CHAPTER 6
Student's input

6.0 Challenges and opportunities

The student faced a number of challenges during the attachment period. At the same time there were opportunities for him to put into practice the knowledge he had acquired at school.

Since the student was also an employee of ZDT and was working full time during the period of the attachment, it was difficult for the student to make objective judgment of the situation in the organisation. It was not always easy to isolate the studentship from the employee side. The lines were not easy to distinguish between when the student was acting as an employee and as a student.

ZDT, like many NGO's work with plans and budgets. The plans and budgets are made annually. At the time of the attachment (Jan – April 2003) ZDT was in the last quarter of the year (January – March 2003). The new year was starting in April 2003. With a plan to follow, it was not easy for the student to do activities outside the plan. Thus making it difficult to obtain financial resources for activities outside the budget and plan in place.

As a communication for development student on attachment, the student found it challenging to be attached to an organisation with little or no understanding of this approach to development. ZDT as a development oriented NGO very much needed to employ communication processes in order to promote its development efforts. It was a big challenge to introduce the concept of communication for development.

While the student faced some challenges, he also had opportunity to contribute to the organisation in some ways. The major opportunity was that the student being an employee could use his influence to introduce some communication for development processes in ZDT.

ZDT's approach to development was participatory. This participatory nature gave an opportunity for the student to introduce ideas that he thought were relevant to ZDT. Since one person did not plan the ZDT activities, many people involved in the implementation of ZDT programmes scrutinized the student's suggestions. The scrutiny encouraged the student to explain the relevance of his ideas.

ZDT had the relevant financial resources to implement some programmes, had computers and other office equipment and had vehicles. These facilities offered the student an opportunity to smoothly complete his attachment without many difficulties.

6.1 Involvement in stakeholders meetings
The student had the opportunity to attend meetings with a number of stakeholders in the district during the period of the attachment. The stakeholders included heads of government departments, heads of NGOs, Church leaders, representatives of the royal highnesses, elected political leaders, leaders of political parties, representatives of the local business community, heads of parastatal organisations and prominent individuals.

6.1.1 District Development Coordinating Committee (DDCC).
The DDCC is composed of all the stakeholders. The District Administrator (DA) chairs the DDCC. Major agenda items at the DDCC meeting attended by the student were made by members of the DDCC including formation of the DDCC– Planning Sub-Committee (DDCC – PSC), desk appraisal of community project proposals and receiving of progress reports from different government departments.

The student advised the DDCC to base their selection of members of the DDCC on individual's qualifications and skills relevant. The student explained that merely being a head of department was not enough qualification to sit on the DDCC because the DDCC was assigned many tasks that were highly technical. But the chairman, citing the government circular as the guide to the compositon of the DDCC threw out this contribution. This was frustrating on the part of the student.

On the issue of forming the DDCC – PSC, the student suggested that individuals to be appointed to the DDCC-PSC should have technical skills especially in planning because this was a committee that was to handle planning for the district. The members that were present appreciated this suggestion. It was however surprising to note that the DDCC could accept the suggestion on the composition of the DDCC – PSC and not on composition of DDCC and yet the DDCC-PSC was a subset of DDCC. This suggestion came to be appreciated when the actual work of the DDCC-PSC started later in the year. The work of the PSC proved to be highly technical such that it needed people with specialised skills.

6.1.2   Intermediate Means of Transport (IMT) project committee meeting

The student attended the IMT project committee meetings on behalf of ZDT. The Technology Development and Advisory Unit (TDAU) of the University of Zambia in conjuction with the Ministry of Local Government and Housing (MLGH) under the Road Sector Investment Programme (Roadsip) introduced the IMT project. The purpose of the project was to promote rural modes of transport in order to improve transportation of produce from remote areas of the district to the township where there is market.

The student was elected chairman of the IMT steering committee. The steering committee was formed to supervise the implementation of the IMT project. The committee was, among other tasks, supposed to identify one agricultural block in which the pilot IMT project activities could be implemented. Secondly the committee was assigned to identify the first group of target beneficiaries. The third task was to recruit a project officer to manage the project on daily basis.

The student suggested to the committee that since word had gone round the district concerning the existence of the IMT Project, it was important to communicate with the intended beneficiaries by providing them with relevant information. With the help of the Vice-Chairman and the District Planning Officer (DPO) the student developed a brochure to explain what IMT was, the intended beneficiaries, geographical coverage, duration of the project and its management. This brochure was developed on computer, photocopied and given to farmers who needed the information. This initiative was very much appreciated by the farmers since it gave

the information about the IMT project. Steering Committee Members appreciated it because it lessened the burden of explaining to individual farmers about the project.

The other area where the student made a major contribution was on the selection of the agricultural block where the project was to operate on pilot basis. The student as chairman of the committee proposed the selection of two agricultural blocks instead of one. One block was to be on Zambezi West Constituency while the other was to be on the East Constituency. The suggestion was as a result of the earlier experience where when one development activity takes place in one constituency, the people in the other constituency feel they are being neglected. Such an arrangement would bring about ethnic tension between the two groups in the district. Those who were interested in benefiting a larger number of farmers welcomed this decision. Since the original idea was to have only one agricultural block, the committee had to communicate the changes to TDAU and MLGH to explain the reasons behind the changes.

6.2 Involvement ZDT annual planning for 2003-2004

Planning is one activity that has been well established in ZDT. The main influencing factor is the demand by the donor HIVOS, that before funds can be released for ZDT, there should be a plan for that year based on the programme document. The plan should be accompanied by a budget. At the time of the attachment, it was time for ZDT to produce a plan and budget for the year 2003-04.

The student suggested that planning should be more broad based and participatory than ever before. He proposed that apart from the executive office, the board of Trustees and group promoters should participate in the planning process. The executive office had no objection to the proposal. During the planning process, the Trustees and Group Promoters appreciated the arrangement. They both felt that they now understood the ZDT Programme better because they contributed towards its development.

This participatory approach to the development of the annual plan and budget removed the suspicion by Trustees that the executive office was misusing money. During this planning session, they learnt how a budget is linked to the activities.

Another significant contribution by the student was the incorporation of planning for communication in the ZDT programmes. The starting point was to explain the concept of development communication to the executive office staff, Group Promoters and the Trustees. All those at the planning meeting welcomed the idea. Following this acceptance, the ZDT plan included among other activities the production of ZDT brochure, use of video in training and production of ZDT quarterly Newsletter. Because of these planned activities, a budget to purchase a video camera, a digital camera, a scanner and a desk top publishing software was included in the ZDT budget and submitted to the donor.

During the planning session, the student explained that at one monthly planning meeting, it was resolved that a communications policy be developed and documented in ZDT. He suggested that it should be an activity that should be planned for the year 2003-2004. The planning team accepted the suggestion and gave the student the responsibility to ensure that the activity was implemented.

