka-based institutions like the Association of Micro-Finance Institutions in Zambia, CLUSA, the Credit Management Services Limited, Small Enterprises Development Board, International Labour Organisation, the University of Zambia and the Zambia Association for Research and Development. The study involved consultation of books, journals and research reports from these institutions. Specific information on whether and how credit programmes in Zambia and other countries have helped small-scale businesses and the type of problems faced was collected. Secondary data collection, which took place throughout the period of study, also involved assessing how gender sensitive the studies were. The data also helped to identify research gaps on the

subject, such as studies lacking gender sensitivity or being mostly urban focused, particularly in the area of credit. The research gaps provided the justification of the study.

Sampling

Moono area had a population of approximately 6,662 people (CSO, 1990), out of whom 301 were CLUSA members. Initially, the sample size was supposed to be 110, 60 men and 50 women. This was a sample which was drawn by means of random sampling. The names were each written on a piece of paper, wrapped individually and placed in the two boxes. Each box had names of one sex only. The boxes were shaken before each draw. The researcher then randomly drew the pieces of paper selecting up to 50 women and 60 men and listed them for questionnaire administration. More men than women were picked for questionnaire administration because there were more men than women in the CLUSA programme. To ensure that each name had the same probability of selection each time a selection was made, the name was returned to the appropriate box after being selected and recorded. In the event that a name was drawn more than once, it was returned to the box, but the number was not selected. By using this procedure, the researcher gave an equal chance to each would-be respondent to be picked. But in the field, only 41 women and 59 men were sampled. Others could not be traced.

Questionnaire administration was followed by informal interviews with two (2) CLUSA officials (Group Facilitators) in Mumbwa; information from these people was secured by means of note taking. These officials were selected purposefully. The most important criterion for selecting them was their position in the organization. In this area, management comprised two males. In all, a total sample of 102 respondents was drawn, 100 of whom took part in the questionnaire administration and two (2) in informal interviews.

The Pilot Test

Before going for full data collection, both the questionnaire and the question guide were tested by interviewing some members of CLUSA in Moono. This was done in order to ensure that items on the questionnaire carried the same meaning for both the interviewer and respondents. The pretest proved to be a substantial saver of resources (time and money) by helping to avoid or make unnecessary and confusing or ambiguous items. These were corrected after the pilot test, which later helped the researcher in collecting quality and reliable data. As a result of the pilot, the questionnaire was adjusted. Previously, there were too many open-ended questions, but these were reduced in number.

Socio-Economic Characteristics of the Study Sample

Age of Respondents

Table 1 shows a summary of the respondents whom the researcher administered the questionnaire to. The table shows that the majority of the participants in the CLUSA programme (38 per cent) were aged between 30 and 39 years, followed by those aged between 20 and 29 years (22 per cent). The third largest group consisted of those aged from 40 to 49 years (19 per cent). The majority in this age-group were females. Among those aged below 20 years, 2.4 per cent were female while 1.7 per cent were male.

Table 1: Age by Sex of Respondents

Age (Years)	Female		Male		Total	
	Number	%	Number	%	Number	%
Below 20	1	2.4	1	1.7	2	2
20 – 29	7	17.1	15	25.4	22	22
30 – 39	20	48.8	18	30.5	38	38
40 – 49	10	24.4	9	15.3	19	19
50 – 59	0	0	7	11.8	7	7
60 – 69	2	4.9	5	8.5	7	7
Above 70	1	2.4	4	6.8	5	5
Total	41	100	59	100	100	100

Source: Field data

Marital Status of Respondents

Table 2 indicates the marital status of the respondents. Out of all the people interviewed, 83 per cent were married. There were more married men (96.6 per cent) than women (63.4 per cent). When combined, the percentage of respondents who were not married (that is, the single, divorced and widowed) was higher among women (36.5 per cent) than among men (3.4 per cent). This indicates, among other things, that unmarried women found necessary to join development programmes than married ones. Since unmarried women tend to be poorer and have fewer livelihood alternatives than married ones, as reported by the Central Statistical Office (CSO 1997, 1999), their decision to join CLUSA might indicate their greater need for loans. It is also possible that husbands might have been blocking married women from joining CLUSA groups even if the women had a felt need for loans.

Table 2: Marital Status by Sex of Respondents

Marital Status	Female		Male		Total	
	Number	%	Number	%	Number	%
Married	26	63.4	57	96.6	83	83
Single	6	14.6	1	1.7	7	7
Divorced	6	14.6	0	0	6	6
Widowed	3	7.3	1	1.7	4	4
Total	41	100	59	100	100	100

Source: Field data

Educational Levels of Respondents

Table 3 shows that most of the respondents (52 per cent) had only gone up to primary education level (that is, those with non-formal education and primary school education). There were more women with primary education (56.1 per cent of all women) than men (49.2 per cent). About 34 per cent of women as compared to about 46 per cent of men had secondary education. Only 3 per cent of all the respondents went up to College level in their formal education.

Table 3: Educational Level of Respondents by Sex

Education Level	Female		Male		Total	
	Number	%	Number	%	Number	per cent
No formal education	3	7.3	1	1.7	4	4
Primary	23	56.1	29	49.2	52	52
Secondary	14	34.1	27	45.8	41	41
College	1	2.4	2	3.4	3	3
Total	41	100	59	100	100	100

Source: Field data

*Includes those with some informal adult education training.

Data Analysis

Primary data were analysed both qualitatively and quantitatively. Quantitative analysis involved categorising data from the 100 respondents into such variables as the sex of the respondents, their age-groups and amounts of crops produced before and after obtaining loans. The data were coded and entered on computer using the Statistical Package for Social Sciences (SPSS). Proportions in terms of percentages were later used to summarise some of the data. Summary sheets were also made with interpretation analysis in order to uncover themes, patterns and constructs to enhance ability to describe and explain the phenomenon of small-scale credit among respondents. Information from the informal interviews with the two CLUSA officials was analysed manually using summary sheets.

CHAPTER THREE: CLUSA AND CREDIT MANAGEMENT IN MOONO AREA

Introduction

CLUSA has been working in Chief Moono's area since 1996. The organisation has been working with the Credit Management Services Limited (CMS) in issuing out loans and recover the money. This chapter gives a background to CLUSA, CMS and Chief Moono's area. The Chapter also explains how CLUSA came to be found in Moono's area.

Chief Moono's Area

Moono area is found in Mumbwa district of the Central Province of Zambia. This area is located 15 kilometres south-west of Mumbwa central. Moono area consists mainly of small and widely scattered villages with an estimated population of 6,662 people. Most of the inhabitants of Moono are Ila-speaking people and practise both monogamous and polygamous marriage systems.

Like most parts of Zambia, the area experiences three distinct seasons every year. These seasons include the dry season which runs from August to November, warm and wet season from November to April, and cool dry season from April to July. Moono falls in the area of Zambia with mean annual temperatures of between 18°C and 20°C. The area receives an average annual rainfall of between 800 and 1000 milliliters (ECZ, 2001). During the 1998/99 season, Moono experienced normal rainfall, although there was too much of it at the beginning. This caused some damage to some crops, especially soya beans.

Farming is the major source of livelihood in the area, with maize being the staple crop. Most people also grow crops such as cotton, sweet potatoes, sunflower and groundnuts. Other crops include paprika and soya beans. These crops are grown for both household consumption and sale, in case of a surplus. Most farming is done by use of hoes since those who had cattle for farming lost them between 1999 and 2004 due to corridor disease. Other sources of livelihood include, hunting mainly done by men, gardening and local beer brewing, mostly done by women. Many people in Moono tend to face food shortages because they lack adequate means to produce enough food. With limited economic activities at their exposure, some of the people have migrated to the nearby towns of Mumbwa and Lusaka, in search of jobs.

Common modes of transport in Moono include bicycles, oxcarts and a few motorcars which travel to and from Mumbwa town. The poor communication infrastructure, especially the road network, makes it difficult for villagers, including CLUSA members, to transport farm inputs and produce in and out of the area. In some cases they have to hire trucks from Mumbwa town or Lusaka for transportation purposes. This in turn pushes up the cost of farming, making it difficult for most of the poor villagers to sustain farming.

The Zambian Government provides some basic social services through its Ministries of Agriculture, Health and Education. The Ministry of Agriculture, through its Field Officers, provides farmers with, among other things, information on growing and marketing crops, and rearing animals (extension services). Information and skills on training are received from both CLUSA and officers from the Ministry of Agriculture. There are eight primary schools which cater for all the pupils in Moono area. These are Butinti, Chombwa, Lwiili, Mauluzhi, Moono, Mululi, Muunga, Naluvwi and Nambala, a junior secondary school.

The whole of Chief Moono's area is catered for by one clinic run by the Ministry of Health. The clinic is often short of essential drugs. Nambala clinic has two Clinical Officers and one Nurse. These workers are not sufficient to cater for the whole population. Some people go for traditional herbs, which is an alternative health system. During the Structural Adjustment Policies of the 1990s, some people turned to traditional herbs because they could not afford the K500 fee charged whenever they visited the clinic. Others did so simply because they could not get cured from clinical medicines. Some respondents said they were charged even when drugs were not available for their diagnosis. In this case, patients had to buy drugs from Mumbwa town. However, most people could not afford to do so because of lack of money.

