

**THE FLOW OF CREDIT INFORMATION TO SMALL-SCALE
FARMERS IN ZAMBIA: CAPACITY-BUILDING OF CREDIT
RECIPIENTS**

BY

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Declaration

I declare that this dissertation has not been submitted for a Degree in this or any other University.

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Abstract

The agriculture industry is a vital sector in the development of the economies of nations in the South. This study advances a proposition that Zambia can markedly reduce its food self-sustainability and economic crisis through agriculture development. Agriculture development can be achieved through adequate rural credit facilities and information structures to small-scale farmers. The major findings of this study are that information dissemination on matters pertaining to credit and capacity-building of small-scale farmers has been inadequate. Even though credit facilities may be present, most small-scale farmers lack information on how to source funding. Farmers also lack adequate skills in accounts and management in order for them to properly manage the funds obtained on credit. This has resulted to loan repayment defaults and harassment by the credit providers. Tentatively concluding, this report observed that information linkages between the small-scale farmers and the credit institutions are very weak hence the ineffectiveness in information dissemination. Therefore, the report makes some suggestions on how to improve the communication structures in order to facilitate the participation of the grassroots in capacity-building of the credit recipients. The report suggests how the National Agricultural Information Services (NAIS) infrastructure and personnel can contribute towards closing the gap that currently exists between credit institutions and small-scale farmers. The report also suggests some communication strategies in order to make the information dissemination process effective.

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Dedication

This work is dedicated to my daughter Jenala Bernadette Sakala. May the almighty Lord always bless you.

Abbreviations/ Acronyms

ASIP	Agricultural Sector Investment Programme
CLUSA	Co-operative League of the United States of America
CSO	Central Statistics Office
CUSA	Credit Union Savings Association
DACO	District Agriculture Co-ordinator
IMF	International Monetary Fund
MAFF	Ministry of Agriculture, Food and Fisheries
NAIS	National Agriculture Information Services
NGO	Non-Governmental Organisation
PAM	Programme Against Malnutrition
RIF	Rural Investment Fund
SSF	Small-scale Farmers
ZNFU	Zambia National Farmers Union

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CHAPTER 1

Background

1.0 Zambia's Location

Zambia is located in the southern part of Africa. It lies between latitudes 8 and 18 degrees south and longitudes 22 and 34 degrees East. It has a total surface area of about 752, 600-km.

The country's population is estimated at 9.5 million people. About 83 percent of this population living in the rural areas, below the poverty datum line. The urban areas account for 46 percent of the population living below the poverty datum line. Urban population growth rate is estimated at about 3.3 percent per annum. About 15.1 per cent of the population is engaged in agriculture (CSO, 1997).

1.1 Major economic sectors

According to the 1993 Public Investment Programme, the country's major economic sectors are mining, transport, manufacturing, communication, energy, tourism, and agriculture. The country has been experiencing a series of economic problems since the late 1970's. In the 1980's these economic problems became more and more severe and adversely affected the social sectors. As the application of traditional remedial measures failed to yield the desired results, it became evident that the country had entered, as a result of its dependence on copper exports as the principle source of foreign exchange earnings, an economic and social crisis characterised by:

1. low levels of foreign exchange earnings in a situation of dwindling foreign exchange reserves;

2. reduced access to international financial markets due mainly to rapidly increasing external debt in the presence of declining inflows on non-debt-creating capital, such as direct foreign investments; and,
3. increased external debt-servicing burden and its direct adverse and rehabilitation of on-going activities through drastically reduced import machinery and spare parts.

The development described above has resulted in an overall decline in the economic growth and standard of living of the majority of the population. The high level of inflation, which the country has been experiencing since the 1980s, has partly aggravated the decline in the standard of living. Among other factors, the high inflation rate could be linked to the increase in money circulation which rose from K4.062 billion in 1986 to K18.443 billion by 1990. Frequent devaluation of the currency, large budget deficits and decontrol of the pricing system were also quite significant.

1.2 National development objectives and strategies

The government's broad national development objects as outlined in the fourth National Development Plan [1989-1993] proposed to;

- a) expand and diversify the country's economic base.
- b) create a self-reliant and self-sustaining economy.
- c) accord high priority to the development of agriculture

1.3 Agriculture sector

The private sector as well as the government basically manages Zambia's agriculture sectors. Government formulates policies through the Ministry of Agriculture, Food and Fisheries (MAFF). A cabinet minister, who is assisted by two deputy ministers, heads the

MAFF. The Permanent Secretary is the chief executive of all the operations of the ministry assisted by directors of the various departments. The Field Services Department is responsible for the operations of extension services as well as the dissemination of information through the National Agriculture Information Services [NAIS].

1.4 National Agriculture Information Services (NAIS)

Agricultural communication was initiated in the then Ministry of Rural Development in October 1965. This was in the form of a newsletter, titled *Farming in Zambia*. It was basically a mouthpiece for the commercial farming community. In 1966 a communication department was initiated for the purposes of disseminating agriculture technical information with the assistance of Zambia Information Services (ZIS).

The information was in the form of radio programmes targeted at the farming community especially small-scale farmers. Broadcasting and publications were in all the seven (7) major local languages.

Radio Rural Forum [RRF] was introduced in 1967. This was based on the concept of *Listen, Discuss and Act*. The programmes initially run broadcasting in three local languages but were further launched in other provinces to include four other languages. Agriculture communication was transformed into a communication division in 1969. It was renamed Rural Information Services [RIS]. RIS began national-wide agriculture broadcasting. In 1989 RIS assumed its current name NAIS. In 1992 NAIS officially became a department of the extension department. To this effect the department maintains staff at all the nine provinces and 76 districts of Zambia.

NAIS's role has basically been predominantly that of agriculture broadcasting and production of features such as those on linkage between the government and farming community. Broadcasting particularly through the use of radio, has by and large remained a permanent feature. This is based on the concept that radio is the most widely

accessed means of communicating to the rural masses. NAIS has a network of community listening groups, who are supplied with radio sets, throughout the country.

1.5 Mission of NAIS

The overall mission of NAIS is promotion of the adoption of proven agriculture technical innovation and farming skills among the farming community through the use of an integrated and multimedia strategy. NAIS is also the vital link between MAFF and other players in the sector and farming community, particularly the grass-roots based farmers. The mission is achieved through planning, producing and transmitting agricultural related information through electronic as well as print media. NAIS also produces audio and visual materials for use by extension workers in order to improve farmers performance. In addition to that, NAIS disseminates information emanating from research.

1.6 Broadcasting services

1.6.1 Radio

SSF are reached through radio broadcasting through the government-owned Zambia National Broadcasting Corporation [ZNBC], to the farmers in both English and the major languages. Programmes include Rural Notebook, Farm Magazine and Radio Farm Forum. Rural Notebook [RNB] provides technical information on various aspects of agriculture production. Farm Magazine on the other hand contains detailed interviews with successful farmers and other personalities involved in agriculture production and rural development in general. Radio Farm Forum [RFF] is based on community or group listening it has been operating since 1966. The input of the target group is very important as the groups send weekly discussion reports to NAIS headquarters for input into the next programmes.

1.6.2 Television

Television broadcasting of agricultural information began in 1982. *Lima Time*, as the programme is known, is recorded in the field and is targeted at the farming communities, by highlighting activities in the sector. NGOs and individual farmers also use it to promote their activities to the general public.

1.7 Publications services

The department publishes several publications such as *Farming in Zambia* Magazine, a quarterly 40-page bulletin aimed at providing detailed and technical information on management of crops, livestock, fisheries which includes highlights on government policy and programmes. *Agriculture Today* Newsletter is a quarterly 18-pages publication highlighting the activities and programmes of the Agriculture Sector Investment programme [ASIP]. Other publications include posters, farmers diary, calendars, educational booklets and pamphlets.

1.8 Press and public relations

The department keeps the media informed about the activities and programmes of the ministry and also responds to press queries and facilitates linkages between sources of information in MAFF and media personnel. The press section publishes articles in the newspapers. This section also keeps the public informed about government policy through press releases. The section also supplies agriculture-related photographs to the public media.

1.9 Justification for NAIS as an institution for attachment

NAIS has been involved in rural development in general and agriculture development in particular over for a long time. It has infrastructure such as a television and radio studio for the production of programmes. The department has staff throughout the 76 districts in

Zambia involved in rural development. It is the only mass medium institution that is specialised in information dissemination to the rural communities. NAIS has acted as a link to other departments within MAFF and institutions that offer credit to small-scale farmers.

CHAPTER 2

Statement of the problem

2.0 Terms of Reference

The general purpose of the attachment at NAIS was to expose the student to institutions involved in rural development such as financial institutions that provide micro-credit and institutions that are involved in information dissemination in the agriculture sectors.

Through this exposure the student had an insight in the process of credit provision and information dissemination.

Specifically, the attachment attempted to:

- i) survey the credit needs of SSF such as information seeking on credit facilities;
- ii) identify (through (i) above) other credit information needs of SSF;
- iii) identify the mode used by information providers to meet the needs of the SSF; and,
- iv) determine, on the basis of identified information needs and reason for using a particular mode, the present adequacy or inadequacy of the strategy used by information providers.

2.0.1 Scope of credit institution

The term credit or financial institution applies, in principle, to any company or other entity that takes money from depositors and uses the funds to make loans or investments.

The term tends, however, to be employed in a very broad sense. Depositors can be any person or entities that formally entrust funds for investment in expectation of a return.

The term applies to banks, building societies and savings associations; others include

insurance companies, pension funds and many others. This report is concerned essentially with institutions that lend money to the agriculture sectors.

2.1 Definition of small-scale farmers

In order to give a clear understanding of the farming systems in Zambia, a brief on categories of farmers is provided here below:

1. Large-scale commercial farmers cultivate more than 40 hectares.
2. Medium-scale commercial farmers cultivate between 10 and 40 hectares.
3. Small-scale commercial farmers have farms of between 1 and 10 hectares and use some purchased inputs, marketing some of their produce.
4. Traditional farmers have farms of one hectare or less, do not use purchased inputs, and market only a little of their agriculture produce (Carr, 1990:125)

The availability of credit to small-scale farmers at present is extremely limited.

Commercial farmers are able to get credit facilities to a certain extent from commercial banks. Commercial banks seldom like to spend time and effort on small transactions, which can entail effort, just as much work as a large one but which are far less remunerative. Table 1 shows the contribution of SSF towards national agricultural production. SSF are, therefore, not able to get credit. SSF in most areas of the country have to depend upon the moneylenders, friends and relatives for credit to continue their agricultural operations. There is limitation in the availability of funds from these sources and in some cases they are prohibitively costly. For SSF, the savings are extremely limited in most cases. Lack of adequate communication structures have resulted into the implementation of government direct, supply-led, targeted and subsidised credit programmes which have worsened the atmosphere in the rural financial markets. This situation has resulted to:-

Table1

Farmer’s contribution to National Production (Percentage)

	Small-scale	Medium-scale	Large commercial
Maize production	65	20	5
Cotton	95	5	-
Groundnuts	75	22	3
Sorghum	85	10	5
Millet	95	5	-
Sunflower	55	30	15

Source: MAFF Crop Forecasts

1. ineffective credit delivery systems;
2. non-sustainability of credit institutions;
3. the creation of a poor repayment culture dependence in which farmers expect assistance programmes and view such assistance as grants not as loans which have to be repaid back to the credit institutions that they where acquired from; and,
4. near collapse of Zambia's co-operative movements as a result of the general perception of farmers especially SSF that credit is only available for maize production.

2.2 Methodology

The attachmee used a qualitative approach as it was found to be suitable for the information that was required. Qualitative research examines the entire process believing that reality is holistic and cannot be subdivided. Unlike quantitative approach which believes that all beings are basically similar and looks for general categories to summarise their behaviour and feelings, qualitative research seeks to produce a unique explanation about a given situation. It strives for depth (Wimmer and Dominick, 1997).

Qualitative approaches in research have an advantage of flexibility during the research process. For example, Brown, Dykes, Steele and White (1994) originally started out to study the best way to construct health messages to reach adolescents. In the course of their study, the researchers conducted interviews with several teenagers in their bedrooms subsequent investigation led to the notion of 'room culture'. This study shows the great versatility of using qualitative methods. In the same vein, this study started out by focusing on the best way to construct credit information to reach SSF but in the course of the attachment it was realised that capacity building is another important channel of

communicating with SSF. Information on credit facilities is not adequate without improving the skills that credit recipients have in managing the funds that they acquire.

2.2.1 Data Collection

A variety of research methods were used in the attachment, including the participatory methodology which was used so as to have an insight of the process of communication in credit management. A series of visits and consultations were conducted with programme stakeholders to elicit ideas.

- i) Interviews were conducted with credit institutions so as to have a picture of the services available. Credit officers were involved in in-depth interviews and open-ended interviews. Informal discussions were held with other stakeholders in the agricultural sectors such as the Zambia National Farmers Union (ZNFU).
- ii) Farmers group's discussions - the student met informally with farmers to discuss issues and problems related to credit provision. Farmers were asked on the availability of credit information and how effective the dissemination channels were.
- iii) Participant observation – for four months the student participated in the various activities of NGOs that are involved in credit provision. The student participated in and observed other activities such as credit recipient's social life style. The student also took part in the activities of the department of agriculture coverage of micro-credit projects, such as tours to rural development projects. The student participated in capacity-building programmes of credit recipients to prepare them in accounting as well as management skills by insitutions that provide credit.

- iv) The student consulted any written documents on the operations of the various credit institutions and institutions involved in agricultural communication. Documents took the form of brochures, pamphlets, historical records and posters.