6.3 Involvement in monthly and quarterly planning sessions

ZDT executive office conducted monthly planning meetings based on the annual plan.
The student attended only one quarterly planning meeting in January 2003. This quarterly plan was the last one in the implementation of the 2002/03 annual work plan. The quarterly plan was for the period January – March 2003. The student's major contribution was the introduction of target-oriented planning. This meant that for each training and advisory activity planned, there was a target set to be achieved. The targets were expressed in terms of numbers of training or advisory visits to the groups spread over a period of three months.

During monthly planning sessions, the executive staff started by reviewing progress made in terms of achieving the target set for that month. The individual members responsible for

implementation of activities would report on what had been achieved and what had not. Reasons for failure were also presented. The unachieved targets would be incorporated in the next month's plan. This approach was effective in the sense that the executive office was able to point out if there was progress in the training and advice programme.

6.4 Promotion of participation of target group in annual evaluation.

As earlier stated, the period of attachment at ZDT was in the last quarter of the 2002-03 year. By planning design, ZDT conducted an annual internal evaluation in order to determine the impact the ZDT training and advise programme had on the target group. The evaluation was conducted by way of analyzing group data collected from the field during the year. Group Promoters and Trainers collected the data during the routine training visits as well as advising visits. The executive office staff conducted the analysis. The results of the evaluation were later presented to the beneficiaries.

The student, during the monthly planning session in February 2003, suggested that the executive office should involve the target beneficiaries in the evaluation of the ZDT programme by inviting them to participate in the analysis of group data. The student further suggested that the evaluation should take place in areas where the groups reside. However, because of the large number of groups involved, the student suggested that a sample of 20 groups should be picked from a population of 156 groups ZDT was directly working with. Based on the student's ' proposal, executive office made appointments with groups for meetings on different dates.

During the evaluation meetings, the executive office grouped the data along the set performance indicators and presented it to the groups. The executive staff explained the parameters involved and thereafter requested the groups to participate actively in interpreting data. Executive office informed the participants that it was their responsibility to check the impact the ZDT programme had on their groups so that they can advise ZDT on how to deliver the service effectively.

The group members were asked to give their opinions on what they thought had influenced the outcome of the data as presented by executive staff. The executive office staff used the

65

participatory evaluation methods to stimulate group discussions. The pillow game was used to involve all group members. The pillow game is an exercise where a pillow or any other soft and light material is used in a group for members to speak. The rule of the game is that a group member who wants to contribute to the discussion can only do so when holding the pillow. No other group member should speak except the one holding the pillow. Group members who are not actively participating are passed the pillow so that they can contribute. This exercise makes group members to be attentive listeners so that when they hold the pillow they can contribute effectively.

The groups appreciated the idea of them participating in the evaluation of the ZDT programme. The group members that participated expressed happiness in that they understood how the executive office arrived at the figures they put in the annual reports. It also became easier for group members to explain to others the successes and failures of the ZDT intervention. The group members were further exposed to the performance indicators used by ZDT to measure progress.

As for the Executive Office Staff, participation of the group members in the evaluation of the impact of the ZDT programme gave them more understanding of the factors that contribute to the good or poor performance of the training as well as the credit programmes as delivered by ZDT and ZAYO respectively. This became an opportunity for both ZDT and ZAYO to learn meaningful lessons about the condition of the target group. It was a beginning of a process of re-organising the programmes so that they meet the needs of the target group. In other words the participation of the target group in the evaluation exercise was a starting point for them to influence programming in ZDT.

As a result of the participation of the target group in the evaluation process, the group members started to demand for copies of the ZDT annual reports. The demand was prompted by the ability by the group members to draw meaning from the tables and figures contained in the reports. The groups were interested to find out if their views were incorporated in the analysis. The groups felt they were more than ever before part of ZDT.

6.5 Move towards creation of communication policy

ZDT has since inception developed a number of policies that guide it in implementing the training programme. Among the documented policies are: training policy, transport policy, financial management policy, human resource management policy, planning, monitoring and evaluation policy and the programme document.

The student observed that although ZDT had made great effort to have all necessary policies documented, the organisation did not have a communications policy in place. This was despite the fact that ZDT was interacting with a variety of groups. The only document that mentioned communication was the human resources management policy. The policy referred to communication in terms of correspondence within ZDT and between ZDT and the outsiders.

The student suggested that there was a need for communications policy guidelines for the organizations. He went further to suggest that a workshop be held at which he would facilitate the process of developing a communications policy. The idea was fully discussed at the monthly planning meeting. The executive office recognized the need for a communications policy. The suggestion for a workshop was welcomed but immediately ruled out because of lack of funds at that time. The accountant pointed out that the activity could not be conducted because it was initially not planned and there was no budget. The meeting resolved that the activity of developing a communications policy should be planned for the 2003-2004 year during the annual planning session.

6.6 Involvement in the District HIV/AIDS task force

The student was involved in the district HIV/AIDS task force. The task force comprised of heads of government departments, church leaders, heads of NGOs and representatives from the business community. The task force had its secretariat in the office of the District Planning Officer in the Zambezi District Council.

The task force was charged with the responsibility of creating awareness by conducting HIV/AIDS campaigns, awareness campaigns on the condition of Orphans and Vulnerable

Children (OVC) and developing coping mechanisms for those living with the virus. In order to do this, the task force through USAID received a computer, printer, video camera, a scanner, photocopier and stationery.

While USAID donated the equipment above, it did not provide training on how to operate them. Apart from typing and shooting pictures from the video camera, the district task force team members had no skills to effectively use the equipment. The student suggested that the team members should produce an HIV/AIDS newsletter using the equipment available. Some members appreciated the idea but others opposed it with reasons that it was time consuming. The student explained the relevance of a newsletter in the information campaigns. After explaining, most of the team members agreed with the student. Fortunately, at one meeting of the task force, the DA who happened to be the Chairperson supported the suggestion that a newsletter be published. The student was assigned the responsibility of forming the publishing team.

The student assembled a team of five task force members to work on the very first newsletter of the HIV/AIDS task force. Using knowledge acquired during the MCD course work, the student was able to introduce the other members to desktop publishing. The publishing team assigned each member some roles to play. The first draft of the newsletter was produced in April 2003 as a sample. The entire HIV/AIDS task force members liked the draft and approved publication of the newsletter in full. Unfortunately the student could not continue attending the meetings because the attachment came to an end. However he continued to assist the team in his individual capacity until a final copy of the newsletter was published.

6.7 Promotion of combined ZDT/ZAYO monitoring visits to the groups

As earlier stated, after the ZDT and ZAYO rationalization process, ZDT was tasked to deliver training and advice in business management to groups. On the other hand ZAYO was to provide credit to groups that were to be trained by ZDT. Resolutions were drawn and agreed between ZDT and ZAYO that were to govern the implementation of the new training and credit order.

During field visits to the groups by the student and the ZDT Trainers, the groups presented many complaints about the ZAYO credit programme. The groups complained that the ZAYO interest rate of 72 percent per annum was too high and that the grace period for paying back the loan was too short. They also complained that the trained groups were not given loans and that ZAYO was visiting groups without making appointments. When ZAYO management was informed about the complaints they expressed ignorance about them.