Like many rural areas in Zambia, Moono is also one of the areas most affected by poverty. The area is located in a district (Mumbwa) where, 71.9 per cent of the population was estimated to be poor by 1996 (CSO, 1997).¹ With these levels of poverty and lack of resources, it was evident that the people of Moono, particularly those belonging to female-headed households needed credit to support their economic activities.

CLUSA

CLUSA is an international voluntary organisation with its headquarters in Washington D.C., United States of America. The organisation specializes in small-scale business management services to low income groups of people in Africa and other parts of the world. At the time of this study, CLUSA was implementing a programme known as the Rural Group Business Development Programme in Zambia, with funding from the United States Aid for International Development (USAID). In this study, the programme is referred to as the

CLUSA credit programme or simply as CLUSA. CLUSA has been operating in Mazabuka and Mumbwa districts since June 1996, and Chibombo and Monze districts since early 1998. These areas were chosen because they were seen as having potential for development of small-scale business. The areas also produce a lot of farm produce which the farmers sell to markets in Lusaka and other cities.

At the beginning of the programme, CLUSA started lending to its group members for non-farm business activities such as small grocery stores, trading in farm implements and pig keeping. However, by 1998, very few villagers were interested in running these types of businesses because of lack of adequate market for their products in their localities. In response to the villagers' lack of interest to participate in the programme, CLUSA programme managers in 1998 introduced the Outgrower Scheme to issue out loans to villagers with an emphasis on production of sunflower, soya beans, cowpeas and paprika. Following this development, more villagers joined the programme.

The Credit Management Services Limited

The Credit Management Services Limited (CMS) was founded in 1992 as a subsidiary of Molver and Company Limited, a Zambian privately-owned and managed accounting firm based in Kabwe. Molver and Company was set up in 1968 as a response to the rising demand for accountancy services from the business community in Kabwe. By Zambian regulation, an institution could only lend out money to the public if it was registered and was authorised to do so by the Bank of Zambia (BOZ). CMS was registered both by the Registrar of Companies as a legal company and by BOZ to lend out money and collect savings from the public. The registration by BOZ was necessary in order for BOZ to monitor and ensure that

¹ The sources do not provide gender desegregated data.

the concerned company kept its clients' money safely and give it out to the owners whenever they wanted it. Since 1992, CMS has managed a number of programmes from the European Union, the Finnish Development Agency, the Micro Bankers Trust and USAID. By 1997, CMS had offices in Kabwe, Lusaka, Mansa, Mazabuka and Chipata towns with 57 employees and 14,104 clients nationwide (Lyons, 1998). Since CLUSA was not registered by BOZ to lend out money, CLUSA contracted CMS in 1997 to manage its loan programme. At the time of this study, CMS was still managing the CLUSA's outgrower scheme.

The Outgrower Scheme

CLUSA established the outgrower scheme in 1996 "to increase farmer income and food security by connecting farmers directly with lending institutions, input suppliers, and crop buyers so that by working together, lower costs of inputs and higher crop prices [could] be negotiated based on large volumes of inputs purchased and crops sold" (CLUSA, 1999). By eliminating the middle-persons, CLUSA believed that higher prices could be secured for the farmers' produce. This could also enable the farmers to be involved in distribution of farm inputs, collection of crops from groups and sending them to buyers. The farmers could also be involved in training others at a lower cost than would be the case if these services were provided by middle-persons. By so doing, CLUSA believed that the Depot Committees could lower costs and pass on the savings to farmers.

The Goal of the CLUSA Credit Programme

The aim of CLUSA was "to help small and emerging farmers develop and manage democratically self-managed, sustainable and financially viable group businesses" (M and N Associates Limited, 1997: 35). This was to be done by lending money through CMS, to its group members for them to run small-scale businesses, including agriculture. In trying to

achieve its goal, CLUSA offered the following services to its members: looking for cheaper farm inputs and negotiating for deals that were more profitable to farmers; identifying suitable markets for farmers' produce and helping them to sell their farm produce; giving information to member groups on, among other things, where the farmers could buy their farm inputs and sell their farm produce and at what prices; training on, among other things, how to run rural businesses, grow crops using new farming methods, look for markets and sell crops and apply for and obtain loans; through the CMS, offering small-scale loans to individuals through their groups to grow crops for food and for sale (CLUSA, 1999). The loan delivery system operates as outlined below:

Loans Delivery System

CLUSA required that its clients form groups for them to qualify for assistance. Groups were composed of men only, women only or a mixture of the two men. There were also groups composed of mainly one sex but with two (2) or three (3) people of the other sex. In this study, these groups were regarded as women's or men's groups, as the case may have been. Only when a group consisted of more than three people of the other sex were they regarded as a mixed group. Therefore, at the time of this study, there were 7 men's groups, 3 women's groups, and 11 mixed groups in the study area. CLUSA allowed any group of people interested in its credit programme to join. The organisation did not intentionally discriminate against any group of people on the basis of their gender. The fewer number of women's CLUSA groups shown here therefore could have been as a result of societal structural reasons rather than gender discrimination by CLUSA.

The groups, consisting of between five and thirty members each, were organised into central depots. Moono had three depots, all located within their village localities. Each depot was

composed of an average of five groups run by a Depot Committee (DC). The DC was composed of the Chairperson, Vice Chairperson, Secretary, Vice Secretary, Treasurer and Committee Members. The DC members were elected by member groups and were in charge of administering day-to-day activities of the depot. Specific activities of the DC included: approving loan applications from groups; applying for loans on behalf of the groups; selecting which groups would qualify to apply for loans; receiving farm inputs and distributing them to member groups; receiving farm produce from groups and sending it to CLUSA office in Lusaka for sale; and, hiring, supervising and paying depot workers - Depot Manager/Supervisor, Lead Animator and Lead Contact Farmer. Depending on the ability of a given depot to pay, the Depot Committee members and workers are paid in form of cash for working on behalf of their groups. Where the group does not have cash, members of that particular group work for a day or two in that worker's field. Details concerning duties of depot workers are provided in Appendix C of this dissertation. The Depot Committee are also involved in preparing and managing depot budget.

Group Facilitators guided the DCs in their operations. The Group Facilitators were CLUSA employees living in the communities where they worked from and visited each of their groups at least once a week. The facilitators trained the DC members and sometimes Group Animators (GAs) on group organisation, business skills, and improved farming methods. The training was an on-going activity, which took place within the group members' village localities. CLUSA aimed at leaving the training to the villagers themselves in the long run. As such, each group selected two or three GAs to train members of their own groups. An office in Lusaka coordinated the whole programme. For one to obtain a loan from the programme they had to meet certain qualifications discussed below.

Qualifications to Obtain a Loan

To obtain a loan from the programme, one applies to his or her group executive committee. This is usually done verbally. The loans are granted in kind (that is, seed and fertiliser). The group compiles a list of group applicants indicating the group name, the date and the type and amount of farm inputs being applied for. If approved, the committee takes all the individual applications from members and applies to the Depot Committee, which then screens the application and decides on whether or not to send each of them to Credit Management Services Limited (CMS). At the time of this study, the Depot Committee in the area had not rejected any loan application from any group. Therefore, once a member's group and Depot Committee approved that particular individual's application, it is rare that the application will be rejected by CMS. This is because the power to select who should obtain a loan is vested in the groups and the Depot Committees. Therefore, it is evident that as far as application for loans was concerned CLUSA or CMS did not discriminate against women or men on the basis of gender.

Each borrower obtains a loan in form of farm inputs for three crops - maize and any two cash crops - paprika, soya beans and sunflower. The size of the loans for each crop is one lima. This area covers a size of one hundred metres in length and one hundred metres in width. Four limas are equivalent to one hectare. Each member obtains a loan of three (3) limas of crops. It is worth noting here that all those who applied for loans during 1998/99 season obtained the loans, except those who had just joined the programme and were still being trained. Other conditions for obtaining a loan by groups stipulated that:

- a group should have selected accountable leaders;
- a group was expected to meet regularly (usually every week);
- a group should get rid of members were are not serious in group work;

- a group was to keep records of its activities;
- a group was to have the ability to pay their Contact Farmers and Animators. These are group members who are trained by CLUSA in specialised areas of farming to train other members of their own groups;
- a group or individuals should have paid back previous loans if any before obtaining the next loan;
- a member should pay 10 per cent of the total loan being applied for as down payment;
- all members of one group should choose the same types of crops to grow;
- A group member was expected to use conservation farming methods in production of crops.

Loan Repayment

CMS encourages borrowers to retain the maize for home consumption and pay back the loans, including that of maize, using the cash crops. Where a member fails to pay back using cash crops, he or she had to use the maize. The cash crops grown by the groups are selected for the groups by CLUSA, using the top-down approach. The decision is based on, among other things, the profitability of the crop, the availability of the market and whether or not that particular crop could be grown in the area where the applying group farmed. The borrowers usually make more money by growing and selling these cash crops using CLUSA methodologies because this enables them to sell to buyers, offering higher prices than would be the case if they used their own methods.

For group members to pay back their loans, they have to deliver their farm produce to their nearest depot. The Depot Committee sends two or three representatives with the produce

from various member groups to the Lusaka CLUSA Lusaka office where the staff help the farmers sell to identified buyers. Such buyers should offer a higher price and be able to pay the farmers in time. CMS then receives the money from the buyers, usually in the presence of depot representatives, deducts the loan and gives the remaining money to the concerned group. One major problem which group members face, however, is lack of appropriate transport to deliver their produce from their homes to the depot.