2.2.2 Data Analysis

Qualitative material from the open-ended questions such as notes made through observations in the field, documents and journals were combined into a description study of issues and problems. The results are presented in the following chapters under the three major sections of the attachment report:

- a) the micro-credit facility offered by credit institutions;
- b) the construction of the messages and channels used for easy reaching of the target audiences; and,
- c) the level of participation in capacity building by the credit recipients.

2.3 Justification

One of the main objects of the attachment, as this paper's title suggests, is to consider the various possible strategies to improve SSF's access to credit facilities, especially through information flow. This involves identification of factors that may act as hindrances towards credit messages from reaching SSF.

The other main object is to indicate what sort of criteria would be needed to determine the strategy most likely to be effective in a given type of situation. The attachment attempts to suggest some basic training in management and accounting skills to small-scale farmers. It attempts to adjust the current training into a participatory approach in which the SSF would also offer suggestions, apart from the credit institutions.

Institutions involved in credit provision will also find the report of the attachment useful in drawing up information structures for an efficient information exchange. The

attachment is important in that it deals with methodological issues in agriculture development communication.

2.4 Limitation

The major limitation in the attachment was the availability of funds. The student's attachment was not paid for by the institution of attachment. The student had to foot most of the expenses incurred on his own. This was a limiting factor as the student was unable to accomplish what was initially proposed. The student was unable to travel to some remote parts of the country in order to have a broader picture of the subject matter.

The other limitation was the body of knowledge on this subject matter. Little research has been conducted on agricultural credit communication. For this reason the study has limited literature to refer to. This narrowed the scope of the argument on this subject.

2.5 Literature Review

Available literature points the way to four major categories of essential rural development strategy components. These include; (1) national policy and administrative inputs, (2) technical inputs (3) local support components, and (4) programmatic inputs for project organisation and implementation (Rondenell and Ruddle, 1978).

Technical inputs and direct components include:

1. marketing arrangements;
2. credit facilities;
3. extension services;
4. co-operatives;
5. financial institutions; and,
6. non-formal education and training.

Effective SSF participation in the above-named components requires a well formulated information structure. SSF must be receivers of information as well as participators in the decision-making process that will affect their production and lives. Participation means taking part at all policy formulation levels, such as financial institutions working through the grassroots co-operatives to introduce any credit facilities available in addition to the marketing arrangements.

According to Julius Nyerere:

Rural development is participation of people in a mutual learning experience involving themselves, their local resources, external change agents, and outside resources. People cannot be developed; they can develop themselves by participation in decision and co-operative activities, which affect their well being. People are not being developed when they are herded like animals into new ventures (Boesen, 1977).

Credit institutions and extension services providers must not have an impression that SSF were for the most part like the American laggards: change resistant, overconformers to tradition, their attention fixed on the rear-view mirror rather than on the road. Credit providers should instead work with SSF and respect their opinion. By allowing a symmetrical exchange of ideas between senders and receivers, it provides access to the storehouse of useful information and ideas of people at the grassroots ahead (Ascroft and Agunga, 1985:302).

CHAPTER 3

Conceptual Framework

3.0 Development Defined

Development scholars have come up with different definitions of the concept “development”. The term may mean different things to different scholars. It is, therefore, important at the outset that we have some working definition or core perspective on its meaning.

In strictly economic terms, development has traditionally meant the capacity of a national economy, whose initial economic condition has been more or less static for a long time, to generate and sustain an annual increase in its gross national product (GNP) at rates of perhaps 5% to 7% or more (Todaro, 1997).

The above definition was criticised on the nature of measurement of GNP. GNP measurements exaggerate the real difference of the living standard between the rich and poor countries, making the poor countries look worse than they really are. They are average figures and hence do not reveal the differential income levels between the rich and poor people within a country.

Since the Second World War, the modernisation school of thought dominated the development arguments. Development according to this school is defined as the operational implementation of the modernisation ideology. This ideology can be traced back to the United States of America’s plans to revitalise Europe after much of the continent was destroyed during World War II in 1945.

The Modernisation School is rooted in ideas about evolution and functionalism. Development is perceived as being unidirectional. According to this school of thought,

development requires the elimination of traditional values. Development is understood as an internal process to the extent that foreign domination by states and multi-national corporations (MNC's) is ignored. Critics of the modernisation school of thought developed the dependence school which attempted to explain the development process.

The dependence approach is based on the analysis of development of peripheral capitalism. It attempts to analyse development from the point of view of the interplay between internal and external structures. It focuses on the internal debate about whether capitalism remains 'historically progressive' in the countries of the South, such as whether it is capable of developing the productive forces of these societies and thus able to lead them towards socialism. One can distinguish two major approaches in the dependency analysis, dependence as a theory of inhibited capitalist development in the periphery and dependency as a theory of the 'development of underdevelopment'.

3.0.1 Dependence as a theory of inhibited capitalist development in the periphery

Dependence as a theory of inhibited capitalism development in the periphery emerged towards the end of the 19th century. Marxist analysis has put emphasis in the necessity of a 'bourgeois democratic revolution' as an essential requirement for any backward society to be able to embark in a process of capitalist development proper. The 'bourgeois democratic' revolution is defined as a revolt of the forces of production against the old and outmoded production methods. In this way the structures of the old political and legal system would be broken and new economic expansion would be expected to take place. Nevertheless, the major concern of this approach is why this 'bourgeois-democratic' revolution has not taken place despite the political independence of countries of the South, and how this is hindering their process of capitalist development. In addition to that, the fall of the Soviet Union has made Marxist theory of development very questionable.

3.0.2 Dependence as a theory of the 'development of underdevelopment'

Dependence as a theory of the 'development of underdevelopment' approach to dependence analysis was first developed at the end of the 1950s. It is characterised by the acceptance, almost as an axiomatic truth, that no country of the South can now be expected to break out of a state of the major capitalist industrial powers. According to Frank (1967), the only political solution is a revolution of an immediate socialist character, totally de-linked from the world capitalist system, for within its context there could be no alternative to underdevelopment.

This approach was, however, criticised when international trade was picking up; the terms of trade were changing in favour of Latin America. Some countries were able to take advantage of the favourable situation and accelerated rapidly the rhythm of their economic development.

Other development approaches attempted to provide the model after the above schools of thought were criticised. The neo-modernisation school argues that tradition and modernity are not mutually exclusive. This approach places the process of development in a longer historical context of colonialism and imperialism. It recognises that there are multiple paths to development and hence pays a bit more attention to external conditions that may have had an impact on the development process.

Another school of thought emerged after the neo-modernisation and dependence school of thought called the *World Systems Approach to Development*. The World Systems school of thought was as a result of Frank's lack of a detailed analysis of the capitalist system as a whole; Frank failed to define the origins, development and why capitalism only offers destruction to the periphery. Wallerstein tackled this challenge. Wallerstein claims that dependency could not adequately explain several developments in the late 20th Century. The dependency approach failed to account for continued economic growth in East Asian countries, the economic stagnation of several socialist countries and the

declining hegemony of United States of America capitalism. This approach focused on global political economy rather than the economy of a single nation-state, as it was with dependency and modernisation approaches. In these approaches the world is divided into the core, semi-periphery and periphery states. Nation states could move between these three modes over time.

Another Development is another approach proposed in the late 1970 by United Nations Secretary-General, Dag Hammarskjöld. The central feature of this approach is that development is multiplicity in one world. This refers to the idea that in postmodern era societies that are expected to set their own normative goals and standards which may not coincide with those of the post-industrial west but those that are in line with the needs of the local environment. This approach is:

1. Need-oriented: it seeks to satisfy the basic needs of the dominated and exploited, who constitute the majority of the world's inhabitants.
2. Endogenous: it's values and vision of the future from the society which defines its sovereignty
3. Self-reliant: each society relies primarily on its own strength and resources in terms of its member's energies and its natural and cultural environment. Self-reliance must be exercised at national and international levels, but it acquires its full meaning only if rooted at the local level, in the praxis of each community.
4. Based on structural transformation - transformations in social relations, in economic activities, in the spatial distribution of these activities and in the power structure. The result of such structural transformation will be self-management and participation in decision making by all.

Schramm and Winfield (1967) defined (national) development as the economic and social change taking place in a nation as it moves from a traditional to a modernised pattern of society, these changes are associated with division of labour, growth of industry, urbanisation, incomes, education of citizens and provision of information so as to allow citizens an opportunity to participate broadly in national affairs.

This definition is, however, focused only on the economic and social aspects of the human environment. Other aspects of life, such as psychological, philosophical, cultural and religious are not included.

Inayatullah (1967:18) in an attempt to identify the role of development defined the concept as change towards patterns of society that allow for better realisation of human values, that allows a society greater control over its environment, and over its own political destiny and enables its individuals to gain increased control over themselves.

Rogers reaffirmed this approach in 1976 by defining development as a widely participatory process of social change and material advancement (including greater equality, freedom and other valued qualities) for the majority of the people through their gaining greater control over their environment (Moemeka, 1967).

A decade later, Rodney (Quoted in Kasoma :1976:401) went further to define development on the personal and societal levels. On the personal level, development was described as a many-sided process. At individual level, development was said to imply increased skill and capacity, greater freedom, creativity, self-discipline, responsibility and material well being'. At the societal level, Rodney saw development as an economic phenomenon. He defined it as:

members increase jointly their capacity for dealing with the environment. This capacity for dealing with the environment is dependent on the extent to which they understand the laws of nature (science), on the extent to which they put that

understanding into practice by devising tools (technology), and on the manner in which work is organised (Kasoma, 1976: 401).

Kasoma identifies five common variables in the above definition and summarises the as:

1. All definitions as being appropriately centred on the human being as they all refer to some improvements in the human life condition.
2. Development is seen as progress rather than retrogressive-unilinearly progressive.
3. The concept of material or economic improvement is dominant.
4. Development can not be precisely measured, it is qualitative rather than quantitative.
5. Development is intended to answer or satisfy human needs or wants.

Development is therefore defined as the 'Improvement in human life condition at individual and societal levels, which is achieved through desirable but fluctuating changes or adjustments in the environment' (Kasoma, 1985: 403)

Multi-national institutions such as the World Bank, which during the 1980s championed economic growth as the goal of development, have joined in changing the focus of the development process. They are taking a broader perspective when, in its 1991 World development report, it asserted that:

Development may therefore be conceived as a multidimensional process involving major changes in social structure, popular attitudes, and national institutions, as well as the acceleration of economic growth, the reduction of inequality, and the eradication of poverty. Development, in its essence, must represent the whole gamut of change by which an entire social system, tuned to the diverse basic needs and desires of individual and social groups within that system, moves away from a condition of life widely perceived as unsatisfactory towards a situation or condition of life regarded as materially and spiritually better (World Bank, 1988:15).

Enormous efforts and sources have been mobilised over the years to stimulate development and growth in countries. In the absence of structure changes, the resourceful persons have benefited more while the resourceless poor have reaped little or no benefit from the planned development of over four decades.

The development process can be said to occur when there is change in society. Social change can come about through the diffusion of innovations. Diffusion researchers conceived of social change in terms of invention and diffusion. In order to accelerate the pace of adoption of innovations, diffusion researchers found out that the mass media were useful in generating awareness and interest about an innovation. Though face-to-face communication was essential at decision-making, mass communication was found to be the best way of diffusing modern scientific ways of knowing, feeling and doing among the peasants of Asia, Africa, Latin America and Caribbean (Mody, 1991:22).

Viewed as a means to break out of the poverty-ignorance trap, the relevance of communication to the process of education and human development becomes obvious. Communication extension in all its varied trends from a minority to the majority of the population, is a priority in any social change. The contents and mutuality of communication determines its usefulness apart from the access to it (Yadava, 1993:73). The role that communication plays in the development process is crucial, it is therefore important to define the term ‘communication’.

3.1 Communication

There have been several attempts to define communication. Communication may be defined as the sharing of human experiences or the environment between persons. This may be through the spoken word, either direct or by telephone or radio; the written or printed word, transmitted by hand, by post, by telegraph or in any other way. Other forms of communication include a nod or a wink, a drumbeat in a jungle, a gesture

pictured on a television screen, the blinking of a signal light, a movement and posturing in a ballet, all of these are means that are used to convey the idea (Weaver, 1949:15).

Communication may also be defined as the exchange of ideas. It is an interactive process that works in a circular, dynamic and ongoing way. It involves the changing of roles between the sender and receiver depending on who is talking and who is listening. There is freedom of equality, and shared interest (Moemeka, 1967). Audience-oriented feedback is imperative in the communication process, it creates an opportunity for understanding the receiver's point of view and, therefore, for ensuring co-orientation influence.

Communication may take place through several forms, some of them are:

1. Interpersonal - between two people.
2. Small group - involving several people.
3. Mass – mediated by broadcasting or print media.
4. Intercultural – between people of different cultures
5. Health - involving health care providers and health care receivers
6. Political – involving the governing part of our society.

According to Weaver (1949: 17), information sources select desired messages out of a set of possible messages to a transmitter. The transmitter changes the message into a signal, which is sent over the communication channel to the receiver. The receiver is a kind of transmitter, it changes the transmitted signal back into a message, and handing this message on to the destination; one's vocal system is the transmitter, while the listener's ear is the receiver. In the process of transmitting the signal however, there may be additions to the signal called noise, which may change the message. In communication regardless of the type, there seem to be problems at three levels technical, semantic and influence.

1. Technical problems are concerned with the accuracy of transference of information from the sender to receiver.
2. Semantic problems are concerned with the interpretation of meaning by the receiver, as compared with the intended meaning of the sender.
3. Influence problems are concerned with the success with which the meaning conveyed to the receiver leads to desired conduct of his part.

The above model of the communication process can help us understand the role that communication such as the media play in the development process. This model can help us understand some of the group information exchange processes that enhance community participation in the development process.