What the student discovered was that the ZDT Trainers never communicated these complaints to ZAYO after returning from field visits. Upon discovering this, the student approached the ZAYO General Manager and together selected a day for a ZDT/ZAYO meeting. All ZDT field staff and ZAYO Credit Officers were invited to the meeting. The student was elected Chairperson. The reason according to ZDT and ZAYO was that the student was more neutral.

During the meeting the student suggested that each organization reports on progress towards the implementation of the rationalization resolutions. After the presentations, discussions of issues raised were conducted. Both organizations realized that they had ignored to follow the resolutions, which they had agreed to. More importantly, each organization realized that there was no communication between them. The meeting discovered that when ZDT Trainers went out to visit the groups, they never informed ZAYO about the problems the groups were facing with the credit programme. Equally, the meeting also discovered that when ZAYO went out to monitor the performance of enterprises where groups had obtained credit, they never informed ZDT about the deficiencies of the training delivered to groups.

The two organizations agreed that they would be holding information sharing meetings so that they can serve the target group more effectively. It was further resolved that there should be minutes kept as record of any issue discussed and resolved. The meeting suggested that the Chairpersonship as well as the recording of minutes should be on rotation basis.

CHAPTER 7
Discussion of findings

7.0   Introduction

Recently in Zambia, NGOs, Government and international donor agencies have increasingly advocated for use of micro credit as a poverty reduction strategy in rural, urban and peri-urban areas of different districts.

Micro credit has been made available to deserving clients organized in groups as well as to individuals. Different models of making credit available to the clients have been determined by philosophies underlying the existence of responsible organizations. ZDT in conjunction with ZAYO have been providing micro-credit to groups as well as individuals.

The groups or individuals that accessed loans from ZAYO had first to be trained in business management by ZDT. The assumption behind the rationale of training groups in business management skills before giving out loans was to ensure that successful micro enterprises were established and sustained.

Micro Credit Under ZDT/ZAYO was limited to certain business ventures. Only those ventures, which could enable the group or individuals to pay back the loan in full within a maximum period of six months, were financed. Micro credit under ZAYO had conditions attached, just like any other lending institutions.

Training in business management skills was delivered to groups by ZDT at a fee. Being trained by ZDT in business management skills was a qualification by a group to approach ZAYO for credit. This was based on the rationalization resolutions agreed between and signed by ZDT and ZAYO.

The performance of enterprises supported by training and credit services was monitored by both ZDT and ZAYO. ZDT paid attention to establishing the extent to which training had an impact

in terms of overall business management capacity by groups. ZAYO on the other hand was concerned with how credit provided to groups was able to improve their businesses.

Overall the objective of ZDT and ZAYO was to ensure that the training and credit given to clients lead to increased income and savings of the group and individual clients. This would consequently lead to poverty reduction. Both ZDT and ZAYO agreed that these efforts of reducing poverty should be conducted in a sustainable way.

7.1   Entrepreneurship Training Delivery.

ZDT Trainers and Group Promoters delivered entrepreneurship training to groups. The training was conducted in areas where the groups resided. The duration of the training was five days. The topics covered included identification of business, marketing, business planning and record keeping.

7.1.1   Target beneficiaries

The target beneficiaries of the ZDT training and advice programme consisted of the rural population of Zambezi and Chavuma districts who earned their livelihoods out of non-salaried activities. This category of the target group constituted about 90% of the total population of Chavuma and Zambezi districts. Since both districts are rural and have no major industries, the only major formal employer is the government. Employment is limited to teaching, agricultural extension work, nursing, general clerical work and policing. These constitute a minimal and negligible percentage of the population. With the description of the target group, it entails therefore, that almost everybody belongs to the target population.

According to the 2000 census, Chavuma and Zambezi had a combined population of 99,740. If 90 percent of the population is considered the target beneficiary it means that ZDT had 89,766 people to train and advise in business management. The target beneficiaries turned up to be much more than the capacity ZDT had to effectively train and advise. This is evidenced by the

71

manner in which ZDT had set targets in terms of groups to be trained and advised. In 2003/04 year, ZDT planned to train and advise 64 groups. The preceding year (2002/03) ZDT planned to train and advise 32 groups. Even if ZDT were to successfully train the 64 groups with an average group membership of 15, only 960 group members would be trained. If 960 members would be trained per year for a period of five year, it means 4,800 group members would be trained. While the number of groups targeted to be trained each year corresponded with the available resources, it was far from what the target beneficiaries expected especially considering the number of groups in the whole working area of Chavuma and Zambezi districts.

The capacity of ZDT to adequately service the target beneficiaries fell far short of the expected levels. ZDT, according to the organizational structure was supposed to have three Trainers and four Group Promoters. At the time of the attachment, the student observed that there were two Trainers and four Group Promoters. Each Group Promoter was expected to train eight groups in a year while each Trainer was expected to train sixteen groups per year (ZDT, 2003). The total number of groups targeted to be trained was sixty-four. While it is true that the number of groups targeted was in line with available resources, it is also true that the number of Trainers and Group Promoters was inadequate considering the number of people that were waiting to benefit from the training and advice programme of ZDT.

The level of education of the majority of the target beneficiaries was considerably low. Most of the educated young men and women of Chavuma and Zambezi districts have left for the provincial headquarters Solwezi and Copperbelt Province in search of employment and other opportunities. The majority of the remaining population is comprised of old men and women who cannot read and write except a small number or retirees. The young men and women that have remained in the area are those that have failed to qualify to either grade eight or ten. With such a target beneficiary of low literacy levels, training offered by ZDT seems complicated and difficult. The difficulty of the training is evidenced by the groups' failure to write business plans as well as inability to record and keep business transactions.

7.1.2   Training needs identification

ZDT does not conduct training needs assessment of its target beneficiaries. The only qualifications required are that a client has to belong to a group and be able to pay the training fee of ZMK5, 000.00.

The ZDT business management training curriculum is standard in that when a client pays, he/she has to be trained in all the topics of business identification and selection, marketing, business planning and record keeping. The standardisation of the training makes it less meaningful and relevant to the target beneficiaries. Some of the target beneficiaries were already engaged in business. This meant that they had already identified and selected businesses. What such clients needed might have probably been skills in recording keeping. If ZDT conducted training needs assessments, it would have saved time and resources by concentrating on areas where the clients had inadequate skills and knowledge.

The purpose of training groups made the whole exercise of conducting training needs assessment irrelevant. After the ZDT and ZAYO rationalization process, it became clear that the purpose of ZDT was to train groups so that they could access credit from ZAYO. On the other hand, ZAYO was worried with the ability of the clients to pay back loans because of inadequate business knowledge. In order to ensure that all loan beneficiaries had the capacity to manage the funds and pay back loans there was need for all target beneficiaries to undergo the training in full regardless of already existing entrepreneurial skills. However, the dream by ZDT and ZAYO to develop successful enterprises and the improvement of incomes of very poor people were conflicting rather than complementary objectives (Johnson and Rogaly, 1997:11). This was so because by trying to select a few people that were able to pay for training and only approving loans of those most likely to pay back the credit, the programme was inevitably moving away from working with its target population, the poor.