The Conservation Farming Method

The “Farmer Managed Outgrower Scheme Handbook” (CLUSA, 1999), describes the characteristics of Conservation Farming Method as outlined below.

Conservation Farming Using Hoes

Conservation Farming is a method that involves preparing the land during the dry season by digging holes in the ground at fixed distances from one another. These planting stations are used each year but the crops planted in one section of the field change each season. This system of farming involves the following:

- a. Permanent planting stations - although the holes require a lot of labour to dig during the first year, they are easily cleaned and prepared for following years;
- b. Instead of burning the remains of the crops, they are left between rows in the field. This practice protects the soil from damage by the rains, help prevent the top soil from being washed away by water and reduce the temperature of the top soil;
- c. Crop rotation - instead of planting the same type of crops in the same field, season after season, the crops are changed from one part of the field to another each season, to reduce insects and build the soil through such legume crops as soya beans and cowpeas.

Conservation Farming Using Oxen

To practise conservation farming using oxen, a farmer needs two trained oxen, a standard plough, a ridger or cultivator for weeding the field, a Magoye Furrower or Ripper and an instrument called the Ceemat Tine if the soil in the farmer's field is too hard. This form of farming was popular among men because no woman owned cattle. CLUSA warns that without all these equipment, a farmer should not try conservation farming using oxen, say, with an ordinary plough, because he or she may end up making a loss mainly due to the destruction of soil nutrients. Once the soil nutrients are destroyed, the farmer's crop output will continue to reduce over the years.

Conservation farming using oxen allows the farmer to prepare more land in the same amount of time than one who uses a hoe. In doing so, the farmer leaves the remains of the previous crop on the land without burning them. He/she then makes the furrows in the field using the Magoye Ripper fixed to the ordinary plough during the dry season. If the soil is too hard, the Ceemat Tine is fixed to the ordinary plough to make the furrows. If not, then the furrows are made using the Magoye Ripper just after the first rains. The farmer then applies basal fertiliser and sow seeds in the furrows just after the first rains. He/she weeds the field using a cultivator whenever the weeds start appearing. Once the crops reach the height of the farmer's knees, the farmer applies top dressing fertiliser. He/she then harvests the crops whenever they are ready.

Benefits of Conservation Farming

Conservation farming is beneficial to the farmer in that he/she is able to plant at the start of first rains and have greater chances of harvesting some crops, even from a small portion of land or when there is inadequate rain. The farmer uses correct spacing of seeds, which

enables him/her to have more crops on a small portion of land. Early planting allows early weeding before the weeds start growing, while leaving the soil unturned.

By using fertiliser or manure correctly in the holes, the farmer experiences less wastage of the input. Since the same holes or lines are used each year, part of the fertiliser is available in the following year for the next crop. The holes also help to hold water in times of drought, therefore reducing the negative impact of the drought on the crops. Including a legume such as soya beans or cowpeas in one's farming system increases the nitrogen in the soil and reduces the need for chemical fertiliser.

Furthermore, this method of farming discourages turning over the soil during land preparation like in conventional ploughing. This prevents soil from being washed away with the rains. In addition, the remains of the crops on the surface of the soil reduce the force of the rain and slow down the flow of water across the field, lessening soil erosion. Conservation farming also encourages the farmer to grow more than one crop in each season. This lowers the farmer's risk in the event that one crop fails as a result of, say, disease or insects.

CHAPTER FOUR: MAIN FINDINGS OF THE STUDY

Introduction

This chapter discusses the findings based on the objectives of the study. It discusses the socio-economic characteristics of the sample and presents the impact of the CLUSA loan programme on its members. It specifically focuses on gender equity in the provision of credit.

The chapter particularly tries to answer the following questions:

- whether the CLUSA credit programme has benefited its members in chief Moono's area of Mumbwa district;
- whether the benefits have gone to both women and men equally; and
- In case of gender inequalities, whether CLUSA is addressing the problem.

Finally, the chapter discusses strategies for reducing gender-based inequalities in development programmes.

In order to answer these questions from a gender perspective, some gender analytical tools have been used to determine the impact of the programme on both female and male members in the programme. These include Access and Control over Resources and Benefits, Levels of Participation in programme activities and Condition and Position. The discussion also tries to assess whether the programme satisfies both the practical and strategic gender needs of women and men.

Impact of the CLUSA Credit Programme: A discussion to Determine Whether the Programme has Benefited its Members in Chief Moono's Area of Mumbwa District

This section discusses how the CLUSA clients participated in the programme. It starts by discussing the concept of participation in general and later discusses participation in the area of decision-making in the programme from a gender perspective.

Participation in General

This section discusses issues that seem to have equally affected the participation of both women and men in programme implementation. Participation in development programmes refers to individuals, groups and communities taking part in the decision-making processes related to the development efforts. According to the Gender and Development Approach, participation can happen at different stages within a project, with varying implications for those involved. Participants can be passive recipients of assistance, such as material needs or services without being involved in their provision and without control over their continuation. At another level, participants may take action prescribed by others such as contributing labour to a development project. Alternatively, participants may be consulted on problems and needs, although not necessarily on the context, analysis and options. They may also be empowered to organise themselves to address their needs, plan solutions to problems and take responsibility for development actions. In other words, participation facilitates the involvement of people in analysing their own situation and seeking solutions to their problems (David and Craig, 1997).

There is an extent to which the above theory is applicable to this study. For instance, CLUSA encouraged the participation of its clients in programme implementation. Participatory

techniques were adopted in some aspects of implementation of the CLUSA credit programme. The farmers, together with CLUSA officers, held weekly small group meetings and decided the package or type of crops to grow under the programme. The process started by CLUSA officers presenting to the farmers the various types of crops on loan offer by private companies during that particular farming season. The officers then helped the villagers to select appropriate crops. This was done on the basis of the identified advantages and disadvantages of each type of crop to the farmer. After completing the selection process, CLUSA helped the farmers to apply for loans through CMS. In this regard, CLUSA members were not passive recipients of programme assistance, neither did they simply take action prescribed by the managers of the programme. To some extent therefore, the members participated in the process. It is important that beneficiaries are fully involved in problem identification and programme implementation, so that they can become agents of their own development and ensure continuity when the major funders leave.

In some cases, however, CLUSA officers selected the type of farm inputs, which the organisation considered to be “the best deal” for the groups. The package would be brought to the groups without prior consultation. The package would include two cash crops, sunflower and soya beans, and one food crop, maize. Since the farmers desperately needed inputs and desired to maintain their relationship with CLUSA, they ended up with no choice but to accept the loans on offer. This approach to participation by CLUSA had both positive and negative implications for the recipients. It helped reduce bureaucracy and enabled the farmers to receive farm inputs on time. In addition, CLUSA selected those crops that would enable the farmers to make some profit out of the selected crops as well as pay back their loans, while remaining with some food for consumption and extra income to meet other needs. The approach, however, tended to be top-down and disadvantaged the farmers in some

ways. There were cases when farmers found certain crops or types of seed to be inappropriate to grow. For example, some farmers, both women and men, complained about the type of soya bean seed acquired through CLUSA, which they said had expired by planting time. Most of those who planted the soya seed had poor germination and could, therefore, not harvest enough to pay back their loans. They were then forced to surrender their maize to recover the loans.

Further, low crop prices determined by the buyer, were another dissatisfaction expressed by farmers. For instance, the chairperson of Lusumpuko group who had just applied for a second loan, complained that the selling price of soya bean crop (K25,000 per 50 kilogram bag) was too low to cover the cost of production and make extra income. Asked why she continued to borrow from CLUSA to grow soya beans despite her dissatisfaction, the chairperson said she attributed this to the loan coming as a package. She said refusing to accept the soya would mean doing away with maize and sunflower loans as well. The woman said if she stopped growing soya beans, then she would be forced to grow paprika, which also had a low price, involved a lot of work and took too long for one to receive her money from the buyer. To some extent, therefore, it can be concluded that CLUSA members of both sexes were passive recipients of aid.

Participation in Decision-making Organs

The CLUSA programme structure required villagers to be organised into groups. Each group had leadership consisting of a chairperson, vice chairperson, secretary and treasurer. The committee also included animators responsible for training fellow group members after being trained by CLUSA and depot representatives, who were responsible for acquiring farm inputs and selling group members' farm produce. There were also contact farmers in group

committees. The responsibility of a contact farmer was to ensure that group members ordered the required farm inputs for their groups and sold their farm produce on time so as to maximise profits. Another participant in the committee was the auditor whose duty was to ensure that accounts books were in order and always up-to-date. This committee was basically the decision-making body in a given group.

Table 4: Decision Makers in Mixed Groups

	Female		Male		Total	
Position	Number	%	Number	%	Number	%
Chairperson	1	9.1	10	90.9	11	100
Vice Chairperson	0	0	11	100	11	100
Secretary	0	0	11	100	11	100
Vice Secretary	2	18.2	9	81.8	11	100
Treasurer	3	27.7	8	72.3	11	100
Animator	0	0	11	100	11	100
Depot Representative	0	0	11	100	11	100
Contact Farmer	0	0	11	100	11	100
Auditor	1	20	4	80	5*	100
Total	7	7.5	86	92.5	93	100

Source: Field data

-Total number of mixed groups = 11.