3.1.1 The role of the media in development

The media generally play the role of a mediating channel in society. The functions include surveillance of the environment and correlation of the parts of the society in responding to its environment, the transmission of cultural heritage. These refer to the provision of information, giving comment and interpretation to help make sense of the fragments of information and also the formation of consensus; such as expression of cultural values as symbols which are essential to the identity and continuity of society.

There are basically two contradicting arguments about the role of the media in the development process. These contrasts are of values and of empirical observation/prediction as between the notion of change, freedom, diversity and fragmentation (centrifugal tendencies) on the one hand and one of order, control, unity and cohesion (centripetal) on the other. Scholars have associated the mass media with both tendencies.

On the one hand, mass media have, historically, brought messages of what is new, fashionable, and advanced in terms of goods, ideas, techniques, and values from city to country and from the social top to the base, and have seemed to challenge established ways and value systems. The media may also be said as having contributed towards the weakening the hold of traditional values enforced by group sanctions and have helped to free individuals from the way of thinking of their own limited social milieu, consequently 'privatising' certain areas of social life. The media have been credited with replacing diverse and long-established values with new and homogeneous sets of values which are not very complex or constraining, but which, nevertheless, stress conformity to the binding together of a large-scale, differentiated society more effectively than would have been possible through older mechanisms of religious, family or group control (Crey, 1969; McCormack, 1961).

The earliest theoretical models on media effects conceptualised the impact of the mass media as direct, powerful, and uniform on individuals. The media were very successful in propaganda during World War I and the Spanish-American War at the turn of the present century. The bullet theory and hypodermic needle theory were colourful terms used to describe the concept of powerful mass media. In the bullet theory, the mass media were the guns and the messages the bullets which were shot at passive and defenceless audiences. Similarly, in the hypodermic needle theory, the medicine was the media content injected into the veins of the passive audiences who offered no resistance to it (Melkote, 1987).

The powerful role of mass media in development according to research studies in the fifties and sixties was to act as a vehicle for transferring new ideas and models from the developed nations to nations of the South and from urban areas to the rural countryside. The mass media thus function as a 'bridge to a wider world' (Schramm, 1964).

Importantly, they were entrusted with the task of preparing individual in developing nations for social change by establishing a 'climate of modernisation' (Rogers, 1976).

Lerner posited that the process of modernisation begins when something 'stimulates the

peasant to want to be a freeloading farmer, the farmer's son to want to learn reading so he can work in the town, the farmer's wife to stop bearing children, the farmer's daughter to want to wear a dress and do her hair"(Learner, 1963).

Diffusion of innovation theory has important theoretical links with the effects research. The emphasis is on communication effects, such as the ability of the media messages and opinion leaders to create knowledge of new practices and ideas among the target audience and to persuade them to adopt the exogenously conceived and introduced innovations (Rogers, 1976).

The dominant paradigm communication approach has, however, been criticised for its top-down strategy. The new approaches to development communication advocated for the participation of the local people in the communication process at all stages in the development of a message.

The communication process between the SSF and credit institutions can help in not only making credit accessible to SSF through the mass media, but also redesigning the mechanism for providing credit. This will facilitate the two-way flow of information from the two stakeholders. Through this form of communication, information will come from selective types of channels, rather than from the mass media. Selective communication can do what mass communication cannot, namely, it can inform and persuade a predetermined set of target adopters in an interactive and flexible way. This flow of messages includes information and instruction, persuasion, advice and motivation, and the provision of assistance and services to the target adopters. The message structure must be guided by three factors before deciding on what to say or what is to be communicated to the target audience:

1. Should the message be universal or varied?
2. How should the message be selected?
3. How should the message be presented?

Other forms of communication can be used to reach the grassroots apart from the mass media. Schramm (1977), argues that mass media have proved in many countries to be necessary but not a sufficient conditions for development. Personal communication can also be a useful communication strategy in cases where the mass media may not be very useful.

Personal communication involves repeated interaction between the communicator and the recipient, or the target adopter. The two participants in the communication process give and receive immediate and continuing feedback about each other's needs and reactions. This process of the interactive nature of personal communication has the advantage of initiating, building and maintaining a full relationship with the target adopter. The deeper the relationship grows, the better the chance that the communicator can achieve the objective of the message being exchanged. As the interaction between the two parties grows, the target adopter senses the obligation "to return the favour" and this brings him or her closer to the social product (Kotler, 1989). In this case the social product will be the change of attitude in the loan repayment default practice. The change of such attitude can only be achieved through a participatory approach.

Communication is only successful in changing certain attitudes and cultures in society if it involves the participation of the grassroots. Participation, therefore, plays a vital role in the communication process, hence the need to fully understand what it means.

3.3 Participation

Participatory communication for development has received increased attention over the last 25 years and now constitutes a rich and diverse body of theoretical and empirical research. The report will focus on the primary contradiction between participation-as-end versus participation-as-means.

The idea of participation-as-means in development implies an empowerment of the grassroots and an emancipation that threatens to destabilise existing power relations. The power relations may be academic, political or economic structures, regardless of their qualitative inclination, too readily and sometimes unwittingly enact pseudo participation of marginalised participation altogether. Participation-as-means in development refers to the basic philosophic-ideological roots of the participatory communication paradigm. It acts to challenge the main features of the concept of development work and serves to neutralise the push to transform this area of study (Dervin and Husca, 1997: 48).

Communication can further be conceptualised as a process versus product, media practising that has adopted a communication process approach focuses on the experience of collective planning, producing and reading or viewing of a mediated product. It places emphasis on the growth and learning experiences by the participants engaged in the communication activities. Media practising or adopting communication as a product approach attends to narrative and aesthetic qualities of a final videotape, newsletter, or photograph without much concern for the levels of the grassroots' participation in the production of these products.

It is from the above premises that we create a platform for this report's objective of incorporating the SSF in the decision making process. SSF participation can also be divided into top-down versus bottom-up, oppressive versus liberating, order versus chaos, local versus global. For the purposes of this report we will mostly refer to the local versus global dualism.

Most training offered to SSF has been found to take an international approach despite the differences of the environments that the NGOs that provide credit operate in. Credit institutions have basically adopted the same approach in teaching SSF skills in accounting and management skills. The international approach taken by these institutions has often resulted into non-repayment of loans, as it does not take into account the true participation of the local people.

Participation primarily signifies sharing in an activity or process that was traditionally organised and implemented in hierarchical or exclusive ways. Its logic stems from a position that emphasises on community, dialogue, reciprocity, and understanding based on mutual respect (White, 1994: 36). Participation in the context of this report refers to the fuller involvement of people in their own development process such as capacity-building and selection of farmers to benefit from the credit institution.

Participation refers to new attitudes for overcoming stereotyped thinking and to promote more understanding of diversity and plurality, with full respect for the dignity and equality of people's lives in different conditions and acting in different ways (MacBride, 1980: 42). This mode stresses reciprocal collaboration throughout all levels of participation. Listening to what the others say, respecting the counterpart's attitude, and mutual trust are needed. Participation supporters do not underestimate the ability of the masses to develop themselves and their environment. Okigbo stresses that:

Development efforts should be anchored on faith in the people's capacity to discern what is best to be done as they seek their liberation, and how to participate actively in the task of transforming society. The people are intelligent and have centuries of experience. Draw out their strength. Listen to them (Okigbo: 1985: 257).

Two major approaches to participatory communication may be considered as common sense to date. The first is the dialogical pedagogy of Freire, and the second involves the ideas of access, participation and self-management articulation in the UNESCO debate of the 1970s.

Freire believes that liberation involves the liberation of the human being towards the fulfilment of his or her historical vocation to be free. Though the process of liberation of both the individual and the community comes through a self-sustained effort through

growth in individual awareness and community consciousness evolving through a process of learning. According to Freire:

All individuals have the capacity for reflection, the capacity for abstract thinking, for conceptualising, taking decisions, choosing alternatives, and planning social change. Action and reflection are not separate activities but an organic whole and it is this dialectical interplay of action and reflection that constitutes the process of 'conscientizacao or conscientisation (Freire, 1994: 50).

The second approach of participation implies a higher level of public involvement in the communication system. It includes the involvement of the public in the production process and also in the management and planning of communication.

3.4 The role of NAIS in communication for development

NAIS's role in rural development as a communication institution is therefore very important. The student while at NAIS managed to assess the approaches used in communicating credit information to SSF. The infrastructure at NAIS made it possible for the student to examine some of the channels used to reach the targeted audience.

In addition to the above, the student was able to identify some of the gaps in the communication channels that hinder the SSF from receiving adequate information on credit available. The institution also exposes the student the decision making process between credit institution and SSF who are the recipients of the loan. The level of participation in matters related to the form of capacity-building in form of skills amongst the credit recipients.

CHAPTER 4

Personal Experiences

4.0 The attachment

The attachment at NAIS began on 20th July, 1999 and lasted for four months. The Director, Mr Peter Masunu, welcomed the student to the department and pledged his support in case the student was in need of any assistance. The student was then directed to the Principal Agricultural Information Officer, Mr Parkie Mbozi, who was at the time acting as assistant Director.

A programme of activities was then drawn up on how the student was going to cover the attachment. It was suggested that firstly, institutions that provide credit should be identified. Secondly, the student was to be exposed to the various units in the department to have an insight on how they operate in relation to information dissemination.

Mr Mbozi introduced the student to some of the staff members in the Economics and Market Development department. This department deals with agriculture credit provision under the Agricultural Sector Investment Programme (ASIP). ASIP provides credit through the Rural Investment Fund (RIF), a project funded by the Zambian government and the European donor community. The Economics and Market Development department provided a list of other institutions that are involved in agriculture credit and rural information dissemination.

4.1 Attitude of staff at MAFF

The student decided to begin the attachment from a broader perspective to a narrower level in order to understand the ministry's operations. Therefore, appointments were made with the different stakeholders in the departments. In a particular department the student was frustrated with the officer's attitude towards researchers. The officer seemed

to have had a perception that researchers should not be helped but find out every detail on their own as that would prove how challenging research is. The officer was very reluctant to disclose information which could have been easily accessible but preferred that the student investigated the details on his own. For instance in order to be exposed to the operations of extension officers, the student was referred to the Provincial Agriculture Co-ordinator (Lusaka) whose office is located in the industrial area. Despite the officer knowing the exact location of this office, the officer decided to withhold the location. The student was instead told to search for the location on his own as he considered that as being part of the challenges of research.

In certain cases the student was made to wait for certain officers for hours in order to acquire specific information. While waiting, as if to frustrate the student, the officers would walk in and out of the office appearing to be very busy. The student would be informed later on that the information was actually not available and that the student should check with the officer the following day at a specific time. It became more frustrating when the student at an agreed time would not find the same officer only to be told that he was attending a seminar.

4.1.1 Staff at NAIS

At NAIS the staff members were generally helpful and friendly. They did not hesitate to answer queries on time. The student was shown the different roles that specific staff members play. The student was even able to take part in some of the assignments carried out by NAIS. The student had to at times travel out of town to rural areas. By the time the student returned home the hair would be covered in dust. At one point the student suffered from flu due to the dusty road which was used as he was travelling in a hired private mini-bus without proper windows. Despite such minor problems the student enjoyed his interaction with staff at NAIS. The student also appreciated their interest in the topic and the suggestions they offered.

4.2 Attitude of staff at credit institutions

The student faced some hostility at some of the credit institutions in the process of the attachment. The staff members perceived the student as being on a 'job hunting' mission or to monitor their operations. Even after producing the formal letter of introduction from the NAIS, some employees were still uncooperative. The student was in a particular case deliberately referred to the personnel officer instead of the credit officer. The personnel officer informed the student that they did not have any vacancies. The student was quite hurt by such behaviour and treatment.

The credit institutions in certain cases perceived the student as being sent to monitor their operations. The staff at the credit institutions would explain the operations of their programmes quite well, but were quick to point out that the same programmes were being revised. When the student inquired about the new programmes to be introduced, the staff members were in most cases not willing to disclose such information. This left the student in a frustrated state as he remained in the dark of the exact programmes that a particular institution was implementing.

The student was also in certain cases frustrated by staff members' arrogant behaviour. For instance, some credit managers would refuse to see the student and claim to be busy while they were playing games on their personal computers or reading a newspaper. It came to the student's attention that matters related to credit were generally treated with suspicion by some credit institutions for unknown reasons.

In certain cases the student was treated with hostility due to the fact that a previous student on attachment to that institution from the United States of America (USA) had written a report that the organisation was not after all benefiting the SSF as it claimed. A copy of the same report was sent to the Zambian branch where the student was attached and another copy sent to the organisation's headquarters. The project director was, therefore, not interested in attending to any other graduate student on attachment.

Another expatriate from the U.S.A advised the student to come up with a written proposal if he wanted to be paid for the attachment at the same institution. However, the student declined this offer as he was on attachment at NAIS and was only there for consultations. The student kept on wondering if the expatriate's stay in Zambia was really justifiable taking into account the vast number of development specialists that Zambia has educated. In line with that, the student wondered whether there was actually some truth in the remarks of the other student on attachment.

4.3 Agricultural specialists attitude

The student found it difficult to interact with some agricultural specialists for credit institutions. These specialists who are mostly former UNZA lecturers in the School of Agriculture and are engaged as consultants were not helpful. In most cases they acted as 'gate keepers' or project representatives of directors on matters relating to research. They ensured that the students conducting research or seeking attachment were kept away as much as possible from the projects for unknown reasons.

The student came into contact with a consultant at a certain NGO engaged by MAFF to provide credit to SSF in Eastern Province while searching for an organisation for attachment. The organisation claimed that it was going to use community participatory approaches in dispersing credit to SSF. The student found this to be a suitable place for the attachment as he had learnt about participatory approaches in decision making and communication in class. The consultant, a holder of a Doctorate in Philosophy (Ph.D.) in agriculture, however, refused to engage the student as an assistant claiming that there was no provision for that. However, it came to the attention of the student that some undergraduate students were contracted late to work as assistants in the project.