The training was offered to groups. The groups comprised of individuals with different business backgrounds. The rationale, according to ZDT for training the groups in all the topics was that

while some groups gave loans to individuals within the groups, other groups were conducting collective group enterprises. Because of the collective enterprises, it was strongly felt by ZDT management that all group members should have same training for them to manage the collective enterprises effectively. This reasoning greatly influenced ZDT's failure to conduct training needs assessment.

The introduction of the training fee equally affected the training needs assessment exercise. The intention of charging training fees was for ZDT to start moving towards self-sustainability as directed by the cooperating partner, HIVOS. While the fee of ZMK5, 000.00 per client was negligible in terms of the real cost of the training programme, the clients expected a lot in terms of training material covered. The cost of training one client according to ZDT's annual report was ZMK893, 798.89 (ZDT, 2003:28). So for the client to demand that all topics be covered could be said to be too exorbitant.

7.1.3 Feedback from trained clients

Training in itself is communication. For communication to be effective, there is need for feedback from the recipient of the message to the sender. ZDT imparted business management knowledge and skills on the clients through training. ZDT as a development oriented NGO put a monitoring system in place to check on how their trainees were performing. This was done at two levels, through field visits and annual evaluation.

Field visits undertaken by Trainers and Group Promoters to groups to check on how they were employing the skills acquired during training proved to be an effective channel for receiving feedback. During the field visits, the student observed that the Trainers and Group Promoters checked among other things the records kept, the extent to which business plans were adhered to, generally how enterprises of groups were performing and how groups managed the loans obtained from ZAYO. Through the field visits, Trainers and Group Promoters were able to observe on their own as well as get the problems the trained clients experienced in managing their enterprises. The Trainers and Group Promoters were able to advise the clients on the spot.

74

Annual evaluations on the impact of the ZDT intervention do provide ZDT with feed back on the effectiveness of the training and advice programme. While annual evaluation exercises do provide ZDT with relevant information on how groups utilize the skills they acquired during training, ZDT does not have enough means to correct the deficiencies on the already trained clients. This is so because after groups are trained, they get a loan from ZAYO, an organization that ZDT has no control over. Getting a loan from ZAYO is an end in itself. Training is just a means to getting a loan. No group had shown interest to be re-trained after getting the loan.

7.1.4   Mobile training

The student observed that ZDT did not have a fixed training place or structures. The training is offered to the clients in their respective areas of residence. The reason for making training mobile according to ZDT was that it was cheaper for ZDT Trainers to move to where the groups were compared to group members traveling to Zambezi Township. When groups travel to the township, ZDT has to arrange and pay for accommodation, pay for meals, refund transport costs incurred by the groups and pay them out of pocket allowances to cover the cost of items like toiletries. This approach to delivery of training proved to be very expensive on the part of ZDT.

While the residential training programme tended to be expensive, ZDT nodded that they were effective in the sense that they provided suitable learning environment for the group members. The group members faced no interruptions during training sessions because they were far from their homes and friends.

The mobile training approach was not only cheaper for ZDT; it also enabled all group members to attend training especially female group members. Some female group members disclosed that their "jealousy" husbands could not allow them to travel to the township to attend training. Breastfeeding group members were also advantaged with the mobile training approach. They could attend training while people within the villages were looking after their children. More importantly, the mobile training programme was appreciated by the majority of the group

members in the sense that training occurred in environments they were very much used to unlike strange venues in the township.

7.2   Micro-Credit Provision

7.2.1   Target beneficiaries

When ZDT and ZAYO rationalized their operations in 2000, ZAYO was to give credit to group members that had been trained by ZDT. This now became ZAYOs target group. At the time of attachment, ZAYO had started giving loans to untrained group members. The Chavuma District Business Association was one such group whose members received micro credit from ZAYO at the expense of groups trained by ZDT in the same area. In Zambezi district, ZAYO gave loans to eight untrained but well-established businessmen in order for them to boost their businesses. The failure by ZAYO to give credit to the defined target group defeated the whole objective of poverty reduction among the poor rural population.

ZAYO's argument for servicing untrained group members with credit was that they needed to increase the number of clients for them to realise profit in the lending programme. Additionally ZAYO argued that it had to give more loans in areas that were close and accessible as well as with high population concentration. The business rationale advanced by ZAYO was correct, but ZAYO failed to abide by the rationalization resolutions, which stipulated that any changes in the administration of credit to the target group should be in consultation with ZDT (ZDT, 2000).

The target beneficiaries of the credit programme as earlier defined comprised of the rural population of Zambezi and Chavuma district who made their life out of non-salaried activities. Going by this definition; it was established that there was no discrimination based on any criteria like gender, age, ethnic grouping, religion or political affiliation. This very openness to lending enabled old men and women to access loans to conduct business. It was observed by the student that such loanees were unable to successfully conduct business because of long distances that had to be covered during purchasing and selling of merchandises.

76

The female loan recipients according to records available at ZAYO were repaying loans according to the schedules as compared to male counterparts. This segment of the target beneficiary constituted the minority of the loan recipients. The student discovered during the attachment that in the groups, there were couples, fathers and daughters and brothers and sisters. In situations where wife and husband belonged to the same group, the husband would get the loan on behalf of the couple. Where there was brother and sister, the brother could obtain loan on behalf of the sister. It was only single mothers and female family heads that got loans in their own names. Because of this pattern of getting loans, it showed a picture that there were few females accessing loans as compared to males.

7.2.2   Types of enterprises supported by credit

ZAYO credit was made available to any client for any income generating enterprises as long as a "viable" business plan was formulated by the client and approved by ZAYO. Amongst the types of businesses supported included cattle trading, selling of second hand clothes commonly referred to as 'salaula', fish trading and general trading in groceries.

Most of the above listed enterprises supported by credit were seasonal. Fish trading occurred mostly from the month of May to September. The small fish locally referred to as kakeya is caught in March and April in the Kashiji plains on the West bank of the Zambezi river during the floods. The kakeya is dried and transported to the Copperbelt Province where it is in high demand.

Salaula is bought either from the copperbelt towns or Lusaka and transported to Zambezi and Chavuma. While the salaula bales are sold through out the year in Lusaka and copperbelt, the selling of salaula in Zambezi and Chavuma is seasonal in that, market is only available when the local people have harvested and sold their farm produce of maize, rice, cassava, and groundnuts.

While cattle trading takes place through out the year, it is often disrupted by disease outbreaks. When a trader is unfortunate the meat can be condemned and destroyed when found diseased.

Cattle is transported to Solwezi and the Copperbelt where there is market. Most loanees prefer trading in cattle, as it is believed to be highly profitable. It has however been realised that it is equally risky because of road accidents.