- Total number of groups = 21

*Six groups did not have auditors at the time of this study.

Table 4 above indicates levels of participation in decision-making by women and men in mixed groups. The positions in the table are arranged in order of decreasing power. Some groups were composed of members of a similar sex and were therefore led by people of that particular sex. Other groups were made up of people of both sexes, termed here as mixed groups. In such groups, men tended to dominate leadership positions. In Moono, women

constituted only 7 per cent of the leadership. All the positions of vice chairperson, secretary, animator, depot representative and contact farmer were held by men. As shown in Table 4, women were concentrated in the posts of Treasurer (27.7 per cent), Vice Secretary (18.2 per cent), treasurer (20 per cent) and auditor (33.3 per cent), and only 9.1 per cent of chairpersons in mixed groups. In these groups, the vice secretary rarely participated in major decision-making meetings unless the secretary was absent, in which case she or he acted as secretary. The auditor's role was, among other things, to simply check whether the accounts books were recorded in the right manner and whether the amounts of money recorded in the books corresponded with that in the cash box. Auditors were not paid anything for their work. The few female treasurers were chosen for the posts not necessarily because of their right to be leaders in the groups but because group members wanted to use the women for group gain. One male respondent said women fear to misuse money. For him, this is why his group chose a woman because the members were sure that their money would always be secure in the hands of a woman.

Furthermore, all the Lead Contact Farmers, those who supervised and trained group Contact Farmers, and Lead Animators, responsible for training all members of their groups in all depots, were men (see Table 5). Only 7.1 per cent and 33 per cent of Group Contact Farmers and Depot Managers/Supervisors, respectively, were women. As we shall see later, this had various implications on women's participation in the programme. Firstly, since women were not adequately represented, men tended to make decisions that marginalised women.

Table 5: Depot Committee Decision Makers and Group Workers

Position	Female		Male		Total	
	Number	%	Number	%	Number	%
Lead Contact Farmer	0	0	4	100	4	100
Lead Animator	0	0	4	100	4	100
Depot Manager/Supervisor	1	33.3	2	66.7	3	100
Group Contact Farmer	1	7.1	13	92.9	14	100
Total	2	8.0	23	92	25	100

Source: Field data

- Number of Depots = 3

- Number of groups = 21 (includes 3 Women's, 7 Men's and 11 Mixed groups)

Secondly, since the groups paid their leaders and workers in form of cash or in kind for carrying out duties, women did not benefit significantly from this activity. This finding is in line with some theories of patriarchy. Some feminists have argued that patriarchy has its roots in often long established traditions of male dominance, which have made the male perspective the social perspective (Walby 1990; Firestone 1970; Lerner 1986). Walby points out that women have been oppressed in all the patriarchal structures that include employment, household production, the state, sexuality, violence and culture (Walby 1990). In this study, patriarchy manifests itself in marginalization of women in decision-making and in the provision of credit in particular. Men in this programme dominated leadership and decision-making. The GAD approach emphasizes the importance of equal participation of women in decision-making if development programmes were to succeed. Decision-making is one of the factors that help to improve women's and men's position in society. For CLUSA, decision-making should entail group members, in agreement with CLUSA programme managers, deciding what type of crops to grow and how to share power between sexes at group level.

The findings of this study are in line with theories of patriarchy which indicate that societies tend to value women less than men. As such, men own the means of production and determine distribution of resources and benefits (CCIC, *et. al*, 1991). The findings also confirm those of other studies on credit. The studies indicate that gender biases exist in acquisition of credit in Zambia mainly because men outnumber women in loan approving committees where such committees exist (Chipungu, 1988; Lyanda, 1998; FAO, 1999). As stated earlier, the same was the case under the CLUSA credit programme which was male-dominated.

Access to Programme Resources: A Discussion to Determine Whether There was Gender Equity in the Provision of Credit to Members of the Programme

Equal access to resources by both men and women is a vital factor in ensuring that a given programme benefits all its participants. Resources in the CLUSA credit programme included employment opportunities, loans in the form of fertiliser, and seeds for maize, soyabeans, cowpeas and sunflower. The programme benefits on the other hand, included food production, income acquired through the sale of cash crops resulting from crop diversification, income from employment, prestige, status and opportunities to pursue new interests. Control over benefits can be ensured through promotion of savings from the realised income and participation in programme decision-making structures.

This section focuses on access to programme resources. The section aims at presenting the findings on whether both women and men accessed the resources from the programme equally. The section demonstrates that more men than women had access to resources from the CLUSA credit programme.

According to the GAD approach, productive, reproductive and community work all require the use of resources. Engaging in work and using resources usually generates benefits for individuals and communities. The GAD approach requires sensitivity to women's access to the resources needed for their work and their control over the use of these resources. The approach also requires sensitivity in women's access to the benefits derived from family and personal work (CCIC, *et al*, 1991). In this study, the access and control GAD analytical tool was used to discuss how women and men benefited from the programme. Control referred to people's ability and capacity to make decisions over a resource or situation.

According to the Gender and Development approach, development activities have tended to focus on women's condition, aiming to improve their ability to carry out traditional roles and responsibilities. Many interventions, according to this theory, sought to enhance women's access to resources and benefits (especially income and education) without considering that lack of control over inputs, outputs and relevant processes would leave women without the means to sustain new opportunities. Little attention, it is further argued, has been paid to enhancing women's position relative to that of men and promoting their ability to participate fully with men as agents of development and change.

One of the main indicators of access to programme resources is the number of women and men enrolled as members. At the time of the study, 301 farmers participated in the CLUSA programme and out of this number, 123 (40.9 per cent) were female members while 178 (59.1 per cent) were male. Therefore, there were more men than women in the programme. Information from CLUSA further indicated that this has been the trend in the past. Out of the total amount of loans given to all clients at the time of the study, only 10.8 per cent of the

loans went to women. Yet as indicated earlier in this study, there are more women in agriculture than men in Zambia. These findings reflect the situation at national level. A study on the Development Bank of Zambia showed male dominance in accessing loans from the bank. Out of all projects that the bank funded up to the year 2000, only 1.7 per cent in the Copperbelt Province and 7.9 per cent in Lusaka were run by women. This was partly because women were not represented at the loan approving committee level and also due to the fact that the bank demanded high equity or collateral amounting to ten million Kwacha (K10,000,000), which made it difficult for women to access the loans (Kampata 2000).

The findings also confirm the World Bank's (1997) study which showed that unless a project sets aside a special fund to provide loans to women, men would always have a larger share of the loans. This was also the case in Lyanda's (1998) study in Southern province which found that most loans were actually given to men.

Furthermore, a historical study conducted in Southern Province of Zambia by Chipungu found that the Department of Agriculture preferred men to women as heads of households in loan programmes which were only available to males on behalf of the family participating in loan schemes. Since the responsibility of repayment rested in the hands of the males, such individuals came to believe that they, rather than their wives and children, owned the new technological devices (Chipungu 1988). Men owned even the technological innovations such as making hoes and axes meant for agricultural production. As outlined below, this trend was basically the same in the CLUSA credit programme. From the time CLUSA started working in Zambia in 1996, the percentage of women affiliated to the programme was always less than

15 percent of all its clients.² The indication was that gender was not a concern in the targeting of resources in the CLUSA programme.

Women have been known to be better loan repayers, but they find it more difficult than men to obtain loans (Mbozi 1996; Lyanda 1998; World Bank 1999). It is argued that women are also usually willing to pay back when procedures and requirements are not prohibitive (Otero and Downing, 1989). This situation was similar to that existing in the CLUSA programme. Information collected from the CLUSA official demonstrated a large possibility that women would be better repayers of the loans than men. Specific statistics on loan repayments were not available at the time of this study.

Inadequate access to resources by women is generally a significant problem in Zambia. In a study done in Monze district of Zambia in 1998, Lyanda found that men owned 80 per cent of cattle while women only owned 20 per cent. The same study revealed that men owned 60 per cent of ploughs, 85 per cent of houses, 90 per cent of goats, 98 per cent of ox-carts, 99 per cent of harrows and all the hammermills, chickens and dogs. Women on the other hand, owned only 40 per cent of ploughs, 15 per cent of houses, 10 per cent of goats, 2 per cent of ox-carts, 1 per cent of harrows, and none of the hammermills and chickens (Lyanda 1998). Such resources provide collateral for loans. They also determine whether or not one would actually demand for a loan. Lack of property or resources for collateral is a hindrance to accessing credit. In short, there is a high degree of women's involvement in agriculture. At the same time, women have limited access to resources particularly credit. This in turn indicates women's greater need for financial resources. When asked if they faced any problems in obtaining loans from the programme, a larger percentage among women (26.8 per

² Sourced from the interview with the Programme Coordinator.

cent) than among men (8 per cent), said they found it difficult to raise money required to apply for loans.³ Further, 41 per cent of women had problems digging holes for sowing seeds while only 27.1 per cent of men mentioned this as a problem. Digging holes for sowing seeds was a pre-requisite for obtaining loans under the CLUSA programme.