At another credit institution the student came in contact with the director who is a Ph.D. holder in agriculture. The student was very disappointed when he was instead referred to

a cashier for a discussion regarding the organisations operations. This was very frustrating as the cashier failed to understand the exact information that the student was looking for. This attitude of learned people was very disappointing as they were supposed to help and advise the student on certain matters since they have been involved in academic research before. The student was left wondering as to why these consultants were very unhelpful.

CHAPTER 5

Problems of NAIS and attempts to resolve them

5.0 Introduction

The National Agriculture Information Services operations have been hampered by several problems. Since the establishment of the department in 1966, NAIS has faced enormous problems, which have in some cases compromised its operations. The problems cover both the broadcast and print sections.

5.1 Broadcasting

The broadcasting section of NAIS caters for both radio and television. Radio programmes are recorded from the institution's own studios and aired on ZNBC. The programmes are aired in English and in some of the local languages. For the local languages, the programmes are recorded in the provincial centres, while the final production is done at the NAIS studios. These facilities cater for the broadcasts as well as the public relations sections.

Television programmes and news items are also produced from the studio facilities at the NAIS headquarters. Reporters from the public relations section as well as those producing weekly programmes use the same facilities in the studio for their final productions. Broadcasting is important, since it is the fastest channel of communication. A message sent through the broadcast medium such as television reaches a wider audience than other forms of communication. A televised programme will have a greater effect on an audience, as they are able to see exactly how something is done. On the other hand, radio programmes reach a greater audience too compared to other channels of communication. People in remote parts of the nation may be able to tune into a radio station and catch events as they occur.

5.1.1 Outdated studio facility

The studio at NAIS was established in 1980 and has had no major improvements ever since. It is located at the basement of Mulungushi House, a location that is not conducive for a studio. In addition to that, it is rather small. The studio can only accommodate two interviewees in a panel discussion, therefore, larger panels can not be interviewed. In addition to that, the studio lacks adequate modern equipment for the broadcast media. This has had a negative effect in terms of production of programmes on commercial bases.

5.1.2 Studio equipment

The technology being used to record and edit television programmes is outdated. The Umatic system used to record programmes, is no longer compatible with the systems used in other studios. The transmission system at ZNBC, for instance, has been changed from Umatic to Betacam. The equipment has not been changed ever since it was installed. This has affected NAIS's attempts of commercialising the use of the equipment for the production of state-of-the-art advertisements for the private sector.

In addition, the limited facilities such as the editing suites have been over-used with the increased demand for recording facilities within the ministry and other NGOs. The editing equipment has not been replaced in a long time. This, with lack of adequate maintenance, has compromised the quality of the programmes produced by NAIS.

5.1.3 Outdoor recording equipment

The department lacks adequate recording equipment to cover all the 76 districts of Zambia for an effective collection of information. Agriculture communication by its very nature requires outdoor coverage of events in the field. The outdoor activities require suitable equipment that can stand any type of weather conditions and which should be in

relatively good condition. The equipment available cannot be effectively used for outdoor recording as it tends to malfunction in the field.

5.1.3.1 Video cameras

The three cameras at headquarters a JVC, H 18 and a Phillips are not enough to cover the whole nation. Apart from one camera in Kasama procured through the assistance of the donors, the other provinces lack equipment for coverage of grassroots activities. This in turn affects the level of participation of other stakeholders in the agriculture sector such as the SSF. The cameras are not enough for a larger institution as NAIS in order to have effective flow of information from and to the farming community.

The three cameras have to be shared between weekly programmes such as Lima Time and news items. In addition to that, the cameras have outlived their life span hence the numerous problems experienced. The batteries are of poor quality as they have also outlived their life spans. The chargers are not in perfect condition hence producing poor quality pictures.

Reporters from headquarters have had to travel to all parts of the nation with government officials and other NGOs to cover events. The minister is on most occasions accompanied by NAIS staff to cover events in remote parts of the nation, which are later edited at the studio and aired on the national television.

The tapes used for recording these programmes have been over-used without replacement. This has resulted into poor quality programmes as different programmes are recorded on the same tapes. The student found it difficult to trace some of programmes which have been produced on agriculture credit as the tapes have been used to record other programmes.

5.1.3.2 Radio recorders

Radio recorders in all provinces meant to cover the whole nation have been used for several years. This equipment has not been replaced in a long time due to lack of funds to procure new one. Although the department has a technician in the maintenance unit, the equipment is still in a state of disrepair. The section lacks spare parts to repair the equipment in the department.

Apart from recorders, the tapes used for recording have also been over used. The tapes have been used to record programs time after time hence the poor quality of the final programs. Like the video tapes the radio tapes too lack proper storage of information for future reference. The student found it difficult to trace some of the programs aired on the national radio, which were of interest to his attachment.

5.2 Publications

The publication section at the NAIS produces all printed materials such as calendars, dairies, booklets, leaflets, newsletters and magazines. This section handles qualified humanpower such as photographers, graphic artists and other specialists in publications. The equipment in this section also caters for the press and public relations for news items.

Printed material is an effective mode of communication especially for farmers, as they may not afford other forms of information dissemination channels such as radio or television sets. Unlike the broadcast medium that requires the target audience to own a television or a radio set, printed material is cheaper to acquire. Not only that, maintenance of printed material is cheaper as compared to broadcast equipment. For instance a television set requires electricity in order for it to operate which most farmers can not afford. In the same vein a radio set requires batteries in order for it to operate, which certain farmers may not afford. Apart from that, radio and television reception in

most rural area of the country is quite poor. People in the countryside have tended to rely on foreign radio programmes.

Print media have therefore tended to be the best form of communication, as the farmers will keep referring to the printed material from time to time. Printed material is like a bible from which they can even share knowledge with their colleagues. This can be knowledge in form of suitable agriculture cultivation methods or sources of credit.

5.2.1 Darkroom

The darkroom at NAIS is used for processing of photographs used in features and news stories sent to the print media. This facility is, however, too old as most of the pieces of equipment are obsolete. The equipment has not been updated since the 1970s. In addition to that, the equipment is too old to be used in modern colour magazines. The darkroom facility can only cater for black and white pictures that are slowly being discarded in this era.

5.2.3 Film Strips Machine

The department has an old slide machine for making slides on various aspects of the agriculture sector. The slides are in the form of lessons on cultivation of a particular crop to show to SSF or instructions on how to use a particular chemical. The still pictures are accompanied by an extension officer's narration read from a booklet. NAIS distributes these slides to farm training centres which have slide projectors.

5.2.4 Cameras for photographs

The department lacks adequate still photograph cameras to cover events. In addition to that, the few cameras that are available have been overused. Lack of funding has resulted

into a situation where some staff members do not make full use of the equipment, as there are very few publications.

5.3 Funding

The limited funding from government has had an adverse impact on the operations of NAIS. This has in certain cases received less than half of its budget estimates. This has resulted into NAIS's failure to pay for materials and services such as airtime fees to ZNBC. This has contributed towards the decline in the number of publications despite having stories to publish. The department cannot afford the huge sum of money that the printers are asking for printing its publication.

Low funding has also affected the operations of NAIS in terms of production of community-based programmes. This has also affected the frequency of the number of publications such as magazines and newsletters thus greatly compromising the flow of information to SSF and other interested groups.

5.3.1 Conditions of service

NAIS being a government department has the same conditions of service as other government departments. Despite the civil service reforms that government is implementing, the civil service conditions cannot be compared to the private sector.

The civil service reforms are aim at reducing the work force in government departments thereby improving conditions of service and maximising efficiency. Though NAIS can boost of qualified personnel, the department still needs more qualified personnel to fill the remaining structure. Like other departments in MAFF extension, NAIS needs qualified manpower starting from the district to provincial level until the headquarters.

Unfortunately government's conditions service have discouraged most qualified personnel to join the civil service since they would enjoy better conditions of service in the private sector. Unlike the civil service, the private sector has a less complicated structure hence cuts down on red tape in decision-making. Crucial decisions are made in a shorter period of time without passing through a lot of people. In addition to that the private sector can boast of salaries being paid at the right time. Poor conditions of service and delay in paying salaries to work on the civil service as a whole has resulted into qualified personnel in most cases preferring the private sector. This has resulted into the department lacking manpower in some remote parts of the nation. This has in a way compromised the flow of information between the grassroots and the headquarters. NAIS by its very nature is supposed to be a link between the grassroots in all parts of the nation and the decision-makers through the mass media. A gap in such a setting results into the break down of the channel of communication. This is due to the source (NAIS) not being effective in the dissemination of information, which results into the target, audience (SSF) not being able to understand the message.

5.3.2 Accommodation

Despite the accommodation allowance that the staff members enjoy, the ministry has on certain occasions failed to settle the rentals on time. This has in some cases resulted into staff members being evicted from houses. For instance some staff members have had to move to the National Resource Development College (NRDC), a college under the MAFF. The staff members were forced to stay in the students hostels at the college due to lack of accommodation and governments delay in paying the landlords.

Staff members have also been forced to share the limited accommodation because of the allowance that they are paid. The allowance is not enough to pay for suitable accommodation especially in urban areas where rentals are very high. This has resulted into a situation where some senior members of staff live in shanty compounds. This has in a way demotivated young professionals who had greater expectation than the reality on

the ground. Most graduates normally have dreams of a comfortable life after graduation, failure to attain such dreams immediately after graduation results into frustration.

5.4 Transport

In addition to limited funding, the department's operations have been greatly affected by limited vehicles. The few vehicles at headquarters are too old while some are currently packed in garages. Reporters and producers have usually found themselves in a situation where they have to ask for transport from clients in order to record television and radio programmes. The student had to travel in a private mini bus with the NAIS crew to Kabwe rural to cover an event. The mini bus lacked proper windows; the passengers reached the destination covered in dust.

Transport problems have also contributed towards the low morale of some of the staff in the department. The department has no transport facilities to take workers to and from work hence contributing towards the worker's frustrations. For instance on a rainy day a journalist is expected to report to work at a particular time in order to cover an important event and is expected to find his or her own way to the office.

Staff members have in most cases found it difficult to cope with the high cost of transport to and from work every week day. The whole salary is at times spent on transport costs alone besides other family expenses such as school fees, medical fees and food.

5.4.1 Transport problems in rural areas

The problem is even worse at district and provincial levels where officers lack transport to cover events in remote areas. NAIS with its network covering the whole of Zambia's

with 76 districts is supposed to be a link with the most remote parts of the country through journalist's continuous visits of SSF. The visits do not only encourage staff interaction with the grassroots but also afford the grassroots to participate in information dissemination through the production of the programmes.

Journalists are not able to interact with the grassroots in remote places thereby depriving them of an opportunity to provide, feed back on the information, which may have been communicated to them. In addition to that people without radio sets are even at a greater disadvantage since they cannot be linked to broadcasts.

5.4.2 Fuel supply

Even though transport may be available, the department at times experiences erratic supply of fuel. The situation has at times tended to be so serious that cars have had to be parked due to lack of fuel. Each section in NAIS has had to purchase fuel for its operations. This has in turn affected the operations of the department, since everything has to be done according to the deadline in the media business.

5.5 Modern communication equipment

The department lacks modern equipment used for communication in other media organisations. These facilities are important for quick exchange of messages and can be used for reference on current information from any part of the world. Reporters and producers have no access to the current information that can be useful for their day to day operations. In addition to that, these facilities can be used to share information on the operations of the department with other organisations involved in the same line of operations. The equipment includes:

5.5.1 Internet facilities

The Internet can be used to improve on the quality of the content of the work produced by NAIS. Large volumes of printed information can be transferred to other stakeholders by simply scanning the documents. Unlike fax machines, pictures sent through the Internet are of high quality. In addition to that, the Internet is much cheaper, compared to fax charges. The Internet may also enable reporters to share information with other institutions that may be interested in the operations of NAIS. By creating a NAIS website, other similar institutions in other countries may be able to access the department through the network. This network can improve on the flow of credit information to SSF through linking of DAIO's computers with those at headquarters.

5.5.2 Telephone and fax

The department also lacks adequate telephone facilities for quick exchange of information. The few direct telephone lines available are at times not be accessible to reporters in order for them to gather current information. The situation may even be worse off when the new civil service telephone policy is implemented. According to the new system, all direct lines will only be connected to the switchboard, leaving the reporter with little access to news events since switchboards are usually congested. The department needs more fax lines for effective transmission of news items. This will in turn facilitate the participation of other rural information officers in the dissemination of information to the SSF.

5. 3 Cable communication

The department lacks modern equipment such as cable communication in order to view other television stations operating as NAIS. Satellite link equipment improves on the quality of programmes produced in terms of content and presentation Through exposure, reporters and producers can learn from the other stations other strategies of presentation of agriculture programmes.

5.5.4 Computers and software

The department lacks adequate basic equipment such as computers for a media organisation of its magnitude. The department has few computers for effective operations. Narration scripts for television have at times been hand written due to lack of computers. Even the few that are available have no diskettes for storage of information. Despite staff members owning their own diskettes, there is still fear of catching computer virus from other computers. This problem tends to compromise the standard of quality of the work

Even though NAIS can boast of adequate trained manpower, the quality of work is compromised due to lack of equipment such as software. Lack of appropriate software has affected the quality of work of graphic designers. Artists are unable to create images that can easily be understood by people who cannot read such as simple cartoons.

5.6 Press and public relations

NAIS through the commercialisation process is contracted by NGOs to cover their events for broadcast on the national television. In addition to that, private companies place advertisements in the calendars and magazines produced by NAIS. The department has produced a blueprint of other strategies of raising income. NAIS is keen on entering into co-operation with bilateral organisations that promote development and education information flow and general development among the rural masses.