The business of groceries and baking are mostly the preserve of the women groups. This involves the buying of merchandise from wholesalers on the Copperbelt and reselling in small shops in the villages. Equally bread flour is bought from the Copperbelt for making scones. Both businesses of groceries and baking are highly competitive since nearly every one is in it.

The student observed that the type of enterprises that were supported by credit were limited. Further, ZAYO's credit programme does not cover agriculture related businesses. There are no loans for agricultural production and yet 90 percent of the target population earns its livelihood in non-salaried activities, the majority of which is farming. ZAYO's argument for lack of support to agricultural oriented enterprises was that loanees with such enterprises take long to repay loans. ZAYO desperately needed clients that could repay loans within a short period. The idea was to make as much profits as possible in an effort to be self-sustaining. The student observed that ZAYO was in a dilemma of trying to achieve two contradicting objectives. At the level of clients, ZAYO wanted to alleviate poverty by providing credit. At the organizational level ZAYO wanted to be self-sustaining by charging economical interest rates. Looking at the type of clients and the economic activities going on in the area, the student felt ZAYO was being unrealistic to follow such an agenda.

7.2.3   Loan amounts and conditions

The credit programme as administered by ZAYO was meant to support micro enterprises. As such, the amounts of funds given out as credit were rather minimal. By April 2003, the loan ceiling amount was two million kwachaa (ZMK2, 000, 000.00) and the minimum was two hundred and fifty thousand kwacha (ZMK250, 000.00). Cattle trading had the ceiling of two million kwacha (ZMK2, 000,000:00) while other businesses fell within the loan amount of between ZMK250, 000:00 – ZMK1, 500,000:00. According to some groups interviewed, the

loan amounts were too little for anybody to conduct reasonably profitable enterprises. Because of the small loan amounts, group members who wished to conduct big businesses shunned the loans scheme.

The loan conditions were too harsh for the clients. The interest rate of 72 percent per annum was too high for the clients. The groups in Nyatanda area in Chavuma district felt that the interest rate was as good as the one obtained in commercial banks. The groups complained that the interest rate charged on ZAYO loans prohibited them from progressing in business. The profits realised according to the groups were absorbed in payment of interest on loans.

The clients complained of the loan processing procedure as being cumbersome. They said it was taking too long to have a loan approved. The ZAYO condition was that a loans committee meets once a month to approved the loans. The students observed that the complaints from the clients were genuine in the sense that since most of the profitable business ventures were seasonal, it was only right for a client to engage in that particular business when demand for the product was high. Kakeya trading for instance was profitable immediately after the month of April. If a loan is not approved in time, the market for kakeya gets flooded such that the loanee fails to pay back the loan in time or completely.

The other loan condition that negatively affected the clients was the issue of grace period given by ZAYO. ZAYO's condition was that the clients had to start paying back the loan one month after receiving the loan funds. According to the clients, it was not easy because some businesses like cattle trading required that a client had to arrange for transport to the Copperbelt. By the time the cattle was slaughtered and sold, a period of one month was over when the client was supposed to make the first repayment installment. If the client did not pay in the first month or whatever payment was due, the outstanding interest amount attracted a 12 percent penalty charge. While this condition made business sense from the ZAYO point of view, it was harsh for the types of clients like those found in Chavuma and Zambezi districts.

7.3   Communication with Clients

7.3.1   Communication in training

Communication is central in development efforts. Training of groups in business management involved communication. The type of communication used in training of clients was mainly interpersonal communication. This involved one Trainer teaching a group of between 10 and 15 people.

Training involved using visual aids. The use of visual aids, role-plays and drama was designed to simplify message transfer process. It was discovered during attachment that the groups very much appreciated the use of role-plays to other methods of knowledge transfer. The groups interviewed indicated that role-plays made them understand lessons better because they did not need to struggle reading or writing. The role-plays were also entertaining.

The other type of communication that was taking place during training was the communication between and among the group members. This communication process largely determined the extent to which the group members were able to share the knowledge acquired through training. The group members shared the knowledge during the training sessions as well as when they were conducting group meetings.

The communication between the Trainers and the group members was biased towards one direction. The flow of information was more from the Trainers to the groups. The student observed that the groups were more of unquestioning recipients of information from the Trainers with very little room for feedback. This situation was promoted by the very nature of how training was perceived. Observations revealed that the groups' motive for attending training was basically for the purpose of securing a loan. Since there were no exams to pass and qualify for loans, merely attending was enough qualification. As a result most of the group members remained passive participants.

Communication between the Trainers and groups was hampered by complexity of the message itself. Training groups in business management no matter how simplified, is not easy. The ZDT Trainers delivered the training in local languages. Despite this simplification, the student observed that there were certain concepts in business that just had to be taught in English if they had to make business sense. The group members found such concepts difficult to understand.

7.3.2 Communication in the credit programme

Communication between the clients and ZAYO over the credit programme was lacking. The groups that received loans when interviewed indicated that ZAYO never communicated information about loan conditions to them. They singled out the lack of grace period before commencing loan repayment and the penalty fee on delayed installments, as information that had not been made available. The student, however, observed that the conditions that the clients were complaining as not having been communicated to them were actually contained in the loan agreement forms that the clients signed at the time of obtaining the loan. ZAYO should have verbally been explaining the conditions to the clients even before the loans were given out so that the clients could make informed decision.

ZAYO Credit Officers did not communicate whenever they visited clients that had obtained loans. The groups that ZAYO had given loans to were arranged in such a manner that the group members themselves through peer pressure ensured that the group members that got loans repaid in order for the other members to obtain loans. Loan repayment was being done in a transparent manner at a group meeting where ZAYO Credit Officers were present to receive the repayments. Group members interviewed complained that the ZAYO Credit Officers traveled to the groups without making appointments with them. The groups genuinely explained that they did solely exist for ZAYO loans. They said they were involved in other activities, which were equally important for their livelihoods. They complained that ZAYO did not have the courtesy to inform the groups that they would be visiting them. ZAYO officers on the other had admitted that they had stopped communicating with groups concerning their visits to collect repayments because the group members who were in default once informed were not turning up for such meetings.

As such ZAYO decided to be ambushing the group members. The student observed that the ZAYO group solidarity approach to lending was failing.

ZAYO managed to inform the groups about the availability of loans but lamentably failed to inform the groups about the purpose of the loans. Lack of effective communication in any development effort is a recipe for failure. The groups thought that the loans were given by the donors through ZAYO in order to help them. True as this might have been, the groups failed to understand the need for them to pay back so that other group members could benefit. The idea of a revolving fund was not inculcated in the minds of the group. Closely related to this is the failure by ZAYO to adequately inform the groups about the work of peer pressure in loan repayment as used in the Grameen Bank arrangement in Bangladesh, a programme that ZAYO was trying to emulate.

Generally, the student observed that in both ZDT and ZAYO, there was no form of communication planning. According to Moemeka (1989) Communication planning is a deliberate, systematic and continuous effort to organise human activity for the efficient utilisation of community resources so as to realize developmental goals, means and priorities. The planning is based on the economic, social and political organisation prevailing. Going by this perspective, it is unfortunate that there is no communication in the two development organizations. For them there is no difference between information (provision of facts and figures) and communication (exchange of ideas).