Although both women and men need credit, the need is more in women. Stressing the importance of credit to small-scale farmers, for instance, Bathrick and Olomala in their separate studies, concluded that credit is one of the most important instruments for helping this category of farmers to improve their farm level productivity, increase household income and alleviate rural poverty (Bathrick, 1981; Olomola, 1988). Authors of an impact assessment study report on CARE-PULSE, a credit project in Lusaka, concluded that credit was an important need among clients of the project and where available, was “having a positive effect on capital formation hence possibly future poverty reduction capacity” (Copestake, *et. al*, 1998:7).

The educational status of women and men has also been identified in literature as a major determinant of access to credit. Hussain’s study on women’s access to credit found that illiteracy was an inhibiting factor in access to credit (Hussain, 1994). Contrary to Hussain’s study, illiteracy did not seem to be a major hindrance to women’s ability to

³Among other things discussed in Chapter Four, a member is required to pay 10 per cent of the total loan being applied for. Where the total cost of the loan was two hundred and fifty thousand kwacha (K250,000) or US \$98.62 for instance, the individual would have to pay twenty-five thousand kwacha (K25,000) or US \$ 9.86, an amount which most of the women found too prohibitive.

Table 6: Whether Respondents Were Able to Read and Write by Sex

Whether able to read and or write	Female		Male		Total	
	Number	%	Number	%	Number	%
Yes	35	85.4	52	88.1	87	87
No	6	14.6	7	11.9	13	13
Total	41	100	59	100	100	100

Source: Field data

to access loans under the CLUSA credit programme. As indicated in Table 6, the difference of 2.7 per cent in illiteracy levels between women and men was insignificant. That is, the literacy levels were almost the same between women and men, yet more men acquired loans under the programme. The explanation of this difference lies in patriarchal relations.

Gender differences in access to loans probably occur because of the way societies value women in relation to men. While men are socialised and viewed as outgoing, independent and as 'bread winners' in their families, women are seen as home oriented and dependent on males (Kabira 1994). As such, society has assigned to males, roles that are highly valued than those assigned to females. In Zambia, "gender socialisation and sex stereotyping continue to justify women's subordinate position to men" (Bardouille 1992). This is in line with the psychoanalytic theory of patriarchy, which argues that many societies value males more than females and bring up boys and girls as such. Both females and males internalize these tendencies as they grow up through conscious and unconscious processes (Mitchell 1974; Stacy 1993). Therefore, even where credit is concerned, women, especially those in rural areas, are rarely regarded as potential borrowers. This is mainly because culture defines women as domestic workers who should not engage in such economic activities as farming. Women's work is therefore given less value than that of men's.

In conclusion, this section highlighted the constraints faced by women in accessing resources. The study confirmed the findings of others that have worked on women's access to resources. The section cites patriarchy and cultural factors as the main reasons why women do not have equal access to resources as men. Most institutions tend to be male-dominated and biased against women. Further, since these males make the decisions to access resources, females tend to be disadvantaged. Additionally, as discussed below, CLUSA did not have any policy to address gender inequalities. Women lack resources such as farm implements, animals and income that would help them acquire credit.

Programme Benefits: A Discussion to Determine Whether the CLUSA Programme Benefits Have gone to both Women and Men Equally

The CLUSA credit programme benefited both women and men. However, most of the beneficiaries of the programme were men. This is demonstrated in the discussion below.

Crop Diversification as a Benefit

With the help of CLUSA loans, the members grew cash crops such as sunflower, soya beans and paprika, which most of them found difficult to do before joining the programme. These cash crops were used for loan repayment and could also cater for the cost of borrowing food crops. This was beneficial to both female and male farmers as they would remain with food to eat after paying back the loan. Through cash crops, group members also acquired extra money after selling their produce. Respondents saw the growing of cash crops as beneficial on their part. Some of them used part of the soya beans to enrich the food (porridge) for their

children.⁴ One female respondent from Tusole group testified that the soya beans helped reduce malnutrition among children in her village. She said the children stopped becoming sick from the time she and her friends started feeding their children with soya beans.

Other beneficiaries (like Nabuzuni group) retained the sunflower and processed it into cooking oil for home consumption and for sale within their locality. This enabled them to make more money than they would if they were to transport the crop to Lusaka for sale. In other words, with the help of CLUSA, the farmers were given an opportunity to increase their level of crop diversification and improve their diet (i.e. soya porridge) and standard of living.

In addition, two farmers bought cattle while another two bought a bicycle and ploughs, respectively, as a result of sales from sunflower. But almost all those who acquired these assets were men. Although 9.8 per cent of women said they made extra money from their produce, only one of them bought a bicycle. The others used their money to meet daily family needs. This is in line with what some researchers have documented, that loans given to women had greater positive impact on their families than those given to men (Wiley, 1985; Mbozi, 1996). That is, loans given to women were more likely to be used to meet such family needs as food, education, clothing and health care, which would not be the case if such loans were issued to men (United Nations, 1995c).

As in other rural parts of Zambia, cash crops in Moono were traditionally grown by males (Chileshe-Simeza 1997 cited in ZARD 1999). This study confirms the research findings by

⁴ Soya beans is a multipurpose crop which is very high in protein and vitamins. Its value is close to that of meat. Some of the uses of soya beans include medicine for the stomach, ulcers and joint pains. The crop can also be used for making cooking oil.

Mweemba (1997), which showed that apart from credit helping to reduce poverty, credit also allows women to engage in areas previously considered the preserve of men. Among the male respondents, 96.6 per cent (57 out of 59) grew sunflower before obtaining loans from CLUSA as compared to 73.2 per cent (30 out of 41) of women. After obtaining loans, the percentage of women growing sunflower rose to 95.1 per cent. All men grew sunflower after obtaining loans. Therefore, to this extent, CLUSA provided an opportunity for women to increase their participation in cash crop production and enabled them to raise their income.

This finding is in line with a study by Amin, Becker and Bayes (1998). Citing an example from Bangladesh, proponents of credit argue that targeted credit can be used as a mechanism for enhancing poorer women's existing socio-economic conditions, thereby altering the relations between gender and class, to the benefit of the "weaker" parties (Amin, Becker and Bayes, 1998). A United Nations study also found that when given loans, low-income women tended to increase their income and assets (United Nations, 1995). These findings are in line with post-modern theories which insist that gender relations are not structured, but fluid; that is to say, they can change for better or for worse depending on the situation (Parpart and Marchand, 1995). For example, if equality of access is made possible, women's and men's situation would improve for the better.

Increased Crop Production as a Benefit

The findings indicate that both female and male respondents harvested more sunflower per lima after they joined CLUSA. There were, however, gender differences in changes in sunflower production per lima, with females recording a larger improvement. Among male respondents, the percentage of those producing up to four (4) 50 kilogram bags of sunflower

in a lima, rose by only 8.1 per cent after joining CLUSA (Table 7). Among female respondents, the percentage of those producing up to (4) by 50 kilogram bags rose

Table 7: Percentage Increase of Respondents Producing Sunflower

Production Level	Percentage Increase in Production after joining CLUSA		
	% Females	% Males	% Increase
0 - 4 Bags	34.2	8.1	26.1
5 bags or more	9.8	15.2	5.4

Source: Field Data

significantly by 34.2 per cent. This represents a difference of 26.1 per cent in favour of women. The increase in the rate of sunflower production per lima resulted from the use of fertiliser, seed loans, and training from CLUSA on how to sow seeds, weed crops, scare away birds that eat the crop in the fields and harvest crops while minimising wastage. To this effect therefore, the theory of patriarchy does not apply, since women benefited from the CLUSA programme more than men in this category.

On the other hand, there was an increase of 15.2 per cent among males producing more than four (4) by 50 kilogram bags of sunflower in a lima after they joined the programme. For women, in this category the increase was 9.8 per cent. Here, the increase, though small in margin (5.4 per cent), was in favour of men. It is worth noting that the rate of increase in sunflower production among males producing more than four bags of sunflower was in terms of higher volumes than that of women. This could be attributed to the fact that unlike women, men tended to have larger fields and unlimited access and control over land and farm implements. The percentage would have been more than this among women if they had more

access to, and control over, resources such as land and decision-making. It is also argued that unlike women, men usually had access to productive resources such as fertiliser and seeds. CLUSA played a major role by empowering women and made a big difference. Therefore, where crop production was concerned, the programme was beneficial to both women and men even though much of the benefits went to men.

Reduction in Hunger as a Benefit

Hunger was a major problem among the people of Moono before the CLUSA programme was introduced. Affected families usually had less than one full meal per day especially during the rainy season. Such families would rarely keep their maize in a silo because it was too small in quantity. They would not boil maize to eat as a snack. In addition, such families had limited choice of relish, usually ate only vegetables without meat. Hunger was mainly caused by lack of means to acquire farm inputs. Whereas in the past the farmers would obtain loans from cooperative societies and other Government-supported lending institutions such as the Lima bank, Lint Company of Zambia and Zambia Cooperative Federation, they could no longer access inputs from these sources since the institutions no longer existed. In addition, most farmers in the area were dependent on cattle for farming. However, in the five years preceding their membership in CLUSA, most of their cattle had died from corridor disease and this worsened the problem.

Therefore, acquiring farm inputs and growing cash crops to pay for loans helped farmers to increase food production and to significantly reduce hunger among households which were members of CLUSA. All the respondents pointed out that they no longer had to look elsewhere for food to feed their families because what they had produced through the maize loan was enough. It is evident that women and men benefited from the programme equally.