5.7 Magazines

The department with its enormous capacity and infrastructure has embarked on the commercialisation of the print section. The publication section co-ordinates the printing of Farming in Zambia, a quarterly magazine where private companies place advertisements at a fee. The magazine is also sold at K2,000 per copy to cover the costs

incurred during publication. Local subscriptions cost K20,000 while subscriptions from abroad cost K32,000.

The publication of the magazine has not, however, been consistent due to poor funding of the department. Despite stories and articles being available for the production of the magazine, NAIS has not been able to print a magazine. The publication section of NAIS has faced problems in terms of paying printers in order to have a high quality magazine. The department is unable to pay for colour separation for magazines and booklets.

5.8 Newsletters

The print section also produces Agriculture Today a quarterly newsletter published which covers ASIP programmes and other agriculture related issues. The newsletter is sold at K500 per copy to cover some of the expenses incurred in the publication. The reduction in donor support to ASIP has led to the suspension in the production of the newsletter.

NAIS still lacks the participation of the local community in the publication of materials. The department lacks facilities at provincial as well as district levels to produce a newsletter or magazine that can be understood by the local community. All publications are done at the headquarters in English which is not the mother tongue of most Zambians. The local community is deprived of an opportunity to participate in the production process due to lack of equipment in the rural areas. This has broken the channel of communication with the grassroots. The local community has no feedback mechanism to table their views to the decision-maker in policy formulation.

5.9 SSF participation in information dissemination

The department has embarked on several strategies to facilitate the participation of the SSF in information dissemination. The SSF as a target audience is expected to provide

feedback on several issues raised by NAIS. The department has therefore suggested some area in which to involve the community in order to have a two-way flow of information.

Participation of the local community is intended to be at three levels. These include participation through a community radio station, participation in the publication of newsletters, leaflets and magazines that can be accessible by SSF. Other strategies of reaching SSF are through co-operatives that will be operating at the grassroots level.

5.9.1 Participation through community radio stations

NAIS has proposed some strategies to address some problems mentioned above. For instance in order to produce audience participation-based programmes, plans are under-way for the establishment of regional radio stations for easy access by provincial audiences. Feasibility studies in North-Western and Luapula provinces have already been completed and the programmes are simply awaiting procurement of equipment.

A programme of setting up of provincial and district centres in all parts of Zambia is underway. The centres will have facilities and equipment such as radio recorders, video cameras and simple printing machines. This will contribute towards empowering local communities and encouraging community-based media products. The programmes produced at the provincial and district levels will involve the community where the radio station is based.

5.9.2 Participation through publications

The department intends to distribute simple printing press machines to the rural areas to enable the rural community take part in the information dissemination process. The printing machines will operate at minimal costs suitable for a rural community. These machines do not use the complicated systems that other printing presses require. The

rural community will be able to produce newsletters on issues that affect their community, in a language that can easily be understood by all.

In addition to the above, the rural community will even be able to place pictures of the authors of the stories, thereby encouraging the flow of stories from the local community. Apart from that, the local newsletters will carry articles that will be translated from English to the local language. These articles will be on matters such as the local institutions that play a role in the agriculture sector in the community. Institutions that provide credit in a community can therefore use such media to reach the intended audience.

5.9.3 Participation through co-operatives

The shift of government agriculture policy towards agriculture development will also provide a channel for effective participation of SSF in information dissemination and capacity building. Zambia's agriculture policy since 1969 has been in favour of the co-operative movement.

However, the policy shifted in 1991 after the change of government to liberalisation of the agriculture sector and dissolution of co-operative movements. This resulted in a decline of activities in the agriculture sector, especially for the SSF. This group of farmers unlike the commercial farmers was greatly affected by the dissolution of the co-operative movement. This group of farmers could not obtain inputs such as fertiliser since the private sector had taken up that role. Not only were farmers greatly affected in terms of purchase prices of the produce by the private traders but also suffered lost their produce to dubious maize buying agents. Most traders mainly from the urban areas would purchase maize at very low prices from the farmers using cheap second-hand clothes. Apart from that, cases of non-repayment of loans which has become a common feature after the dissolution of the co-operative movement is partly due to the communication breakdown between the institutions that offer credit and the recipients of the credit.

Unlike the co-operatives which were formed by the community with members who knew each other very well, this structure was changed due to the shift of policy. What was introduced was a system where private traders not known by the community were conducting business with farmers who they did not know. This system backfired since farmers never paid back loans, while on the other side the traders were only interested in making profits and not developing the local community in terms of training in accounting and financial management. The whole communication structure had collapsed hence the decline of activities in the sector.

Government realised the problem in this area hence the shift in agriculture policy to favouring the co-operatives movement as it was in the past.

The role of NAIS in the co-operative development in the Zambian agriculture sectors can be through information diffusion to the farming community for the training of the co-operative member. The training in capacity building can be done with the help of NAIS considering the infrastructure in the department. The local co-operative will be easy to organise by the community members themselves. This will in turn promote the communication network of the community members hence the diffusion of innovations.

CHAPTER 6

The student's input to resolve the institutions's problems

6.0 Introduction

The student visited a number of organisations involved in credit provision. The visits enabled the student to have an insight in the operations of these organisations. The student was able to suggest certain participatory credit decisions making approaches observed in some organisations to other credit organisations.

The section has been structured to cover three aspects of the attachment. The first part will focus on the input of the student through the visits to various institutions to have an insight of the operations of the various institutions. The second part will focus on the suggestions of the student and the reaction received from the target audience.

6.1 Rural Investment Fund (RIF)

At the RIF the student had an opportunity of having discussions with staff members on how they operate. It came to the attention of the student that the projects under RIF are aimed at building the productive capacity of the poor members of the SSF, who are unable to participate in economic activities in an effective manner. The RIF aims at providing information on the kinds of credit available. The RIF also attempts to address the limitation that SSF face such as lack of financial and management skills and capital to allow them expand their business operations. The RIF builds productive capacity through the provision of financial support on a matching grant basis to eligible Farmer Groups (FG) Communities. At the district level this is done through the District Agricultural Committee (DAC).

The RIF supports infrastructure rehabilitation and undertakes repairs of existing infrastructure. This is to enable access to economic and social services such as development and upgrading of transport routes linking markets in productive area. This is

done through investment in direct productive infrastructure, which is aimed at promoting output and income raising activities such as drought power services and direct labour-saving infrastructure. Infrastructure in this category includes equipment that saves time and energy such as sinking of boreholes. Projects supported by RIF are 'group-based', 'demand-driven' investments and require a partnership between RIF and FG/Communities of 75% maximum and 25% minimum contribution respectively, to the total project costs.

The RIF provides support to Saving and Loan (S&L) institutions which consist of a minimum of ten (10) and a maximum of fifty (50) active members. S & L must be registered and must operate legitimately in commercial production of crops and livestock, agribusiness and other related activities. In addition to the above, RIF is involved in capacity building to train S&L groups. This is done through preparation of guidelines and manuals, induction workshops and training associated with the establishment and strengthening of groups. The RIF has a policy of decentralisation of decision-making on agricultural activities at the local level in order to increase the level of participation of the grassroots. The community members identify the problems in their community and seek assistance from the RIF through the DAC in order to resolve that problem, with their participation.

6.2 Women in agriculture

Apart from conducting interviews with institutions that offer credit, the student had an opportunity to tour some of the institution's project. The Women in Agriculture project in Kabwe rural was amongst those visited. The project is situated about 50 kilometres from Kabwe town in an area called Lukanga. The road to Lukanga is a gravel one off the main Lusaka-Kabwe road. Lukanga is generally a swampy and water logged area therefore the road is almost impassable during the wet season.

The project offers credit to SSF especially women in form of inputs. The inputs include fertiliser, seeds and pesticides. Equipment is also available to help the farmers with farm work. The former Agriculture Minister, Edith Nawaki donated a tractor, which is hired to farmers to cultivate their fields. The field station has a classroom block comprising two classrooms where farmers are taught various skills. The project provides information on cultivation methods as well as market information for the produce from farmers. The market information includes the latest market prices for their produce

The field station also has a demonstration site where chickens are kept to show the local farmers how to look after poultry in an area, which does not have electricity. The chicken houses are made out of mud and tree poles and covered by grass. It is interesting to note that some of the chickens being kept in such an area are of exotic origins. The feed is made locally from maize bran from the hammermill at the station. The lighting and heating mechanisms are made to suit the local environment. Other animals on the station include goats, dairy animals and pigs.

6.2.1 Radio listening group

Another interesting feature at the station was the sitting arrangement under a big tree, where farmers participated in the weekly discussions pertaining to the operations of the community project. A radio set was found at the station, for listening group discussions on programmes produced by NAIS. The atmosphere under the tree was found to be suitable for participatory interpersonal communication due to a round table sitting arrangement.

At the time of the visit, a truckload of Omina Compound D and Urea fertiliser had arrived at the station, the fertiliser was for distribution to farmers. The distribution was on the understanding that for every 50 kilograms fertiliser bag worth between K23,000 and K25,000 the farmers had to pay back 2 bags of 90 kilograms of maize worth about K29,000 each. Failure to repay would result into a penalty of not enjoying the credit

facility and possible forced repayment in kind. Payment in kind would be in form of live-stock with a market value equivalent to the amount owed. Some community members however, did not favour this arrangement. Even though they appeared to agree with the Chairperson, Mrs. Cecilia Makota's, remarks who was speaking through a Lenje translator, some farmers found the prepayment demand to be a heavy burden.

6.2.2 Relationship with stakeholders

When the student interacted with the farmers and introduced himself as being on attachment, the farmers got interested to explain their problems. The farmers mistook the student as a channel to authorities to whom the grievances on credit and other agriculture problem would be sent. The student then consulted the matron of the project in order to get a balanced story from both parties. The matron, however, assured the student that farmers had no problem regarding the repayment arrangements and that it was the herdsman's wife who was denied fertiliser who was bitter due to her past defaults. The student further consulted Mrs Makota, on the complaints. She explained that the one to two ratios was as a result of the high costs of transportation of fertiliser from the producers to the station.

6.3 Co-operative League of United States of America (CLUSA)

The student had an opportunity to interact and interview staff members at Co-operative League of the United States of America (CLUSA), another institution that is involved in credit provision to SSF. As the title suggests, this institution was founded in 1916 to promote the growth of co-operatives in the United States of America and since 1953 has provided technical assistance to co-operatives and other forms of group businesses. In Africa, CLUSA has been assisting rural organisations since 1958. CLUSA has been operating in Zambia for many years and has assisted SSF through provision of input loans. Table 2 shows the values and the quantities of the loans that were given to SSF CLUSA through the Credit Management Services (CMS).

6.3.1 Capacity-building

CLUSA provides practical training in entrepreneurial, analytical and problem solving skills to help rural groups and communities to develop sustainable business organisations to meet their development needs. CLUSA's approach to group development is a decentralised, village-based training system. Staff live in the communities they serve and are expected to equip farmers with financial management skills. The skills include cash flow analysis, balance sheet and record keeping.

Farmers participate in the selection and evaluation of field staff. The field staff preparation follows the group development steps, using a cycle of classroom training-execution, new skills and knowledge are immediately put into practice coupled with feedback and on-the-job support to improve performance. Field staff serve as group organisers, trainers and consultants and not as managers or decision-makers in order to facilitate the participatory process.

6.4 **Care International**

The student visited projects under CARE International, these included CARE PROSPECT and CARE PULSE. CARE has projects in Lusaka as well as in Livingstone engaged in credit provision to urban as well as rural communities to uplift people's standards of living. The projects are aimed at eradicating poverty by providing capital in form of group loans for people to begin businesses.

6.4.1 Credit information flow

Information about credit availability is disseminated mainly through interpersonal communication. The information is disseminated through resident's development committees, market committees, churches and any other NGO working in the project

Table 2:**Inputs for the 1998-99 Season**

Input	Quantity	Value	Source
Fertiliser	1090 MT	\$300,000	CMS
Improved Seed	25 MT	\$34,700	CMS &Buyer
Lime	250 MT	\$1,875	CMS
Total	1365 MT	\$336,575	

Source: CLUSA

areas. Leaders organise meetings together with the city council to explain clearly the details about the project.

Potential participants then meet once the news has circulated in the compound.

Information about the project then spreads through the community networks through interested parties.

6.4.2 Credit delivery system

The loans mostly cover people without any form of capital at all. The members of the credit scheme form 'chilimba' or 'GULU', this is a group of 25 to 35 people. Within a GULU the borrowers form into sub groups of 5 persons each called SANOs, which are self-selected. The security in this case will be the peer pressure from the other members of the group. If a 'SANO' defaults to repay the loan then the GULU will not qualify for future loans despite making any contribution to the fund. This will result into repaying the remaining balance. This will in turn force the other 'gulu' members to ensure that loans are repaid.

The loans are disbursed in three stages. Members out of the group of five receive their loans after six weeks of training, then one other member receives her/his loan after four weeks and the last two people who include the Chairperson would receive last after another four weeks (Fig.2). This mechanism enables group members to evaluate repayment behaviour of less trusted group members.

After helping the groups to establish small businesses, these people qualify for another form of loans. These are of higher amounts targeted at people who have some kind of stable businesses. The loans range in between K50, 000 to K500, 000 to first time borrowers, up to K1, 000,000 to second time borrowers and K1, 500, 000 to third time borrowers. The loans are used to finance working capital for project participants. The loans are repayable in 25 weeks for first loans and 50 weeks for second and third loans.

The repayment instalments are on a weekly basis for first loans and bi-weekly for second and third loans. Before qualifying for any form of loan, the target beneficiaries have to first undergo some basic training in accounting and management skills.

