

**THE ZAMBIAN WOMAN SMALL-SCALE FARMER  
AND PARTICIPATORY COMMUNICATION FOR  
DEVELOPMENT: THE CASE OF FEMALE  
FARMERS IN LUSAKA WEST**

BY

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Declaration

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

Full name.....

Signature.....

Date.....

Supervisor.....

Signature.....

Date.....

## Abstract

This report is an account of the author's personal experiences and investigations with some of the Executive Board members of Nyemba Ward Multipurpose Cooperative Society Limited (NWMCSL) (Appendix 1) and sixteen small-scale female farmer members of the society (Appendix 2). The author set out initially to look into the problems that small-scale women farmers in Zambia encounter during food production from the point of view of *participatory communication for development*, and determine how best the problems could be solved. The small-scale female farmers that the student did the attachment with are all members of NWMCSL, an agricultural cooperative society at Sikelela in Lusaka West. The student, also found it expedient to also make a critical appraisal of the operations of the entire society. This helped him to determine the extent to which the performance of the management team had promoted or retarded the farming activities of the sixteen female members. The key word in this report is *participation*. It features prominently in all the concepts and terminologies used in this report. The major concepts are Communication, Development, Development Communication (DC) and Development Support Communication (DSC). A practical application of these concepts and their meanings on the farms made the student to conclude that the Board of Directors (BOD) was responsible for the problems of the society and the sixteen small-scale women farmers. This was so because there was a serious breakdown of communication in the activities of the society. It was through the same procedure that recommendations were made to help solve the problems of the society and the small-scale women farmers so that the latter could work on the farms with minimum toil and maximum efficiency. The methodology for the attachment was a mixture of participant observation, in-depth interviewing, document examination, focus group discussions and selected interviews. NWMCSL had male members but the student did not consider their farming problems since he thought they were beyond the scope and span of the attachment objectives and for that matter this report. The student collected the data for this report during the four months' Practical Attachment. Any mention of women farmers in the subsequent pages of this report refers to the small-scale, and not the commercial-scale women farmers.

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## Dedication

To my wife Kate, and our children Andrew, Oliver, Hamilton and Herbert for enduring my 'academic absence'.

## **Abbreviations**

AGM	-	Annual General Meeting
BEO	-	Block Extension Officer
BOD	-	Board of Directors
CEO	-	Camp Extension Officer
CF	-	Conservation Farming
COMESA	-	Common Market for Eastern and Southern Africa
DACO	-	District Agricultural Coordinator
DAO	-	District Agricultural Officer
DC	-	Development Communication
DMEO	-	District Marketing and Entrepreneurship Coordinator
DSC	-	Development Support Communication
DTC	-	Development and Training Coordinator
EBZ	-	Export Board of Zambia
FAO	-	Food And Agriculture Organisation
FRA	-	Food Reserve Agency
GNP	-	Gross National Product
ID	-	Infrastructure Development
ILO	-	International Labour Organisation
MIO	-	Marketing and Information Officer
MNCL	-	Mark Newton Consultants Limited
MOF	-	Ministry of Finance
NGO	-	Non-Governmental Organisation
NWMCSL	-	Nyemba Ward Multipurpose Cooperative Society Limited
PA	-	Practical Attachment
PAM	-	Programme Against Malnutrition
PRO	-	Public Relations Officer
RIF	-	Rural Investment Fund

SADC	-	Southern Africa Development Community
SEED-CO	-	Seed Company
SGM	-	Special General Meeting
UNIP	-	United National Independence Party
UNO	-	United Nations Organisation
UNZA	-	The University of Zambia
UTH	-	University Teaching Hospital
VIS	-	Village Industry Service
WFCZL	-	Women Finance Cooperative Zambia Limited
ZAF	-	Zambia Air Force
ZAMSEED	-	Zambia Seed Company Limited
ZCF	-	Zambia Cooperative Federation
ZCFFS	-	Zambia Cooperative Federation Financial Services
ZESCO	-	Zambia Electricity Supply Corporation
ZNS	-	Zambia National Service



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# Chapter 1

## Background

### 1.0. Introduction

This report deals with the problems that the Zambian woman small-scale farmer goes through in the process of producing food, and how best the problems can be solved. Since the report deals with the Zambian woman small-scale farmer, the student started it with a profile of Zambia followed by a brief background to the Practical Attachment (PA). This will help the reader to understand the background of the country where the PA for this report was done, as well as the report, which came out of it. This chapter, therefore, begins with some general information about Zambia (Figure 1).