Table 8: Heads of Households by Sex

Sex of Head of Household	Female		Male		Total	
	Number	%	Number	%	Number	%
Female	9	22.0	0	0	9	9
Male	32	78.0	59	100	91	91
Total	41	100	59	100	100	100

Source: Field data

However, men benefited more than women by virtue of their large numbers in the programme. For example, Table 8 shows that 91 per cent of CLUSA programme participants came from male-headed households while the remainder (9 per cent) were from households headed by women. Twenty-two (22) per cent of the female respondents came from female-headed households (Table 8). There were fewer female-headed households in the programme than male-headed households. These findings reflect those of other studies which show that programme benefits tend to go to male-headed households (CCIC, *et al*, 1991). This is a contributory factor to high levels of poverty among women. Female farmers, particularly those from female-headed households, remain the poorest of the poor in rural areas of Zambia. Some authors have argued that female-headed households tend to be typically poor and lack the means to purchase labour and must sell their own labour to other households (Bardouille 1992: 79; CSO, 1997, 1999). According to the GAD approach, a successful development programme is that which targets the needs of both women and men equally. The CLUSA credit programme had more male than female-headed households which in itself could not improve the disadvantaged position of women.

Employment as a Benefit

CLUSA helped to create employment among its members in Moono area. For example, 25 people were employed on part-time basis by their groups or Depot Committees to train members of their groups. These workers were paid by their groups in form of cash or maize. One trainer from Choosha group said that at the end of each year, the group paid him K80,000 (or US \$16) or 2 x 90 kilogram bags of maize. Another trainer from Twachiyanda group said he felt good because he was doing a 'white collar job'. He said he was given an opportunity to visit Lusaka under the sponsorship of his Depot Committee, during which he also did his personal business. The trainer said his Depot Committee is also paid him every month throughout the year for training group members. He also said the Depot Committee loaned him bicycle at a lower good price.

At the time of this study, CLUSA had just loaned out a bicycle to each of the group workers at lower than market price in the area. These bicycles were to be used by trainers when going to train and monitor work among group members. Those interviewed were happy about this development because they were given one year in which to pay back and were allowed to use the bicycles for personal programmes even before completing the payments.

Furthermore, these trainers offered services to non-CLUSA members who were interested in using the CLUSA farming methods on their farms. In return, the trainers were paid for the service. One trainer from Lusumpuko group was paid K10,000 (or US\$2) after training a non-CLUSA member. According to this trainer, more people in the area were interested in using the CLUSA method even if they did not want to join the programme. He said he could see more of those people coming to him for consultation in the future with some payment.

This indicates a positive result for both the trainers and the community.

However, when access to jobs among women and men is compared, gender inequalities in employment opportunities emerge. At the time of this study, 92 per cent of the trainers were men and only 8 per cent of them were women. The findings in this study also indicate that in the community as a whole, outside the programme, men had more income generating options than women. These included teaching, hunting and carpentry.

Farming was the main source of livelihood for most of the people in Moono. Almost all the respondents (92 per cent) were farmers (see Table 9). Among the women, 96 per cent were farmers while 88.1 per cent of men lived on farming as their main occupation. The table also reveals that there were more non-farmers among men (11.9 per cent) than among women (4 per cent). These findings corroborate those of the CSO, which show that in most rural areas of Zambia, over 71 per cent of the people are small-scale farmers and that the majority of subsistence farmers are women (CSO 1996, 1999).

It is quite significant that there were no women in the following categories: Business,

Table 9: Occupation by Sex of Respondents

Occupation	Female		Male		Total	
	Number	%	Number	%	Number	%
Farmer	39	95.1	52	88.1	91	91
Teacher	2	4.9	1	1.7	2	2
Business	0	0	2	3.4	2	2
Carpenter	0	0	3	5.1	3	3
Healer	0	0	1	1.7	1	1
Total	41	100	59	100	100	100

Source: Field data

Carpenter and Healer (Table 9). These were the categories of economic activities with high economic returns as compared to agriculture. But as will be discussed later, women found it difficult to engage in these activities because of the multiple roles that they were usually involved in. This also reflects another reason why more women tend to be poorer than men. Even at national level, although there are more women in the informal sector, they are limited to certain areas that are less profitable. Men are engaged in a variety of occupations that give good income such as carpentry and mechanics (CSPR, 2001). Gender role stereotypes also prevent females from participating in certain activities. Carpentry and mechanics are regarded as masculine in Zambia. For a long time, training institutions involved only males in these subjects.

The findings indicate that before joining the programme, more men than women had access to income generating opportunities. The findings further show that more men than women were targeted for programme resources, leaving women at a disadvantage. For example, one of the only two females employed at the time of this study occupied positions of Depot Manager/Supervisor and Group Contact Farmer at the same time. Even then, the services of a Depot Manager/Supervisor were required by only when a given depot had farm inputs to distribute and crops to sell. This took a period of not more than four weeks in a year and was therefore less rewarding than the one holding other posts like Lead Contact Farmer whose duties were required throughout the year. The findings indicate that gender was not considered as an issue of concern to CLUSA when targeting resources such as employment.

Instead of the programme providing employment to women who were already disadvantaged and had a greater need for credit, the programme had actually increased employment

opportunities for men and marginalised the women. This finding confirms that of Lyanda, which found that women were disadvantaged in acquiring loans (Lyanda 1998). According to the feminist theory of patriarchy, women tended to be disadvantaged in employment because the patriarchal system in which they operated systematically marginalised them (Nzomo, 1995).

Finally, this section sought to find out if the programme benefited both women and men equally. It was pointed out that both women and men benefited in crop diversification, increased crop production and reduction of hunger. However, women were still disadvantaged because they benefited less than their male counterparts, particularly in the area of employment creation.

Strategies for Reducing Gender Inequalities in CLUSA's Credit Programme

It is clear from the study that gender inequalities existed in the CLUSA credit programme. Women participants in the programme were disadvantaged in various ways as compared to their male counterparts. Most of them did not have equal employment and training opportunities as men in the programme, while men dominated decision-making positions. This prevented women from accessing programme resources and benefits adequately. However, the type of discrimination that brought about the gender inequalities in the programme did not appear to be done by CLUSA or its members intentionally or systematically. For instance, CLUSA did not have a clear-cut policy to prevent women from joining the beneficiary groups or to become group trainers. Therefore, the type of discrimination that existed in the programme was more structural, arising from historical and cultural reasons such as poor women's education and women's own timidity owing to socialization.

As a credit programme, there is need for CLUSA to ensure that women and men benefit equally by developing strategies that would address gender inequalities. Such strategies should include mainstreaming of gender in programming and implementation processes. During programming, it is necessary to mainstream gender in the goals and objectives to ensure that women access credit at the same level as men. Since women are usually disadvantaged, partly because of cultural norms that discriminate against them, they should participate in identification and implementation of programme goals, objectives and strategies. A programme should also have a budget line to specifically address some activities pertaining to gender.

In terms of implementation, the most needy groups, such as those from female-headed households, should be targeted. In order to do this, a needs-assessment or gender analysis should be carried out at the beginning of the programme. A needs assessment helps to establish the status of men, women, boys and girls in a community and ensures that resources are properly targeted. CLUSA should look at who has access to and control over resources, what the determining factors are and what strategies should be taken in order to bridge the gaps (FEMNET, 1994). CLUSA did not have strategies to address gender inequalities in its programme. The organisation overlooked gender issues in all phases of the programme. One of the main reasons or factors for this situation was the lack of a needs assessment or gender analysis at the inception of the programme. A needs assessment would have helped the organisation to determine who among women and men had access to various resources including credit and which category was disadvantaged. This would have helped the organisation to determine what strategies to design in order to bridge the gender gaps.

The implementing organisation should also ensure that it has a gender policy to provide guidelines to project implementers. A gender policy would, for example, help the implementing organisation to adjust its credit policy and lending criteria to the kind of activities that most women do both in agriculture and other fields. A policy could also provide for a strategy that would enable men and women to access credit, employment opportunities and decision-making equally. Further, both women and men have to be given equal training opportunities. Where women are proved to have more training needs, they should be given more training opportunities. A gender policy for CLUSA would also encourage formation of more women's groups to balance those of men. In addition, it is important for a programme to collect information systematically and disaggregate it according to gender. This would help in implementing a credit programme and monitor the progress in closing the gaps between women and men.

Furthermore, CLUSA's main aim was to raise incomes of selected rural groups through credit. However, the organisation's policy objective was silent on whether its intention was to raise incomes of both women and men or for just one particular sex. On one hand, this silence may indicate inadequate capacity by management to effect gender equity in the programme. On the other hand, it might be an indication of management's lack of commitment to promote gender equality in its programme. Moreover, the type of training offered by CLUSA did not consider the experiences of women. For instance, most women in Moono, like in other rural parts of Zambia, faced multiple gender roles such as providing the daily needs of their families such as water, firewood and cooking.

It is argued that rural women also fail to obtain loans because most of the people administering the loans are men who have not been sensitized on gender issues (Jiggins, *et*.