The student had an opportunity to attend some of this training. The training covered various aspects of business such as bookkeeping and marketing. The credit recipients are taught the three Ps of marketing: Price, Product and Positioning in order to promote their businesses. It is interesting to note that the training includes other social aspects of the loan recipient's life such as family planning, gender issues such as law on inheritance in case a spouse dies. The training also covered health issues such as how deadly diseases are contracted and what effects they can have on the business.

6.4.3 Training programme

The participant's orientation training is divided into two parts, pre-registration and post-registration. This is to ensure that they understand the group dynamics before the groups are registered. The pre-registration training topics covered include:

- a) Definition of the target group
- b) Main features of the lending model
- c) Roles and responsibilities of participants and project staff
- d) Discipline and trust
- e) Guarantee system and peer pressure
- f) Importance of savings and how to save

The post-registration training includes a basic introduction to credit operations, conditions and detailed procedures of the lending models, the obligations and responsibility of the credit and the cost of credit.

In order for this credit system to be successful, the credit officers undergo some training too. The training includes:

- a) Business opportunity identification
- b) Training needs identification

- c) Management/ costing
- d) Marketing and sale
- e) Communication and human relations
- f) Business plan preparation
- g) Cash management
- h) Micro enterprise appraisal
- i) Banking

6.5 Zambia National Farmers Union (ZNFU)

After exposure to the institutions that provide credit, the student turned to concentrate on the media, which are involved in information dissemination to SSF. This area covered the Zambia National Union Farmers (ZNFU), an organisation which influences government policy on agriculture. The ZNFU lobbies government on policies such as marketing prices, delivery of inputs and any matters pertaining to national food security. The farmer's union is an independent body that protects the interests of commercial and small-scale farmers and other stakeholder in the agriculture sectors. These include the Tobacco Association of Zambia, Export Grower Association, Farm Employers Association, Coffee Growers Association, Environment Conservation Association, Wildlife Producers Association and Women in Agriculture. The Union has its own communication section which acts as a link with the other stakeholders. The communication wing has broadcasting as well as print sections.

6.5.1 ZNFU publications

The print section produces the 'Zambian Farmer' a magazine, which covers various issues pertaining to the farming community. Articles are sent in from the farming community together with suggestions on what farmers are interested in reading through the countrywide network of ZNFU offices. A deliberate mechanism has been put in place to have feed back on farmer's concerns to be covered in the magazine. The student had

an opportunity of interacting with the editor of the magazine Mr Beenwell Mwale who explained the role that the magazine plays as a channel of communication. Apart from the magazine the student was also exposed to other publications such as newsletters. The publications act as a channel through which innovations can reach SSF where the broadcast media can not reach.

6.5.2 ZNFU broadcasting

The ZNFU in conjunction with private media organisations produce a radio programme that targets SSF. The programme is recorded from and broadcast from radio Christian Voice. It covers various aspects of the farming community. Market prices are for instance communicated to the farmers through the programme. Apart from that, experts on various subjects from agriculture institutions are invited to share knowledge on various issues.

6.5.3 Market information dissemination network

The economics department of the ZNFU is also involved in communicating market prices on the commodity exchange. The student had an opportunity of interacting with Mr Alfred Mwila, ZNFU economist in-charge of the commodity market information. Mr Mwila explained that farmers and other stakeholders in the agriculture sector are able to communicate with the centre to get an update of what commodities are on the market and how much they are being sold at. The section attempts to link its operations on a mini computer network project with the assistance of the Swedish Co-operative Centre. The data bank at ZNFU will be linked to DAC offices throughout the country. Through this network farmers will be able to have access to institutions that provide credit and information on interest rates, commodities available and at what prices.

6.6 Credit Union and Savings Association of Zambia (CUSA)

The student visited CUSA in order to have an insight of the operations in terms of credit provision. It came to the attention of the student that CUSA was initiated under the influence of missionaries. CUSA is one of the oldest players in credit provision in rural as well as urban areas. The union is represented in all the nine provinces of Zambia. The main objective of CUSA is to provide savings and credit facilities to small-scale farmers as well as employees who earn a salary. Table 3 shows CUSA's loans that have been disbursed and those that are outstanding.

6.6.1 Participatory approach in credit provision

Government has in the past allocated credit funds through CUSA in order to meet credit needs of members for production of income generating activities or consumption. In addition to government funding, some unions were operating service facilities such as retail stores and hammermills. The communities run these business ventures themselves. Each Credit Union has its own directors and a manager. The directors are community members and are responsible for local policy formulation in line with the general CUSA operations. The manager is responsible for the day to day affairs of the credit union. The lending principle of CUSA is based on shares and savings of the members. The members of the credit union contribute some money on a monthly basis, which is in turn lent to members who may need the funds.

6.6.2 Government's involvement in CUSA

Government intervened in the operations of CUSA in 1986, CUSA became a government agency for provision of agriculture credit. Credit was channelled to small-scale farmers on individual basis through CUSA for purposes of input supply and marketing of output. Government involvement in the operations of the Credit Unions distorted the structure of the unions. The participatory method of credit provision was discarded. This resulted in

Table Three:

Credit Unions, Share Capital and Loans Outstanding

Province	No. of Credit Unions	Share Capital (K million)	Loans outstanding (K million)
Central	44	89	4366
Copperbelt	20	13	166
Eastern	52	43	952
Luapula	12	15	1075
Northern	34	22	6809
Northwestern	11	6	342
Western	10	14	627
Southern	51	175	1666
Lusaka	46	18	1803
Total	280	395	17806

Source: CUSA

non-repayment of loans. Table 3 shows the number of credit unions, share capital and the loans outstanding.

The failure of the credit system is partly due to the collapse of the communication structures. There was an information flow weakness between the CUSA and the credit recipients. In addition to that, government did not take the initiative of building the capacity of the credit recipients. Instead government rushed into making funds available without equipping the SSF with the basic skills of accounting and management. In addition to that CUSA lacked an appropriate credit mechanism to administer such a massive credit programme.

Despite the above problems, CUSA has developed a strategic plan of operations. The plan proposes the following:

- a) to increase the level of membership,
- b) to build a self-sustainable credit union movement,
- c) make effective use of the financial and human resources,
- d) training and education of the staff and directors of credit unions, and
- e) Increase the level of self-sufficiency.

6.7 Programme Against Malnutrition (PAM)

The Programme Against Malnutrition (PAM) is amongst the several NGOs involved in micro credit provision in Zambia. PAM distributes seed and fertiliser for various crops on loan in the nine provinces of Zambia. The Micro-Finance Project (MFP) was established under PAM to deal specifically with credit provision.

6.7.1 Micro-Finance Project

The MFP was established in March 1999 with the initial funding from the Ministry of Community Development and Social Services. The main goal of the project is to become

a self-supporting, viable organisation that will facilitate poverty elimination and enhance economic empowerment of vulnerable rural communities. Creation, strengthening and expansion of micro-enterprise will attain this goal by savings mobilisation, provision of loans and capacity-building.

6.7.2 Services provided by MFP

The MFP basically provides financial as well as non-financial services. The financial services include savings mobilisation and micro-credit lending. Under the non-financial services, the MFP provides training and enterprise development as well as consultancy services.

6.7.2.1 Training and enterprise development

This training basically aims at strengthening the management capacity of savings groups of credit recipients. The training attempts to equip the people that obtain loans to have skills in business management, for those in trading. For those in the agriculture sector, it aims at providing skills in agribusiness management. Under management skills, the loan recipients are trained in basic accounting skills. Accounting skills are important for a small business to develop especially that the target population is engaged in very small business that can easily collapse. The participants are taught some of the basic ethics in business as well as financial discipline.

The other training for savings groups is the training for business opportunity identification. The savings groups are trained in skills to identify a profitable business venture that they can undertake. They are also trained in development and counselling, these skills are important for a business to develop into a profitable one.

6.7.2.2 Consultancy services

Under consultancy services, MFP is involved in rural finance, agriculture development, strategic project planning, project monitoring and evaluation, Financial management services and business feasibility studies.

6.7.3 Operations of MFP

The MFP generally targets the vulnerable rural communities. This include mostly women and youths. At the moment the project operates in Chipata, Choma, Mansa, Nakonde, Senanga and Solwezi. The services are provided through two options: savings groups rotational loans and group venture loans.

- a) under the savings group rotational loans, some group members receive credit for their individual business ventures while the other members of the group wait for their turn.
- b) Under the group venture loan, all members do one or more group businesses at once.

6.8 Other credit organisations

The student visited other credit institutions apart from the ones mentioned above. These include AFRICARE where he had discussions with Dr Joseph Temba the project director. AFRICARE is currently engaged in a pilot credit provision project in eastern province in conjunction with Zambia National Commercial Bank. The student visited staff at Omnia, a fertiliser company that distributes fertiliser on behalf of the Food Reserve Agency (FRA). The student also visited the Food Reserve Agency in order to acquire information on credit.

6.9 Suggestions and reactions

The student made a number of suggestions based on what he observed during the attachment at the several organisations and received mixed reactions. The suggestion basically focused on communication of credit information and capacity-building.

6.9.1 Communication

The student suggested that several channels of information should be used unlike depending on a single channel. Therefore, the student suggested that interpersonal as well as mass communication means of communication should be used in order to make aware the masses about the credit facilities that may be available.

He also suggested that the structuring of the messages regarding credit provision should be changed. Posters were seen to be more effective in putting across a message and cheaper to produce even in a rural setting. This required the skills of talented artists and communication specialists. As the case is at the moment, agriculture specialists are the ones involved in communication and community development work in rural areas. These specialists do a good piece of work though people specifically trained in participatory methodologies and development communication may best do it.

6.9.2 Capacity building of credit recipients

The student suggested that the training programme needed to be adjusted to suit the local environment. The current training programme is generally fine but needs to be more participatory. The program should include an input from the local community especially the SSF in rural areas. Most training programmes at the moment are suited for the urban area and are only transplanted to the rural areas. For instance, there is no need to emphasise on banking when the rural community does not enjoy the facilities. Instead it

would be more helpful to train the farmers to set up some local co-operatives amongst themselves to provide saving facilities.

6.9.3 Reaction of institutions towards suggestions

The suggestions were accepted by certain organisations and adjustments were underway while others accepted reluctantly. The student's suggestions were not accepted by some organisations because of their guiding principles. For instance international organisation's policies originated from their headquarters. They further argued that adequate research has been done in such areas before coming up with such policies. It was, therefore, difficult for them to change the policy here unless with permission from the headquarters.

CHAPTER 7

Discussion of the findings and experiences in the light of communication theory

7.0 Introduction

This section will discuss the findings and experiences of the attachment and link it up with the communication theory presented in the conceptual framework in Chapter 3. The section attempts to link theory with practice, therefore, it will merge the development, communication and participation concepts; the theoretical as well as the practical application of these concepts. The findings and experiences of the attachment are centred on agriculture credit and other factors that influence the sector such as:

1. the role of the co operative movement in agriculture development,
2. information dissemination,
3. and capacity building of farmers

7.1 Zambia's economic and social conditions

In order for us to understand the development process in the light of the communication theory presented in Chapter 3, it is important to redefine the concept of development. This will provide a foundation for the role that communication plays in bringing about change.

7.1.1 Development redefined

The concept development, has many definitions. It means different things to different people. As it is shown by the various definitions provided in Chapter 3, various scholars provided various definitions according to their understanding of the concept. Nevertheless, certain characteristics seem to be common in the various definitions.

The various definitions of development seems to be centred on the lives of human beings. Development is perceived as a progressive rather than a retrogressive-unilinear process. *It is a process that aims at improving human lives. This improvement may be material, achieved through economic improvement such as economic growth which leads to the reduction of poverty levels. It is a process that can not be precisely measured, as people's needs are different at every given place and time. The change will, however, seek to answer or satisfy human needs or wants of a particular area or place.* Development may, therefore, be defined as the 'Improvement in human life condition at individual and societal levels, which is achieved through desirable but fluctuating changes or adjustments in the environment' (Kasoma, 1985: 403)

The above definition can be further broken down to clarify what encompasses this desirable process of change. For change to be desirable, it means that a community has accepted this process. It is change that has been brought about with an input of a community. The community has participated in the process of change. Participation may be in form of physical input in a development project or at policy level in deciding the course of action of a community. The levels of participation may be measured by the level of influence of the stakeholders in deciding the path which change will take. In this case, communication plays a major role in determining how the initiators of the process of change interact with the people for whom change is being brought about.

The World Bank on the other hand defines development as:

a multidimensional process involving major changes in social structure, popular attitudes, and national institutions, as well as the acceleration of economic growth, the reduction of inequality, and the eradication of poverty. Development, in its essence, must represent the whole gamut of change by which an entire social system, tuned to the diverse basic needs and desires of individual and social groups within that system, moves away from a condition of life widely perceived as unsatisfactory towards a situation or condition of life regarded as materially and spiritually better (World Bank, 1988:15).

7.2 Zambia's agriculture sectors

Zambia's agriculture policy has undergone several transformations. This has in a way affected the communication structures. Zambia's agriculture policy can be traced back as far as 1964 in order to understand the current state.

Government intervened in the agriculture industry through the National Agricultural Marketing Board (NAMBOARD) which was created by an Act of Parliament: the Agricultural Marketing Act of 1969. NAMBOARD was empowered as the sole marketing organisation responsible for the distribution of agriculture inputs, implements and procurement of agriculture produce. Through this board, government would dictate prices every year at which it would buy the produce from farmers and fixed prices at which NAMBOARD would sell to millers. NAMBOARD's operational losses were in fact financed by government through loans, capital, grants and guaranteeing bank overdrafts obtained by NAMBOARD from various commercial banks within the country. The role of the board was later changed to that of importing maize from maize surplus producing provinces into maize deficit producing provinces or Provincial Co-operative Union (P.C.U). In 1989 the chain was extended by the creation of District Co-operative Unions (D.C.U) that operated within the boundaries of their districts, selling all the excess maize to P.C.U who would in turn sell the produce to NAMBOARD.