### 1.1. Zambia: profile of the country

The student has given the profile of Zambia with the hope that it will give those who are not well acquainted with the country a contextual background. The profile will, therefore, look at the geographical features of the country, its historical background, demography, political administration and communication network. It will also consider some statistical information on the economy of Zambia and the country's level of human development.

#### 1.1.1. Geographical location

The name Zambia derives from the Zambezi River, and on the world map the country lies between latitudes 8° and 18° South and longitudes 22° and 33° East. Zambia has a total area of 752,620 square kilometres (about 2.5% of the total area of Africa). The country is entirely landlocked by eight neighbouring countries (Figure 1). They are the Democratic Republic of Congo on the North, Tanzania, Malawi and Mozambique on the East, Zimbabwe on the South, Botswana and Namibia to the South-West and Angola on the West. The country lies on the Central African Plateau between 1,000 and 1600 metres above sea level.

Figure 1: Map of Africa showing the geographical location of Zambia



### 1.1.2. Physical features

The major physical feature is the Zambezi River system and its tributaries, Kafue and Luangwa. The other river system, Chambeshi-Luapula, with its associated lakes in the northern part of the country, is part of the Congo River system. The country is rich in natural resources such as water, minerals, forests, fish and wildlife.

Zambia is a typical savannah country. The dominant vegetation type is that of *miombo* woodland (a sub-category of the savannah) which is part of the open forest and the temitaria bush group type. The mean annual rainfall ranges from 710 mm in the Southern parts of the country to 1477 mm in the north.

There are three distinct seasons: a cool dry season from May to August during which temperatures vary from 16 degrees Celsius to 27 degrees Celsius; a hot dry season from September to November, and a hot rainy season from December to April with temperatures ranging from 27 degrees Celsius to 38 degrees Celsius. Zambia has about six per cent of the world's reserves of copper. It is the world's third largest producer of cobalt. Other minerals include zinc, gold, lead, coal, gemstones, silver and manganese.

### 1.1.3. Historical profile

Zambia is a multicultural, multiracial and multireligious country. According to the UNDP (1997), this is largely due to its geographical location and history. Zambians have close relations with people living in the eight neighbouring countries. Zambia was colonised by the British, and the colonial era brought other people and races to live and work in the country. Initially, the territory, which evolved as Zambia, was administered as two entities: North-Western Rhodesia and North-Eastern Rhodesia. However, in 1911 the two entities were amalgamated to form Northern Rhodesia with the capital in Livingstone (UNDP, 1997:5-6). In 1935, the capital of Northern Rhodesia was moved to Lusaka. Zambia attained self-government in 1963 and in October 1964, it became a sovereign country.

### 1.1.4. Demography

Zambia has about 73 different tribes and all are part of the Bantu-speaking peoples. The



official language is English, and Zambia is a Christian country with Moslem, Hindu and Animist minorities.

On the population of Zambia, the UNDP has made an interesting analysis. Women used to outnumber men, but the opposite is the case now. The UNDP (1997) therefore discloses that:

According to the 1990 census, Zambia's population was 7,759,162 of which 3,916,825 (50.5%) were females and 3,842,337 (49.5%) were males, resulting in a sex ratio of 98.1 males for every 100 females. The projection for the total population for 1995 is 9.1 million rising to about 9.7 million in 1997 and to 10.3 million by the year 2000. One interesting trend in the sex ratio is that over the years the number of males has increased from 96 males for every 100 females in 1969 to 98.1 males to 100 females in 1990. This is based on projections of a higher growth rate of 3.5 per cent per annum for men and a lower growth rate of 2.7 per cent per annum for women (UNDP, 1997:7-8).