7.4 Performance of enterprises supported by training and credit.

7.4.1 Increasing income of enterprises

The objective of ZDT and ZAYO was to increase the incomes of the target group in a sustainable manner. This was to be done through improved performance of group or individual enterprises. It was believed that when the groups and individuals are trained in business management and provided with credit, the performance of enterprises would improve by way of increased income.

This in turn would lead to increased savings at both group and individual level. Records available at ZDT indicated that the majority of groups that were trained had a higher rate of return on their business. According to the ZDT annual report:

> Out of a sample of 67 trained clients the majority of the clients (83%) had enterprises with the rate of return of 25% or more. Such enterprises could be said to be well performing. It is possible to attribute this to the effect of training (ZDT, 2002:19).

While the above conclusion is true, the student however, observed that the enterprises that the clients were engaged in were actually smaller or on a small scale such that in the real sense, the profits generated from such enterprises could not be invested in larger businesses.

The training was expected to increase the savings of the groups. The student found out that actually in the solidarity groups where savings regulations were established, there were more than 50% of the group members saving. This was confirmed by ZDT during their annual evaluation in 2003. The student was able to conclude that while the savings increased in groups, this could not be solely attributed to training. The condition for a group to access credit under the solidarity approach was that the group members themselves should start by making savings. It is therefore also possible to conclude that the savings increased because of the group members' motive to access ZAYO loans. In as much as savings could have increased, the amounts involved were so small in terms of doing business that could improve the livelihoods of the group members.

7.4.2   Record keeping

Training and credit were expected to increase the group member's capacity to keep business records. The most regarded record to be kept was the cashbook. Other record books included the group register, group meetings attendance register, stock cards, minute books, assets register and customers' credit book. The student found out during attachment that out of a sample of 67

clients, 63 percent of the clients did not keep cash books for their enterprises. In as much as they have been trained to keep cashbooks they were not doing it due to illiteracy. About 17 percent were able to keep their cashbooks properly. These included those clients who were literate. This category included mostly school levers and retirees. 20% of the clients were maintaining the cashbook but were not entering the transactions correctly. These included illiterate clients who used literate relatives to enter the transactions.

The keeping of an assets register by clients seemed to have been a problem to the majority of the clients. The interviews revealed that 83 percent of the clients did not keep assets registers. Reasons given for this scenario as documented by ZDT were that:

> most of them were illiterate and could not write. Some of them feared to maintain an assets register because they felt it were not traditional to expose their assets to other people. They also did not want to expose their assets in fear of their property being grabbed when they default on loans (ZDT, 2003:24).

Training was to an extent able to promote record keeping in the sense that the clients were guided on how to go about entering the transaction. However, the idea of having property identified by the lenders was one inhibiting reasons for not maintaining the assets register. While training in business management covered topics on the need to keep customers credit books, two thirds of the clients did not keep credit book for their enterprises. This could be attributed mostly to illiteracy and more specifically inability to write.

The clients interviewed indicated that they found it comfortable to keep the names of creditors in their heads for fear of embarrassing them by writing in a book. Other clients said they were operating within the local areas such that they knew everybody by face and name. They felt it was easy to remember names of those that owed their enterprises. While the reasons advanced by the clients could be true, they were however in contrast to the very reasons of the training. Record keeping in terms of tracking the loans were correct and up to-date. The reason given by the clients who obtained loans was that they did not want to default. They said default could

lead to ZAYO confiscating the collateral they pledged. The major motivating factor for the clients to keep records on loans according to ZAYO management was that a client could only qualify for a second loan if the first loan was successfully paid according to the business plan. A second loan was attractive to the clients because it had a larger amount as compared to the first one.

7.4.3 Business improvement

ZDT general objective was to have the client's capacity and businesses improved in a sustainable way. The records at ZDT indicated that by the end of March 2003, 314 clients were successfully trained in business management. Out of the number of those trained 144 were engaged in business. This represented 45.86 percent of those trained. It was also noted by the student that out of the 144 trained clients 109 had submitted business proposal for loans. The 109 proposals submitted by groups were successfully appraised by the loans committee (ZDT, 2003:22). In concluding the general performance of the clients' enterprises, ZDT stated that:

> ZDT general objective was not yet achieved. Barely half of the clients had their capacity built (received loans and were able to do business). The identification of the businesses by the clients was well done and the performance of the businesses was at appreciable levels (Ibid:21).

The conclusion by ZDT could be correct. The other factor though, which could have contributed to the non-achievement of the overall objective, was that at the time ZDT was making the assessment, it was only half way the project life period. The programme document on which the objective was based was for the period 2001 to 2006 and yet the above conclusion was made in 2003.

ZDT's intention was to have clients' enterprises that were sustainable. Sustainability according to ZDT meant that the enterprises should have been economically viable, environmentally sound,

socially just, and culturally adaptable (ZDT, 2001). The annual evaluation of ZDT's intervention in 2003 concluded that:

> most businesses were economically viable (they had a good rate of return). Most businesses had no negative effect on the environment and women. However some businesses were not socially just in that workers were not fairly remunerated. Business owners would like to safeguard their small businesses by paying sparingly (Ibid:19).

The student confirmed this conclusion during the attachment. The student observed that while the small businesses were economically viable, they were insignificant in terms of overall improvement of the standard of living of the clients. The small businesses of trading for sure had no effect on the environment at all.

CHAPTER 8
Conclusions and recommendations

8.0   Overview

The attachment to the Zambezi Development Trust was a practical test for the student to observe how communication for development can be used to improve the livelihoods of the majority of the rural poor populations. Development efforts promoted by different agencies in rural areas need to appreciate the conditions in which these populations struggle to survive if any meaningful assistance has to be rendered to them.

Participation of the target population in the development process designed to improve their livelihoods is an important element in the entire process. Opportunities have to be given to the communities to actively participate in problem identification, solution design, implementation, monitoring and evaluation. Any development effort that overlooks participation of the target population is sure recipe for failure. Unless the target population participates at all phases of any development efforts, no meaningful and sustainable development will be achieved.

8.1   Conclusions

8.1.1 ZDT'S capacity to service target beneficiaries

ZDT operates in the two districts of Chavuma and Zambezi whose combined population was 99,740 by the year 2000. Ninety (90) percent of this population belongs to the ZDT target beneficiaries. ZDT had only two full time Trainers and four part- time Group Promoters. Both the Trainers and Group Promoters were involved in the training and advising of groups in business management skills. While these Trainers and Group Promoters were adequately trained to impart business knowledge in the target beneficiaries, the number was inadequate compared to the population that desperately needed their services. This is evidenced in the number of targets achieved by ZDT. For instance in 2002/03 ZDT targeted to train 36 groups but managed only to

train 28 groups. While this represented 77.8% achievement, the target (36 groups) is rather small considering the total population that required the services. The capacity of ZDT in terms of number of training personnel is inadequate compared to the demand for training by the target beneficiaries.