7.2.1 Communication network in co-operatives

In order to understand the communication structures in a co-operative, it is important that we have a working definition of what it is. The best attempt to define a co-operative was made by the ILO:

A co-operative is an association of persons, usually of limited means, who have voluntarily joined together to achieve a common economic end through the formation of a democratically-controlled business organisation, making equitable

contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking (Youngjohns, 1976, 233).

A humbler concept is the one which sees the co-operative as a simple method of getting something done better than it would be done by individuals on their own. This is part of what might be called the 'community development' approach. To qualify as a co-operative, the activity must have a business content and appropriate for formal incorporation, but there are many activities which do: a village savings bank, for example, a modest irrigation enterprise, the hiring out of farm machinery, or the marketing of produce. The most important thing is that it is an enterprise related to the needs of the people themselves, as they see them.

Co-operatives provided a suitable channel of information flow as they were found even at grassroots levels. SSF in primary co-operatives would in turn form some networking in the way in which information would flow. The networking was through the villages next to SSF themselves. According to Rogers (1983), information flows in a form of a network, individuals are linked by patterned flow of information. In a social system with 100 members, 4,950 networks links are possible. Computed by the formula:

$$(N [N-1] / 2)$$

Where N is the number of individuals in the system). In a co-operative society of 200 members for instance, 19,900 networks are possible; with 1,000 members, almost a half-million links are possible. Members of a network belong to a communication proximity depending on the degree of linkage between individual's personal communication overlap. These individuals can communicate with each other on any matters pertaining to credit forming an interlocking personal network. However, a network can also be made up of a set of individuals linked to a focal individual but not interacting with each other, forming a radial personal network. Radial personal networks can be quite effective in the dissemination of credit information in a co-operative, as they are more open, hence facilitate focal individuals to exchange information with a wider environment. This

network will enable other farmers in the system to be reached out by a person who may understand credit matters properly.

The information may even flow effectively depending on the physical distance. The other factor that may enhance the flow of information is the relative homophilous nature in the social characteristics of the members of a co-operative moment. Farmers in an area may be cultivating the same crops due to the climate pattern or have traditional beliefs in common which influence the nature of their interactions. The level of interaction will have a bearing on the influence of persuasion.

7.2.2 The effects of decline of co-operatives

The budgeting burden for supporting the agriculture marketing policy was becoming too heavy and unsustainable. Subsidies on fertiliser were running into hundreds of millions of Zambian Kwachas in 1989. The Agricultural Marketing Act was changed to dissolve NAMBOARD and transferred the roles related to maize buying to Zambia Co-operative Federation (ZCF).

This marked the shift in agricultural policy. By 1991, the change of government showed a change in the policy. The donor community, to be precise, the International Monetary Fund (IMF), controlled the new policies. The shift in policy saw the destruction of the co-operative movement, hence the breaking down of the channel of participation of the grassroots. The pattern of development followed in this approach is the one that does not necessarily focus on participation of the grassroots.

The pattern being followed in the agriculture sector at the moment places emphasis on the support of large-scale investment by providing an enabling environment for multi-national corporations. Agriculture development has, therefore, shifted from feeding the nation and eradication to producing more for export. Poverty levels have continued to rise either because people lack information on some of the incentives that may be available in

order for them to improve their economic status or because credit facilities are not available in some places at all.

Even in cases where facilities to alleviate the suffering of the poor are in place, the small-scale farmers may lack the capacity to put the incentives to proper use. This is largely due to poor communication structures that may be in existence in a community. Poor communication structures include interpersonal as well as mass communication channels. According to Weick's theory:

If the information received is clear (has a low level of ambiguity or is unequivocal), organisations use rules to process and react to the information. They apply previously adopted rules to decide how ambiguous the message is, then search through the "standard response" the organisation has created in the past to deal with such situations (Infante et al. 1990, 343).

This theory is useful in understanding organisational communication such as in a co-operative society. This concept is based on uncertainty reduction information theory which explains that organisation members perform communication activities to reduce uncertainty in their environment. Rules and communication-behaviour cycle allow organisations to cope with the uncertainty (equivocality) in messages they receive from the environment. Information that is equivocal may mean different things to different people receiving the information. In reference to a co-operative, the information being disseminated by an organisation will be critically assessed due to the homogenous nature of a community. Those that have been exposed to similar information before will clarify any unclear information. This may be information on credit facilities that are being provided by private traders or government agencies. Farmers who do not understand the message may be able to consult others for advice. At the moment most SSF have found themselves in situations where they acquire credit without adequately understanding the conditions attached to the funds as they lack co-operative associations to consult other SSF.

Wick's model may be used to predict the fact that small-scale farmers familiar with the operations of credit institution's requirements and expectations will approach the situation differently from SSF obtaining or being exposed to credit information for the first time. Farmers familiar with the credit institutions can follow the requirements and the conditions attached to the loan as they may have benefited from other credit facilities in the past. On the other hand new farmers may have to ask farmers familiar with the credit providers a series of questions in order to understand the expectations. Co-operatives provided such an atmosphere, but at the moment farmers have to learn things the hard way as they lack necessary information before committing themselves to an agreement.

7.3 Factors leading to loan repayment defaults

Loan repayment default is due to a number of reasons, these include lack of capacity building. Capacity building in this context refers to information pertaining to the obligation of the SSF to repay the loan. SSF at times fail to repay the loans due to natural calamities such as heavy rains washing away the crop or drought. But in certain and most frequent instances, lack of loan repayment is due to the misconception that government has an obligation to allocate funds to the voters as per promise during election time. Through interaction with SSF, the student discovered that a culture of loan repayment defaulting may partly be blamed on political influence. Politicians would distribute fertiliser to farmers without fully explaining the conditions attached to the inputs when soliciting for votes. After politicians win elections, they turn around and harass the SSF who received the inputs. In addition to that, government has in the past made pronouncement that credit agents should not harass the SSF who may have obtained fertiliser loans. A culture of loan repayment defaults has therefore been created. Capacity-building of credit recipients should therefore include information on how to change this attitude of loan repayment default.

According to Kotler (1989), attitude change can be brought about through social campaigns. Social campaigns usually depend heavily on personal communication between staff and workers in the context of this report, credit institutions and the target adopters such as SSF. To obtain a change of attitude in such a situation it involves informing, persuading, motivating and educating. The conventional marketing interaction between the service providers and the service users in a social context are supplemented by personal relationships and reciprocity exchange.

7.3.1 Relationship marketing

In order for SSF to change their perception of credit funds, personal communicators may have to frame the message on the basis of the relationship with the farmers. Training programmes may be more effective in changing these attitudes if the focus is on building a supportive relationship with farmers over time.

The student noticed that what exists amongst most NGOs involved in agriculture credit is only a relationship marketing. Private credit institutions do not even bother to start from the conceptualisation of how farmers should solve problems pertaining to credit funds. Farmers are not helped out to plan properly on how the funds are to be made use of. Private credit providers are only interested in the yields at the end of the season. Contrary to the above, the process through which credit recipients go begins with uncertainty. The main role of the capacity building is to eliminate or reduce the uncertainty by trying to formulate the problem, finding alternative solutions and then the optimal one and finally inducing the farmers to implement the optimal solution compatible with their community. Only then does the target adopter's uncertainty diminish.

7.3.2 Participatory adoption

During attachment the student observed that the same or similar guidelines existed amongst international NGOs on the provision of credit to SSF. Regardless of the culture

context, the NGO provided the same basic training transplanted from other countries in the South. The training programme for both the farmers and the credit officers covers:

1. business opportunity identification
2. training needs identification
3. management/ costing
4. marketing and sale
5. communication and human relations
6. business plan preparation
7. cash management
8. micro enterprise appraisal
9. banking

This kind of training does not take into account the specific community needs and way of life of the people. The programme dictates to the SSF, when farmers are supposed to participate in the whole process of drawing up the training as it benefits them. Paul defines a participatory or people centred development as an active process by which beneficiary or client groups influence the direction and execution of development projects with a view to enhancing their well being in terms of income, personal growth, self-reliance or other values they cherish (Kotler, 1989). The participation of the target adopters is particularly appropriate when active dialogue and negotiations between farmers and the credit institutions is required to move the campaign to change attitudes regarding repayment of loans and of skills imparting. The very nature of the target adopters in this case the SSF participation in social marketing calls for the exchange of information, sharing control and mutual trust. Where these conditions exist, social marketers can effectively use a participation-driven promotion of new attitudes.

Participation also refers to new attitudes for overcoming stereotyped thinking and to promote more understanding of diversity and plurality, with full respect for the dignity and equality of people's lives in different conditions and acting in different ways

(MacBride, 1980: 42). This mode stresses reciprocal collaboration throughout all levels of participation. *Listening to what the others say, respecting the counterpart's attitude, and having mutual trust are needed.* Participation supporters do not underestimate the ability of the masses to develop themselves and their environment. Okigbo stresses that:

Development efforts should be anchored on faith in the people's capacity to discern what is best to be done as they seek their liberation, and how to participate actively in the task of transforming society. The people are intelligent and have centuries of experience. Draw out their strength. Listen to them (Okigbo, 1985: 257).

Two major approaches to participatory communication may be considered as common sense to day. The first is the dialogical pedagogy of Freire, and the second involves the ideas of access, participation and self-management articulation in the UNESCO debate of the 1970s.

Freire believes that liberation involves the liberation of the human being towards the fulfilment of his or her historical vocation to be free. Though the process of liberation of both the individual and the community comes through a self-sustained effort through growth in individual awareness and community consciousness evolving through a process of learning. According to Freire:

All individuals have the capacity for reflection, the capacity for abstract thinking, for conceptualising, taking decisions, choosing alternatives, and planning social change. Action and reflection are not separate activities but an organic whole and it is this dialectical interplay of action and reflection that constitutes the process of 'conscientizacao' or conscientisation (Freire, 1994: 50).

7.3.3 Governmental officials failure to repay loans

Although small-scale farmers have been referred to as a group of farmers fond of defaulting loans, through experience the student discovered that amounts involved can not be compared to the other categories of powerful farmers who default agriculture loan repayments. Cabinet ministers, members of parliament, prominent opposition leaders and some businessmen owe the Food Reserve Agency (FRA) a government funded organisation, a total of K15.9 billion (*The Post*, 13.1.2000).

According to a list of maize and fertiliser debtors compiled by the FRA and presented to the MAFF credit management programme, 38 cabinet and deputy ministers owed the agency a total of K3.83 billion as at November 30, 1999. The list further stated that 84 members of parliament owed FRA K5.03 billion while 37 opposition political leaders and businessmen – who have been termed as other leaders – owed K6.72 billion as at November 30, 1999.

The compilation shows that most of the maize and fertiliser debt was accrued during the 1997 to 1998 and 1998 to 1999 farming seasons, while some of the debt dates back to 1994. The huge debt owed to the FRA by these powerful people in society had affected the organisation's liquidity. Although management was urged to pursue all the maize and fertiliser debtors, this excise proved impossible as the people involved were too powerful to be harassed as the case is with the SSF.

The Members of Parliament (M.Ps) and Ministers in turn accused the SSF in their respective areas of acquiring credit from them and defaulting repayment of the loans. Through interaction with some SSF the truth on the ground came out that the Ministers and the MPs actually misappropriated the agriculture funds on other businesses and luxuries such that they were unable to repay the loans. In certain cases where minimal amounts of funds were lent to SSF, the whole blame was shifted to the poor and defenceless SSF.

The liquidity problems of the FRA worsened to such an extent that the huge loans were no longer a secret of parliamentary officials only. The media's coverage of these loans sparked massive debate from people of all walks of life who were disappointed with the level of extravagance that the leaders of one of world's poorest nations were leading. This in turn forced authorities to warn the loan recipients that they may not be nominated in the next elections if the debts were not cleared. Despite the SSF owing nothing compared to the amounts obtained by these powerful men and women, the state machinery such as security agencies were used to harass the SSF in order to repay the "small loans". The Police service was used to intimidate the SSF despite the fact that a loan transaction is a civil contract between the two parties. A dispute of this nature can be settled in court without involving the state.

7.3.4 Exploitation of small-scale farmers

Small-scale farmers have been very vulnerable to exploitation by credit institutions and private maize buyers. The ratios that farmers are expected to repay cannot be compared to the loans that were acquired from the credit institutions. Farmers have in most cases been forced to double or pay more for the fertiliser and seed that they obtained on credit.

On a field visit of the Women in Agriculture project, a truckload of Omina Compound D and Urea fertiliser had arrived at the station for distribution to farmers. The distribution was on the understanding that for every 50 kilograms fertiliser bag worth between K23,000 and K25,000 the farmers had to pay back two bags of 90 kilograms of maize worth about K29,000 each. Failure to repay would result into a penalty of not enjoying the credit facility and possible forced repayment in kind. Payment in kind would be in form of live stock with a market value equivalent to the amount owed. This arrangement was, however, not favoured by some community members. Even though they appeared to agree with the Chairperson's remarks who was speaking through a Lenje translator, some farmers found the prepayment demand to be a heavy burden. Farmers complained in

lower tones in Lenje about the exploitation. Table 4 shows the amounts of seed and fertiliser required on a haceter and the output. This can be compared to the demands made by the credit providers.

Table 4 shows the seed amounts required and the yields that can be obtained. This is to justify that there is some exploitation in the way farmers have to repay the loans that were obtained from the credit organisations.