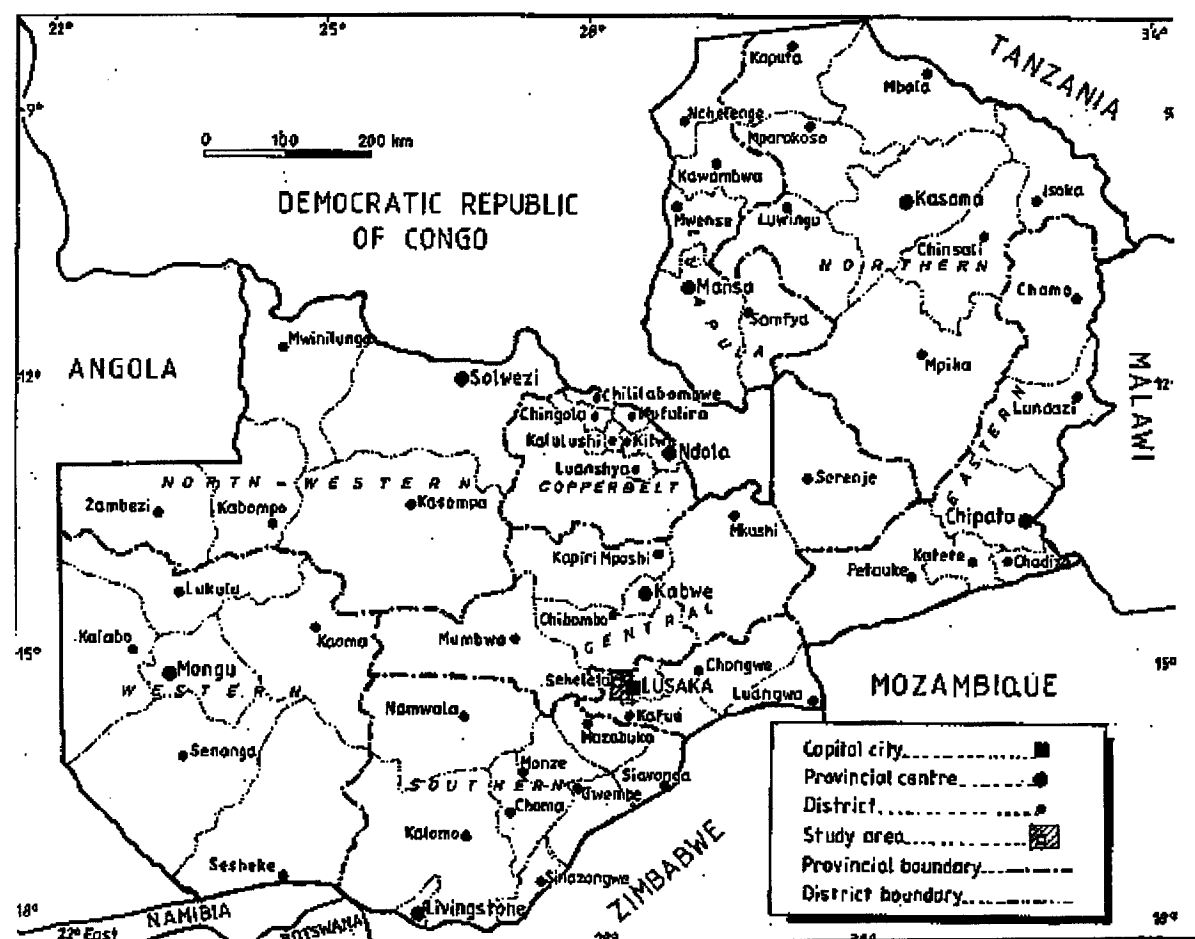
Still on the population growth of Zambia, the country has a youthful population. The UNDP (1997) explains this trend by saying that Zambia has:

.....a youthful population, high but declining fertility rates, high stabilising infant and child mortality, decreasing life expectancy and uneven spatial distribution of the population (UNDP, 1997:8)

#### 1.1.5. Political administration and communication

Zambia is administratively divided into nine provinces (Figure 2). Each province has its own administrative capital. All provincial capitals are linked to Lusaka, the seat of

Figure 2: Map of Zambia showing the nine provinces and their capitals



national government by roads and other communication systems like telephones, fax, cell phones etc.

The transport network between Zambia and her neighbours is good. The Zambia-Tanzania Railway provides access to the port of Dar-es-salaam in Tanzania as well as providing rail connections to some major towns in the Central and Northern Provinces of the country. There is a railway line through Botswana and Zimbabwe, which gives Zambia access to the South African ports.