Al., 1992: 20). Such males can only effectively provide services to women farmers if they are given proper gender-sensitive training and receive encouragement from their respective colleagues (particularly men) and also if they can see for themselves what women are actually capable of doing (Jiggins, *et. al.*, 1992: 20). At the time of this study, all the Group Facilitators (CLUSA employees in charge of training the farmers) in the study area were male and none had undergone any gender training. This meant that the trainers could not capture some of the major societal factors and forces that prevented women from fully participating in credit programmes. Such obstacles include negative cultural stereotypes against women as demonstrated by comments from one male respondent when he said that women could not afford to train and supervise people in groups. Further, CLUSA did not disaggregate its information according to gender. As such, it was difficult for the programme managers to identify disadvantaged groups in accessing credit.

Furthermore, since there were very few women as compared to men among the group trainers in the programme, most women did not get first-hand training skills and information offered by CLUSA Managers. Instead, the majority of women were only trained by fellow villagers who in most cases did not provide all the necessary details. As some authors argue, it is important for project facilitators to have knowledge on the level of women's and men's access to, and control over, resources and benefits in society (Overholt, *et. al.*, 1985). Such knowledge is important because it would assist facilitators on how to increase women's access and control over resources. Unfortunately, the CLUSA trainers did not have gender training skills.

In conclusion, this chapter discussed how CLUSA's clients participated in the organisation's credit programme. The chapter also attempted to determine whether or not female and male

clients accessed resources and benefits from the programme equally. The chapter showed that although CLUSA encouraged participation of its members in programme planning and implementation, most women did not participate in decision-making. This is partly because the organisation did not have a gender policy, which prevented women from accessing resources and benefits on an equal basis with men. The next chapter concludes the study and makes recommendations for the programme.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

Conclusion

The final chapter sets out to accomplish a two-fold objective. Firstly, it aims at presenting a summary of the main findings of the issues highlighted in the study. Secondly, it makes recommendations on some important issues which in the researcher's view will continue to exert influence on the debate concerning rural small-scale credit, and in particular women's participation in it.

The study found that farmers benefited from the CLUSA credit programme in various ways. For example, both female and male farmers diversified crop production with most of them starting to grow crops which they had not grown before. This helped them to reduce hunger in their households. There were also employment opportunities in which mainly male members benefited in monetary terms or in kind for working on behalf of their groups.

This study has, however, established that there were gender inequalities in various aspects of the programme. For example, there were fewer women than men in the programme and they were not adequately represented in decision-making. Women were also not among the workers or trainers who received payment after performing specialised group duties. In some cases therefore, the programme met women's short-term and immediate needs. As a result the programme did not meet women's strategic gender interests such as power sharing and decision-making, training and employment, which are long-term needs and improve women's position in society. According to the Gender and Development theory, a programme which fails to meet the strategic gender needs of women is a failure.

Further, the fact that women did not benefit from employment opportunities as Lead Contact Farmers, animators and Contact Farmers, indicates gender insensitivity in programme implementation. This manifested itself in discrimination against women. However, the type of discrimination that occurred against women was more structural, arising from historical and cultural reasons such as poor women's education and women's own timidity owing to socialization.

Therefore, credit providers need to be gender sensitive if they are to spearhead meaningful development and enable women and men benefit from their services equally. One of the reasons for the gender insensitivity in the programme was lack of gender analysis to identify actual needs of potential beneficiaries. A credit provider may overlook the community realities such as cultural discrimination of women, thereby miss the key opportunities for change, if gender analysis is omitted at the beginning of the programme. Gender analysis helps to identify gender gaps during the initial phases of the programme.

Firstly, training is an important component of credit provision to rural communities if a credit programme has to be successful. However, training should have a gender component and involve more of the disadvantaged categories of people as established by gender analysis. Further, continuous training of group members and project managers is important for a credit programme to have a greater impact on recipients. If combined with training, loans can assist people to meet their needs such as reducing hunger through increased crop production and diversification, and creation of employment. However, in this regard, it requires both credit managers and recipients to be gender sensitive. Training of this type of people is usually needed in a wide range of subjects depending on the nature of the activity being undertaken.

In this case, loan monitoring and savings mobilisation have to be sufficiently incorporated into the programme. CLUSA recognised the importance of training its field officers and group members, and did exactly that. The main problem however, was that gender training was not part of the programme.

Secondly, the absence of a gender policy makes it difficult for a credit programme to succeed in narrowing the gap between women and men. A gender policy in a credit programme would provide measures that guide mainstreaming gender at all of its levels. A gender policy could also guide programme managers to come up with affirmative action measures that would reduce gender inequalities. Further, information about clients and the way it is arranged could play a major role in reducing the gender gap between women and men in accessing credit. Since CLUSA had no gender policy to guide managers to disaggregate data according to gender, it rarely occurred to implementers on the ground to see the need to improve women's access to credit.

Finally, other factors such as income levels, access to cattle, labour and farm implements, also play an important part in determining access to credit by both women and men. As found in this study, women tended to have limited access to resources. Women particularly had lower income levels and in some cases could not afford to pay the down payment required for one to be offered a loan. This was the case despite the fact that women were more involved in agriculture production than men. Further, the study also confirmed other research findings which indicate that female-headed households tended to have less labour required to produce crops. This prevented them from accessing more loans from the programme, as the CLUSA programme was very labour intensive.

Recommendations

In view of the findings of this study, the following are the recommendations that would help to improve the CLUSA programme from a gender perspective:

1. CLUSA should formulate a gender policy to ensure mainstreaming of gender issues in its programme. The policy should, among other things, clearly state the ratio of women to men who should attend training or obtain loans in a given period of time. This would help its managers to increase the level of women's participation in the programme.
2. CLUSA should undertake needs assessments at the beginning of each programme in order to identify categories of people that are more disadvantaged. Such categories should be given priority in accessing credit. The programme should also take appropriate measures to address the inequalities.
3. CLUSA should undertake gender training for its staff who would train group members on various issues that need to be addressed in order to provide loans to both women and men equitably. This would not only facilitate women's participation in decision-making positions but also enable more women to enjoy the benefits that men are currently enjoying from the programme. Through training and sensitisation of rural group members, CLUSA would be able to identify and change cultural values that negatively affect women's participation in its programmes. The programme managers would also identify and encourage cultural values that promote women's participation in credit programmes and expose and challenge those that hinder women's participation.
4. It is necessary for CLUSA to adopt affirmative action to deal with gender inequality in the programme through the following ways: Firstly, CLUSA should work with its groups to ensure equal employment opportunities for women and men in the programme. All key positions should, as much as possible, be shared equally between women and men. This

would enable women to earn money by performing some key group duties like men are currently doing. It would also enable women to participate in decision-making in the programme and hence increase their access to credit. Secondly, CLUSA needs to set aside an amount of money to specifically lend to women and where possible offer women loans at a lower cost than men.

5. Finally, CLUSA needs to keep gender-disaggregated data indicating the type of people applying for loans and actually obtaining the loans. This would help the organisation in monitoring the programme from a gender perspective.

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APPENDIX A: Questionnaire for CLUSA Group Members

INSTRUCTIONS TO INTERVIEWERS

a) *Inform the respondent that this interview is for an UNZA student who is researching on small-scale credit in Zambia and using CLUSA as a case study, and that their information will be treated with strict confidence.*

b) *Fill in the answers or tick where necessary*

c) *Use the back of each page to write extra information*

1. Interview No: -----

2. Interviewer -----

3. Date of interview: -----

4. Name of respondent's group-----

5. Name of respondent's village-----

6. Sex of respondent: 1. Male [] 2. Female []

7. Age []

8. Sex of head of household: 1. Male [] 2. Female []

9. Marital status. 1. Married []

2. Divorced []

3. Widowed []

4. Single []

5. Other (specify) -----

10. Occupation: 1. Farmer []

2. Teacher []

3. Business person []

4. Other (specify) -----

11. Are you able to read and write? 1. Yes [] 2. No []

12. What is your educational level?

1. None [] 2. Adult Literacy [] [] 3. Primary []

4. Junior Secondary 5. Secondary [] 6. College/University []

7. Other (specify) -----

13. How many people live in your household?

Number of males [] Number of females [] Total

Number []

14. What post do you hold in your group at the moment ? -----
15. When did your group join CLUSA? Day [] Month [] Year []
16. Has your group applied for any loan to CLUSA/CMS before?
1. Yes [] 2. No []
17. If the answer to Q.16 is NO, Why?
1. Group is still new [] 2. Have no money for loan application []
3. Other (specify)-----
18. If the answer to Q.16 is YES, how many times has your group applied for a loan from CLUSA/CMS since you joined this programme? Number [] 17. Cannot tell []
19. How many of your loan applications were approved? Number [] 18. N/A []
20. If you did NOT obtain all or some of the loans, what exactly happened that made you not obtain those loans?
1. Applied late [] 2. Did not hand in correct amount for the application []
3. Application papers were not well written []
4. Application still being considered []
5. Other (specify)-----
21. Did your group pay back all the loans within the time period agreed?
1. Yes [] 2. No []
22. If the answer to Q. 21 is NO, what made the group fail to pay back in time?
1. Received loan late []
2. Lack of coordination among members in the group []
3. Pay back time period was too short []
4. Made a loss []
5. Other (specify)-----
23. What have you achieved from the CLUSA/CMS loan programme?
1. Acquiring farm inputs [] 2. Selling farm produce easily []
3. Managing a group []
4. Running a business []
5. Crop rotation []
6. Conservation tillage []
7. Producing more than what I used to produce per lima []
8. Other (specify)-----