Credit managers machiavellianist attitude

Infante (1990) defines Machiavellianism as an orientation in which people believe that manipulating others is a basic strategy of social influence. Individuals high in this trait think that it is ethical to tell people only what they want to hear, to use the receiver's doubts, fears, and insecurities to motivate action.

The student discovered that some credit managers were not honest in dealing with farmers or other scholars. The managers were not actually interested in alleviating the suffering of the SSF. These credit managers-consultants are fond of writing long project proposals to the donor nations decorated with technical jargon in order to acquire funding for a project. The project proposal clearly stipulates the huge amounts of consultation fees, travel costs and other expenses ranging in thousands of United States of America dollars. They ensure that they are the only ones who know the details of the project, without letting anyone else know the truth. Despite the consultants being agriculture experts, they sub contract other agriculture experts to plan the communication strategies of the project in order to keep genuine experts in that field away from the project. The consultants use the SSF lack of information and desperate state to provide loans that are far less compared to the amounts that are termed as operational expenses. At the end

Table 4**Seed rate and recommended fertiliser rate for some major crops in Zambia**

Crop	Seed rate/ha	Basal Fertiliser (Kg ha)	Top dressing (Kg ha)	Expected Yield (t ha)	Maximum (t ha)
Maize	18-20	300D	250 AN	4-7	11
Soya Beans	75-110	300D	200AN/none if inoculated	1.5-3	4
G/Nuts	60-85	-	-	0.6-2 shelled nuts	3
Sunflower	18-20	300D	150AN	0.7 -2	3.5

Source: Wellving, 1994

of the day the payments made to the credit managers are greater than the loans that are disbursed to the SSF. Despite that, the consultants will always find a way of justifying why the project should continue to be funded.

Another group of credit managers in this category is the international experts who insist on working in Zambia. The roles that they play in the development process especially credit provision can be better performed by the local people who understand the local life style better. The experts are paid in dollars and in most cases lack a detailed understanding of rural life style apart from their textbook knowledge. However, they claim to have vast working experience in the South and hence know the needs of farmers in almost all parts of the world.

7.4 Information dissemination strategies

Information dissemination can take various approaches, however, the mass media have been seen to be more effective. As early as the World War 1, the mass media were used to activate the population. The mass media were used for propaganda purposes to promote the beliefs of warring nations. The magic bullet theory or the hypodermic needle theory was developed to account the powerful effect that media had on the audience. According to Lasswell (1927), the mass media can influence a very large group of people directly and uniformly by “shooting” or “injecting” them with appropriate messages designed to trigger a desired response. In order for this to be possible it is important to take note of the three factors that are crucial in information dissemination. These are sources, message and channel.

7.4.1 Sources of information

In selecting an effective information dissemination strategy, the communication planner should consider the specialisation and training of the personnel charged with such a responsibility. Apart from that, the institution that is sending the message must be seen as

specialised for the messages to have some credibility. Sources have varying amounts of credibility. For example, a Louis Harris survey shows that in the United States of America, public confidence in institutions has declined over the past 20 years. An exception can only be made for education and scientists (Kotler, 1989)

The other factor that determines the flow of information is the steps of communication. For instance, celebrities could be used to attract the audience's initial attention. In the case of SSF, the mass media can be used to create awareness to attract the SSF. Once the information has been disseminated, then the message can be reinforced to the target audience through interpersonal channels of communication. These channels may involve the average people and religious organisations. The final step will involve the credit institutions engaging in interpersonal communication with the grassroots to explain the details of the facilities that are being offered so as to reduce on uncertainty.

7.4.2 The structure of the message

The message should deal with only one aspect of the problem. Presenting several ideas simultaneously can be confusing. The messages on agriculture credit should not be combined with messages on environmental conservation as do so may shift the target audience attention from the message being put forward. A message on agriculture credit to SSF must for instance focus specifically on the following factors:-

1. The behaviour/attitude changes which are desired within each sub-audience. In the context of this paper, the message should focus on attitude change towards loan repayment.
2. The message should focus on the key needs of each sub-audience. In this case the specific farmers categories should be targeted with different messages. Awareness messages on credit facilities should be focused on those farmers that would like to

obtain credit, while information on capacity building may be more beneficial to farmers who have or are about to receive the funds.

3. The choice of the message format must take the form of spot, short programme, drama or song related to issues of loan defaulting depending on the setting of the community.

7.4.3 Media channels

The media channel refers to the selection of a media channel(s) that will be most effective and efficient in reaching the audience. There are basically three media channels, these are press, radio and television.

7.4.3.1 Newspaper

When considering selecting newspapers as a channel of information dissemination, firstly the percentage of the audience who read newspapers is of outmost importance. Secondly, the frequency of reading the newspapers should be taken into account. Thirdly, the types of newspapers the audience reads such as newspapers, magazines and journals should be taken into account. Finally, the selection would also be determined by how the audiences use the newspapers. The features that are read such as politics, fashion, crime, advertisements, cartoons, crossword puzzles, agriculture columns or letters to the editor. Many people may only read one or a few of the sections of their daily newspapers.

7.4.3.2 Radio

The percentage of the audience, which owns or has access to a radio that works should be taken into account when considering radio as a channel of communication. Other factors include, when and how often they listen to the radio in terms of days or hours. The communication planner should also determine the favourite radio programmes such as

song, music, telephone participation, rural development or commercials. The other factors should be the favourite radio station that the audience usually listens to.

7.4.3.3 Television

The selection of television as a channel of communication should take into account the percentage of audience that owns or has access to a television set; the viewing frequency and the favourite channels of the views. The planner should also take into account the programmes that are mostly watched. These include discussion, musical shows educational programmes and agricultural programs. The television station regularly viewed will also determine the viewing habits of the target audience.

7.4.4 Other media channels and community networks

Apart from the channels named above, other channels of communication can supplement the process of communication in a rural setting. These include folk media such as puppets and local singers. Other influential sources of opinion include friends and relatives. Community institutions such as mosques, churches, community centres and schools can also be a useful channel of dissemination of information. According to Kasoma (1996), the cultural basis of participatory approach to communication in the African context takes a leaf from the Afriethical exposition and its sense of belonging of the members of a community in an African society. Information is shared in the family, clan and tribe so that this sense of belonging-together is strengthened rather than weakened. Communication is undertaken to solve communal problems rather than create them through interpersonal channels as well as traditional channels.

7.4.5 Features of a message

For a message to be effective in its dissemination the communication planner has to take note of certain common features. The most important feature in the structuring of a

message is the ability for the target audience to comprehend the medium. It is no use to disseminate a message which will end up being misunderstood by the target audience. The language and complexity of the message in this case will be of utmost importance.

The literacy level of the target audience is another vital factor when developing a message. Since social marketing primarily seeks to reach low socio-economic groups most of whom are illiterate or semi-literate, the media used to communicate with them should not require literacy. Nonetheless, the message should not be oversimplified, as it may be perceived as intimidating the target audience.

The duration and frequency of running the message whether ongoing, seasonal or a sporadic campaign is another factor that should be taken into account when developing a message. Create information needs to be communicated at a certain period while other information has to be disseminated in an on-going programme. Both strategies seek to have the most effective impact on the target audience. When a message is designed to transform behaviour and attitude, then the desired sequence of audience outputs becomes longer and more complicated.

CHAPTER 8

Conclusions and Recommendations

8.1 Conclusions

In the light of what has been discussed above, we may say that information dissemination on credit to small-scale farmers has not been effective. This has had a negative effect on the agricultural sector and the development of the economy.

Zambia's economy, like that of other countries in the South, is controlled by multilateral institutions such as the World Bank and the IMF. These institutions impose conditions on the government on how much it can spend on the agriculture and social sectors in order to recover from economic problems. This has resulted to cutting in expenditure in the agriculture sector, unemployment, medical spending, education and other basic facilities. According to these multilateral institutions, the fiscal policies will lead to the improvement of the economy. However, these policies have proved to work as they were intended to in most countries. The policies have instead only contributed to the increase in poverty levels in most nations that have pursued the SAP. Unlike the early modes of development that centred the focus on industrial development, countries in the South have come to realise that the agriculture sector is of utmost importance in the development process.

In order for the economy to improve, the only option is to develop the agricultural sector. By improving the agriculture sector, the nation can be able to be food self-sufficient thereby avoiding food imports. The remaining stocks can be a source of foreign exchange through exports in order to develop the other sectors of the economy. Rural development is crucial for the development of the agriculture sector. Rural development will facilitate the participation of the grassroots in the agriculture sector, as this category of farmers will have access to resources.

The small-scale farmers as already mentioned in the report produce enough food to feed the nation. This category of farmers has to be supported if the agriculture sector has to develop. In order to achieve food self-sustainability, the small-scale farmers need incentives such as credit facilities. Credit facilities are important in maximising the production of crops, as the farmers will be able to acquire inputs such as fertiliser and seed. Small-scale farmers need to have access to the financial markets in order for them to improve on the output through the acquisition of the necessary implements and inputs. Access in this context refers to acquiring the financial assistance as well as having information on the institutions that provide credit.

Information on credit facilities has to be structured in a way that small-scale farmers will be able to understand the message being put across. In addition to that, the channel used should be one that will reach the farmers. The media must also be affordable and cheaper to maintain. Once the information on credit has reached the target audience, it is important that the farmers are able to manage the funds properly. Doing so will reduce on the rate of loan repayment defaults. In addition to that farmers need adequate information on the conditions attached to the loans that they obtain. This is in order to protect the farmers from harassment by the institutions that provide credit. Capacity-building is also important in that farmers acquire accounting skills in order for them to invest funds in a more profitable agribusiness ventures.

It is, therefore, important that an effective rural financial market is developed for the provision of both credit and savings facilities. In the absence of an effective information structure on rural financial services, rural poor and agriculture development are affected. If the existing information vacuum in the credit market continues, the financial system itself would be weakened further.

8.2 Recommendations

Rural communication structures have to be developed systematically, if large numbers of the rural population have to be provided with cost effective quality facilities for savings and credit on a sustainable basis. The rural information structures have to be reorganised and revitalise for them to provide the services needed by the rural communities. This can be achieved if the target groups are able to participate more in policy formulation on how to manage credit funds. At the moment information structures are fragmented and uncoordinated. What is needed is a comprehensive delivery system to provide effective and systematic credit information in the rural areas.

The main beneficiaries of the rural finance programme would be the small-scale farmers, women, youth and rural micro-entrepreneurs. The improvement in the financial system information dissemination would improve the accessibility to and availability of credit to them, which was hitherto rare. The major benefit to the rural financial market would be development of community-owned and-managed financial intermediaries and self-help groups. Apart from providing credit, they would also provide savings facilities, with instruments convenient to the small-scale farmers.

A participatory financial management system run by the community would provide easy accessibility to credit facilities as the main financial intermediaries would be nearby and owned and managed by the community. This would solve their psychological barriers in approaching formal financial institutions where the SSF may even have difficulties in communicating with the credit managers. Through capacity building in forms of co-operatives, the grassroots would be in a position of developing special saving instruments to suit their small savings taking into consideration their seasonality of depositing and withdrawal.

Capacity-building of grassroots credit systems can be possible through effective information dissemination structures. The institutions could be credit unions, co-

operative societies or any other self-help groups established by the community. Capacity building may be through training of farmers and community leaders in basic development of simple operational procedures and accounting systems.

Information dissemination in the past has lacked a linkage between farmers and credit institutions. This has resulted into farmers not acquiring credit even where facilities are available due to lack of information of the facilities. In other cases, farmers have developed a culture of loan repayment default due to a misconception that all loans are government grants. While in some cases, farmers have mismanaged funds due to lack of accounting and management skills.

8.2.1 The role of NAIS in information dissemination

It is for this reason that the attachment report attempts to suggest solutions in the communication structures between the farmers and the credit institutions. The report suggests that NAIS can play a crucial role in linking the two parties together through information dissemination. NAIS has been involved in rural development for a long time and has the necessary infrastructure country-wide to undertake such a responsibility. NAIS's countrywide network provides a suitable link between the communities that may require such services. Information on credit facilities can be collected with the assistance of the economics department at the MAFF headquarters. The information can then be disseminated through the mass media such as broadcasting, publications and press and public relations.

8.2.1.1 Broadcasting

Television programmes produced by NAIS such as Lima Time, can be an effective medium to reach out to farmers on credit matters. Experts from lending institutions can be invited to explain various aspects pertaining to credit issues. Radio programmes can also be used to disseminate information in the various languages to reach a wide audience

on capacity-building since the rural farmers in the countryside are usually victims of exploitation.

8.2.1.2 Publications

Newspaper columns such as the weekly Agriculture in Focus in the *Daily Mail* can carry articles that explain issues pertaining to credit available to small-scale farmers. The magazines and newsletters can also carry features and interviews on capacity-building of Small-scale farmers. Once these publications reach farmers in rural areas, they prove to be very useful, as farmers will from time to time refer to them on matters related to credit. Other channels of communication suitable for rural setting would be posters. Posters can be designed to depict messages on credit issues in the local languages. The posters can have messages on awareness campaigns regarding loan repayment in order to change the culture and attitude of loan defaulters.

Conclusion

In the light of what has been discussed above, we may conclude that in order for credit information dissemination to be effective in reaching small-scale farmers, messages must be designed in a participatory way. Co-operative networks can provide a suitable channel for communication and for information dissemination. Co-operative society members should be encouraged to take part in issues pertaining to capacity-building of credit recipients in their communities in order for the communication planners to develop a feedback mechanism where it is necessary. The feedback mechanism will ensure continuous adjustments to the communication system in cases where the system is not operating according to the plan. Communication planners may also take advantage of community gatherings such as agriculture shows and field days to disseminate information on credit matters through interpersonal means to the farmers.

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