8.1.2 Assessment of training needs

ZDT does not engage its target beneficiaries into deliberate participatory assessment of the training needs of individual group members. The approach towards enrolment of trainees is based on trainees' capacity to pay the training fees and being a member of a group. All trainees that pay undergo uniform training regardless of knowledge they already have about business management.

8.1.3 Feedback in the training programme

ZDT has not designed a system of getting feedback from the trained clients. After the clients have been trained, ZDT does not measure the extent to which the group members put into use the knowledge acquired from training. Follow-up field visits would play this role but does not effectively play the feedback role in that serious documentation is lacking.

The monitoring system ZDT had put in place of using field visits and annual evaluations was not effectively utilized. The feed back system was adversely affected due to absence of the planning monitoring and evaluation (P, M & E) policy. At the time of the attachment this document was in its very draft form.

8.1.4 Non residential training arrangement

ZDT delivered training to groups right in their areas of residence. The training was delivered as a mobile course. ZDT training staff camped in schools and delivered training using the classrooms. The advantages of this approach was that it gave opportunity to married female

group members to attend training unlike when they had to get permission to travel to the township to attend training. Further, mobile training programmes enabled ZDT to cut down on expenses of feeding, accommodating and transporting trainees when training was conducted in the township. More interesting was that trainees were able to actively participate since the training was happening in an environment they were familiar with.

8.1.5 Target beneficiaries for credit

The target beneficiaries for credit under the ZAYO credit facility are those groups and individuals that had undergone training in business management offered by ZDT. ZAYO however had given loans to non-trained individuals and groups, which did not belong to the target beneficiaries as stipulated in the ZDT and ZAYO rationalisation resolutions.

8.1.6 Enterprises funded by ZAYO loans

ZAYO only funded enterprises that were viable. Viability was assessed through the business plans submitted. The common businesses supported by ZAYO credit scheme include fish trading, cattle trading, second hand clothes and general trading. These enterprises were considered to be viable in as far as ZAYO was concerned.

8.1.7 Loan amounts

Regardless of any enterprise, ZAYO loans were limited to a minimum of ZMK 250,000.00 and a maximum of ZMK 2,0000,000.00. Initial loan amounts started with the minimum amount of ZMKK250, 000.00. The loan amount progressed upwards on repeated loans until the ceiling of ZMK 2,000,000.00 was reached.

8.1.8   Communication

There were no clearly defined lines of communication between ZDT and ZAYO over the administration of credit and training. While there was an improvised loan's committee in which loans applications were approved, there was no arena at which other issues pertaining to credit and training could be discussed. Meetings of ZDT and ZAYO over training and credit were often organized as a response to crisis and not as usual avenues for sharing information.

The target beneficiaries are not clearly informed about the conditions attached to loans. While ZAYO claimed the loan conditions were communicated to the target beneficiaries, the beneficiaries generally displayed a sense of ignorance. Overall there was no communication strategy or plan at ZDT and ZAYO to promote development in the area.

8.1.9   Performance of group enterprises

It has generally been observed that despite the group enterprises receiving support in terms of training in business management and loans, there has been no significant improvement in the performance of enterprises supported by training and credit as can be evidenced from the rate of return of most enterprises. The incomes of the group enterprises have not increased significantly. While a considerable number of groups do keep records, there are still many cases where the groups do not maintain records of their enterprises.

8.2   Recommendations

Based on the findings during the attachment period, the following recommendations are being put forward to ZDT for the support to the groups through training and credit:-

8.2.1. ZDT should increase the number of Trainers and Group Promoters in order for her to speedup the rate at which groups are being trained and meet the demands for training by groups. Since the groups can only access loans at ZAYO after having been trained, there is need to

increase the number of training staff so that the target beneficiaries can access the loans in order to improve their livelihoods.

8.2.2. There is immediate need for ZDT to introduce a participatory mechanism of identifying

individual group members' training needs so as to avoid subjecting group members to training that they do not need for their enterprises. Training should rather be delivered based on identified needs. Now that the group members pay for the training received, it is important that they only pay for components of training that they require for them to improve their business management skills.

8.2.3. ZDT should develop a monitoring and feedback system in order to tailor their training programme to the needs of the groups and group members. Feedback from the trained groups will considerably contribute to the development of a problem-oriented curriculum by ZDT.

8.2.4. ZDT should consider allowing ZAYO to widen the credit beneficiary base. ZAYO should also give loans to groups and individuals that have not been trained by ZDT. Since there are individuals and groups that are already in business and are knowledgeable about business management, but have little working capital, it is in the interest of the groups and individuals and ZAYO that loans to inject working capital to such groups and individuals should be given.

8.2.5. ZDT should encourage ZAYO to increase the number of enterprises that should qualify for funding. More specifically, ZAYO should include agro-based enterprises because almost 90 percent of the target population depends on agricultural related activities for their livelihoods.

8.2.6. ZDT needs to liaise with ZAYO and urge ZAYO to increase the loan amounts for different enterprises applied for by groups. For any business to make sense there is need for increased working capital. The maximum loan amount of ZMK2, 000,000.00 is not enough if an enterprise has to generate enough profits to pay back the loan as well as improve the lives of the borrowers.

8.2.7. Individually and in collaboration with ZAYO, ZDT should develop a communication plan or strategy. The communication strategy should address communication concerns between ZDT and the clients, ZAYO and the clients and well as between ZDT and ZAYO. The development of a communication strategy in all the three situations described is urgently needed.

8.2.8. There is immediate need for ZDT and ZAYO to undertake a joint study to establish the determinants of poor performance of group enterprises. Since the interventions of training delivery and credit provision are to improve the livelihoods of the target population through increased income, it is just important to find out why there is no significant improvement in the performance of the enterprises despite the interventions.

References.

Abainza, Victor C. (1981) 'Approaches to Entrepreneurship Development' (pp. 15-25) in *Trainer's Manual on Entrepreneurship Development*, Singapore:U.P. Institute for Small-scale Industries.

Agrawal, Binod C., (1994) 'Kheda: An Experiment in Participatory Communication (pp 387-399) in White, Shirley A., Sadanandan K. Nair and J. Ascroft (eds.) *Participatory Communication: Working for Change and Development*. New Delhi: sage Publications India pvt. ltd.

Ahuja, B.N and Chhabra, S.S (1992) *Development Communication*, Delhi:Surjeet Publications

Breaking the vicious cycle of poverty through microcredit:
http://www.graqmeen-info.org/bank/bcycle.html

Carvajal, Jaime (1989) 'Microenterprise as a Social Investment' in Levitsky Jacob (ed) (1989) *Microenterprises in Developing Countries*, London: Intermediate Technology Development.

Harper, Malcom (1966) *Empowerment through Enterprises: A training manual for non-governmental organisatios*, London: Intermediate Technology Publications.