24. IF your answer to Q.23 is (7), state the quantities of crops which you produced per lima before and after the loans?

Crop	Before Loans ----- Kg bags per lima	After Loans ---- Kg bags per lima
Sunflower		
Soya		
Maize		
Paprika		

25. How have the loans helped your family? -----

26. What businesses if any, is your group running at the moment?

1. Trading in groceries []
2. Trading in crops []
3. Trading in farm implements []
4. Forestry []
5. Farming []
6. Trading in cattle chemicals []
7. Baking []
8. Sewing []
9. None []
10. Other (specify)-----

27. How often do you attend group meetings?

1. Always []
2. Sometimes []
3. Never []

28. How many limas of loans of each of the following crops have you as an individual applied for from CLUSA/CMS?

1. Paprika []
2. Soya []
3. Cowpeas []
4. Sunflower []

5. Maize []

6. Other crops (specify) -----

29. What problems, if any, is your group facing in running its business(es)?

1. Members do not attend meetings []
2. Members do not work together []
3. No market for our products []
4. No money to run the business []
5. Group failure to meet []
6. Members are very few []
7. Group cannot come up with a business []
8. Group has less than enough money []
9. Failure to write business plan []
10. Lack of enough land for agriculture []
11. Other (specify)-----

30 What have you done about these problems?

1. Applied for a loan []
2. Asked Group Facilitator to help solve the problems []
3. Concentrated on farming []

4. Started meeting weekly [] 5. Hire someone to write business plans [] 6. Contributed money to deposit to CMS so that we can get a loan [] 7. Dig the holes after the first rains []
8. Other (specify)-----

31. How have these problems affected your business?-----

32. What specific problems do you as an individual face in getting loans from CLUSA/CMS?

1. Lack money to accompany loan application []
2. Payment for delivered farm produce through CLUSA takes long to come, after deadlines []
3. Cannot read and/or write []
4. Disability []
5. Short period deadlines []
6. Have less than enough time for group programmes []
7. Prevented by spouse/relatives from doing group work []
9. Lack of enough land for agriculture production []
10. Cannot dig conservation tillage holes []
20. N/A [] 11. Other (specify)-----

33. How have these problems affected your participation in the group's activities?

1. I have failed to get a loan from the programme []
2. I have failed to get larger loans [] 3. I have failed to pay back the loan []
4. I will not get any loan from the programme []
5. Forced to shell maize and sell to raise money for loan application when the prices are still low []
6. Paid down payment using maize [] 7. Other (specify)-----

34. Has/have your spouse(s) got any loan from CLUSA/CMS in the past?

1. Yes [] 2. No []

35. If the answer to Q.34 is NO, what is the reason for that? -----

36. What has the CLUSA/CMS programme not done which in your view it should have done to assist your group members? -----

Thank you very much

APPENDIX B: Questionnaire for CLUSA Employees

1. Name of respondent----- 2. Occupation:-----
3. Sex: 1. Male [] 2. Female []
4. What is the name of your working station ----- District -----
5. How many men's, women's and mixed groups are under your charge?
Number of men's groups [] Number of women's groups []
Number of mixed groups [] Total []
6. What are the qualifications for a group to join CLUSA? -----
7. What programmes/services does CLUSA offer to your groups?
1. Loans [] 2. Training [] 3. Marketing services[]
16. Other (specify)-----
8. How many of your groups in all applied for loans between 1996 and 1999?
Men's groups [] Women's groups [] Mixed groups []
9. Did they obtain all the loans which they applied for?
1. Yes [] 2. No []
10. If NOT, how many groups failed to obtain loans?
Number of men's groups []
Number of women's groups []
Number of mixed groups [] Total number [] N/A []
11. What actually followed after they applied for the loans?-----
12. Looking at your groups today, if you were in a situation to award only one loan between a female and a male who would you give?
1. Male [] 2. Female []
13. Were any conditions put in place that would either qualify or disqualify a group from obtaining a loan? 1. Yes [] 2. No []
14. If YES to Q. 13 what are these conditions?
1. Meet down payment (state amount) -----
2. Select business manager []
3. Have business plan []
16. Other (specify) -----
15. Which types of groups have most problems in meeting these conditions?
1. Men's [] 2. Women's [] 3. Mixed groups []
16. What are these problems?

1. Failure to write business plans []
2. Failure to raise money for loan applications []
16. Other (specify) -----

17. What are you doing about these problems?

1. Started literacy classes []
2. Given special loan arrangements to the concerned groups []
3. Allowed them to hire other people to write business plans for them
[]
4. Other (specify)-----

18. If you have special arrangements for groups which have most problems in meeting loans conditions, what are these arrangements? 1. 2. Low interest rate [] 3.

- Longer pay-back period [] 4. Reduced down payment []
5. N/A [] 16. Other (specify)-----

19. What major problems is CLUSA facing in its lending programme? -----

20. What led CLUSA/CMS to stop lending for rural businesses?

1. Majority group members were not interested []
2. The programme had not enough money to support the rural
businesses []
16. Other (specify) -----

21 . How many groups did not apply for loans in the agreed time period?

- | | |
|--------------------------------|------------------------------|
| Number of women's groups [] | Number of men's groups |
| [] | Number of mixed groups [] |
| | None [] |

22. What did you do to the groups which did not apply in the agreed time period?

1. Removed them from our register [] 2. Gave them special
arrangements []
3. Nothing [] 4. Other (specify)-----

Thank you very much!

APPENDIX C: Responsibilities of People Holding Selected Positions in the Outgrower Scheme⁵

CLUSA Lusaka Office Staff

- identify buyers of group members' farm produce and negotiates necessary contracts with companies offering loans
- identify sources of inputs at 'best' prices
- organise distribution of farm inputs from buyers to various depots
- train its trainers (Group Facilitators) and sometimes Contact Farmers, Lead Contact Farmers and Lead Animators.

Lead Animator

There is usually only one Lead Animator (LA) at each depot. His/her duty is to be trained by the Group Facilitator, usually on some issues which the groups find difficult to understand and then trains group animators and Lead Contact Farmers. The LA also ensures that information is flowing from groups to the Depot Committee and vice versa. He or she also assists in training groups that are just being formed.

Contact Farmer

The Contact Farmer (CF) is elected and paid by his or her own group. The duties of the CF are:

- i). To participate in all extension training and field-days throughout the season
- ii). To train and conduct field-days or demonstrations for the group members.

⁵ Compiled from CLUSA(a), 1999; Lyons, 1998: 23-24

iii). To visit each of the farmers under the charge of the particular Contact Farmers in order to ensure that:

- a member has prepared the amount of land in conservation farming that has been approved by his/her group.
- crops are prepared within the specified period of time
- fields are weeded on time
- that fertiliser is applied on time and in correct amounts, and only on the outgrower fields
- that the field is regularly checked and any diseases or insects are treated immediately
- that each crop is harvested according to instructions given

iv). Be available for questions from farmers and to visit a farmer's field if he or she needs help

v). Train and assist the farmers to calculate yield estimate for each crop

vi). Keep records about each farmer

vii). Prepare a report for the group on performance of group members every month

Lead Contact Farmer

The Lead Contact Farmers (LCF) is hired and paid by the Depot Committee. He/she is the contact person for extension programmes. He/she also supervises CFs.

Group Animator

Trains group members after being trained by Lead Animator and sometimes Group Facilitator.

Depot Committee

- The Depot Committee (DC) is elected and paid by member groups.
- represents 3 to 6 groups.
- consists of two members from each group
- hires and pays depot workers (Manager/supervisor, security guard)
- collects necessary information from groups and provides such information to the groups
- applies for loans on behalf of the groups and approves groups to participate in the outgrower scheme
- receives farm inputs and distributes them to member groups
- receives farm produce from groups and sends them to Lusaka for sale
- coordinates outgrower programme in their zone
- reviews and approves group credit input application
- Keeps all depot records

Depot Manager/Supervisor

The Depot Supervisor/Manager is an employee of a given Depot Committee. The person is usually a member of one of the groups that are members of that particular depot. His or her duties include making orders of farm inputs on behalf of the groups, receiving farm inputs once they are brought in, and distributing the inputs to the concerned groups. The Depot Manager/Supervisor also receives farm produce from the groups for sale and keeps necessary records on behalf of the depot. The Depot Manager/Supervisor is usually paid an amount of money by the Depot Committee depending on how much the concerned depot is able to pay.

Group Auditor

Checks amounts of money which the group has at any given time, against what the records indicate. The auditor also checks stock of any group materials such as bags of crops brought into the group, and those being taken out. In case of any shortage the auditor reports to the group executive committee who in turn take appropriate measures to solve the problem.

APPENDIX D: List of Groups from Which Respondents Came

1. ABC
2. Bufose
3. Butinti
4. Chipesa Zuma
5. Kalonga
6. Kalundu
7. Lusumpuka
8. Luyando
9. M. Tusole
10. Mabele A
11. Matala
12. Mayola
13. Mukuyu
14. Nabuzuni
15. Namabanga
16. Penga Ujane L.
17. Penga Ujane T.
18. Riverside
19. Shanamalula
20. Shinyanga
21. Twachiyanda