Harper, Malcom (1989) 'Training and Technical Assistance for Microenterprises' (pp177-188) in Levitsky Jacob (ed) (1989) *Microenterprises in Developing Countries*, London: Intermediate   Technology Development.

Infante, Dominic, A., A. S. Rancer, and D. F. Womack (1997) *Building Communication Theory* 3rd edition, Illinois: Waveland Press Inc.

Johnson, Susan and Ben Rogaly (1997) *Microfinance and Poverty Reduction*, London: Oxfam Print Unit.

Jonathan, Dawson With Andy Jeans (1997) *Looking Beyond Credit: Business development services and the promotion of innovation among small producers*, London: Intermediate Technology Publication.

Ledgerhood, Joanna (1999) *Micro Finance Handbook: An Institutional and Finance Perspective*, Washington D.C.: The World Bank.

Leila, Webster (1991) *World Bank lending for Small and Medium Enterprises: Fifteen*

years of experience, Washington D.C.: The World Bank.

Mahabub, Hossain (1988) *Credit for Alleviation of Rural Poverty: The Grameem Bank in Bangladesh,* Washington D.C.: International Food Policy Research Institute.

Microcredit, http://www.grameen-info.org/mcredit/index.html

Moemeka A. Andrew (ed) (1987) *Communication for Development: A New Pan – Disciplinary Perspective,* New York: New York State University Press.

Moemeka A. Andrew (1989) 'Perspectives on Development Communication' in *Africa Media Review*, volume 3, number 3, pp 1-24.

Muhammad, Yunus (1989) 'Grameen Bank: Organisation and Opreation' (pp. 144-161) in Jacob, Levitsky (ed.), *Microenterprises in Developing Countries*, London: Intermediate Publications.

Ngugi, Muiru (1995) 'Development Communication: A Clarification of Constructs' (pp. 2-15) in *African Media Review, Volume 9 No,2, 1995.*

Nair, K.S and White, Shirley A (1994) 'Particpatory Message development: A conceptual Framework' (pp 345-358) in White, Shirley A., Sadanandan K. Nair and J. Ascroft (eds.) *Participatory Communication: Working for Change and Development*. New Delhi: sage Publications India pvt. ltd.

Oliveira, M.C.B.(1993) "Communication Strategies for Agricultural Development in the Third World." *Media Asia.* Vol.20. No.2:102-108

Reid, David (1995) *Sustainable Development: An Introductory Guide*, London: Earthscan Publications Ltd.

Republic of Zambia (2001) *Preliminary report for the 2000 Census of population and housing count*, Lusaka.

Rogers, Everett M (1995) *Diffusion of Innovations*, 4th Edition, New York: The Free Press.

Saasa, Oliver with Jerker Carlsson (2002*) Aid and Poverty Reduction in Zambia,* Uppsala: The Nordic Africa Institute.

Seiler, William J (1996) *Communication: Foundations, Skills, and Applications,* Third Edition, New York: Harper Collins College Publishers.

Servaes, Jan (1996) 'Introduction: Participatory Communication and Research in Development Settings' in Servaes, Jan, T. L. Jacobson and Shirley A. White (eds.), *Participatory*

Communication for social Change, New Delhi: Sage Publications.

Servaes, Jan, T. L. Jacobson and Shirley A. White (eds.) (1996), *Participatory Communication for social Change*, New Delhi: Sage Publications.

SNV/ Nertherlands Development Organisation (2001) *Microfinance: A reference guide*, Sjakke Cosijn.

Webster's Third New International Dictionary of the English Language Unabridged (1978), USA: G. &C. Merriam Company Publications.

Wiig, Arne (1997) *Micro-credit Programmes: Methods for Solving Dilemas of Credit Expansion*, Bergen: International Food Policy Research Institute.

What is Microcredit, http://www.grameen-info.org/mcredit/definit.html

White, Shirley A., Sadanandan K. Nair and J. Ascroft (eds) (1994) *Participatory Communication: Working for Change and Development*. New Delhi: sage Publications India pvt. ltd.

Zambezi Development Trust Ltd. (June 2000) *Annual Report 1999/2000*, Zambezi: ZDT.

Zambezi Development Trust Ltd. (2002) *Annual report 2001/2002*, Zambezi: ZDT.

Zambezi Development Trust Ltd. (March 2003) *Annual report 2002/2003*, Zambezi: ZDT.

Zambezi Development Trust Ltd. (2000) *ZDT/ZAYO rationalization 1999-2000 resolutions*, Zambezi: ZDT.

Zambezi Development Trust Ltd. (1999) *Programme Document 1999/2001*, Zambezi:ZDT.

Zambezi Development Trust Ltd.(2001) *Programme Document 2001-06*, Zambezi: ZDT.

Zeller,M., J. von Braun, K. John, and D. Pautz (1994) *Sources and Terms of Credit for the Rural Poor in the Gambia*, Washington D.C.: International Food Policy Research Institute.

Appendix A

Members of the ZDT Board of Trustees

Appendix B

ZDT Members of Staff and Group Promoters

1. Chibuno Alvin Nchemba (Programme Manager)
2. Samuel Chanda (Training Coordinator)
3. Langton Sitima (Accounatnt)
4. Christabel Ngimbu Mukuyu (Trainer)
5. Charity Lieneno Liswaniso Mun'gulun'ga (Trainer)
6. Benson Luwaya (Group Promoter)
7. Patterson Lisetela (Group Promoter)
8. Mickey Musoka (Group Promoter)
9. Charles Wachata (Group Promoter)
10. Enock Kayamba (Driver)
11. Laban Mukuma (Driver)
12. Enicker Chikenge (Office Orderly)

Interview Guide

Background Information

1. Name of Group

2. Membership

3. Number of Male; Number of Females

4 Year group was formed

5. Type of Businesses/ enterprises by group

Training in Business Management

6. When did group receive training from ZDT?

7. What topics did you learn during training?

8. Do you apply to your business the knowledge you acquired from training? Yes/No. (If answer is yes, interviewer to check the record books. If answer is no, why not).

9. How does group find training delivered by ZDT in relation to their businesses? Why?

10. How should training be conducted by ZDT in order to satisfy the needs of the group?

11. How do the group find the mobile training programme?

12. What should be done to improve the training programme?

Credit from ZAYO

13. Has group received credit from ZAYO? Yes/No

14. If yes, when did they receive and how much?

15. For what enterprise/business has group received credit ?

16. If not why?

17. How does group find loan/credit conditions?

18. What effect has the loan had on your business?

19. What reason(s) do you attribute to the effect of the loan on your business?

20. What should be done for credit programme to help group?

Communication

21.   What do you know about ZDT/ZAYO?

22.   How do you receive information from ZDT/ZAYO?

23.   How do you receive information from ZDT/ZAYO?

24.   How often do you send/receive information to/from ZDT/ZAYO?

25.   Dou you have face –to- face discussions with ZDT/ZAYO members of staff over the services they offer?

26.   How do you think communication should function between your group and ZD/ZAYO?

END