## **1.2 Basic statistics on Zambia**

(Unless otherwise stated, all the figures that have been presented in these statistical analyses are for 1995)

### **1.2.1 Population Trends**

Estimated population	:	8.1 million
Annual population growth rate	:	2.7
Crude birth rate	:	43.3
Crude death rate	:	17.9
Dependency ratio (%)	:	101.9
Total fertility rate	:	5.7

### **1.2.2 Trends in economic performance**

GNP (US \$ billions)	:	3.6
GNP per capita (US \$)	:	400
GNP annual growth rate (%) 1980-1995	:	-2.4
Exports as % of imports	:	89
Average annual rate of inflation (%)	:	46.2
Exports as % of GDP (% annual growth rate) 1980 - 1994	:	0.4
Total external debt (US\$ billion)	:	6.9

Overall budget surplus/deficit (as % of GDP)	-2.9
--	------

### 1.2.3 National Income Accounts

GDP (US \$ billion)

: 4

Agriculture (as % of GDP)	:	22
Industry (as % of GDP)	:	40
Services (as % of GDP)	:	37
Gross domestic investment (as % of GDP)	:	22
Tax revenue (as % of GDP)	:	3
Central government expenditure (as % of GDP)	:	17
Exports (as % of GDP)	:	31
Imports (as % of GDP)	:	40
Currency - Kwacha		
Exchange Rate (January 2000) - Official/Market US \$	:	2700

### 1.2.4 Health profile

One year fully immunised against Tuberculosis	:	100%
One year fully immunised against Measles	:	93%
AIDS cases per 100,000 people (1996)	:	46.9
TB cases per 100,000 people	:	157.7
Malaria cases per 100,000 people (1994)	:	44,498
Life expectancy at birth (male)	:	41.9 years
Life expectancy at birth (female)	:	43.4 years
Infant mortality rate (per 1,000 live births, 1996)	:	112
Maternal mortality rate (per 1,000 live births, 1996)	:	940

### 1.2.5 Education

Adult literacy rate (male)	:	85.6
Adult literacy rate (female)	:	71.3

### Primary

Total %	:	89
Female (as % of male)	:	93

### Secondary

Total %	:	28
Female (as % of male)	:	62
Education (as % of GDP)	:	1.8
Primary and secondary education (as % all levels of education, 1990-95)	:	60
Higher education (as % of all levels of education, 1990-95)	:	23
Women's access to education (primary)	:	75%
Women's access to education (secondary)	:	14%
Women's access to education (tertiary, per 100,000 women)	:	141

### 1.2.6 Human Development and Per capita Income

Human development index value	:	0.378%
GDP per capita	:	US\$ 257

### 1.2.7 Human Poverty Profile and Index

Human poverty index value	:	36.9%
People not expected to survive to age 40 as % of total population	:	42
People without access to safe water (1990 - 1996)	:	73%
People without access to safe health services (1990-95)	:	25%
People without access to safe sanitation (1990 - 1996)	:	36%

### 1.2.8 Profile of people in work

Labour force (as % of population)	:	41
Women's share of adult labour force		

(% age 15 and above)	:	45
Percentage of labour force in Agriculture (1990)	:	75
Percentage of labour force in Industry (1990)	:	8
Percentage of labour force in Services	:	17

#### 1.2.9 Gender Empowerment Measure

Women in government at the ministerial level	:	7%
Seats in parliament held by women	:	9.7%
Female administrators and managers	:	6.1%
Female professionals and technical workers	:	31.9%
Women's share of earned income	:	39%

#### 1.2.10 Access to information and communications

Radio per 1,000 people	:	99
TV per 1,000 people	:	64
Public pay phones per 1,000 people	:	0.1
Fax machines per 1,000 people	:	0.1
Internet users per 1,000 people	:	0.1

#### 1.2.11 Energy Use

Total (millions of kilowatt - hour)	:	6,310
Total fuel consumption (% of total consumption)	:	73
Household energy for fuelwood (% 1990)	:	86

#### 1.2.12 Profile of Environmental Degradation

Land area (1,000 hectares)	:	74,339
Forests and woodland (as % of land area)	:	42.2
Annual rate of deforestation (%)	:	0.8
Annual rate of afforestation (% 1980 - 1990)	:	6

### 1.3. **The attachment: background**

This report is based on the author's personal experiences and investigations during a practical attachment with some female farmers and the cooperative society to which they belong at Sikelela in Lusaka West (Figure 3). The attachment started on 1 July, 1999 and

ended on 31 October, 1999. The rationale for the attachment was to find out the problems which the women farmers went through during the process of food production, and what their cooperative society had done to help them solve those problems.

### **1.3.1. Definition of cooperative society**

A cooperative society is a body set up to ensure self-help through mutual help. It is a group of individuals who have teamed up to form a democratic decision-making body, and all the members participate and have a proportional share of gains and losses.

It is in recognition of these features that the International Labour Organisation (ILO), (1988) says:

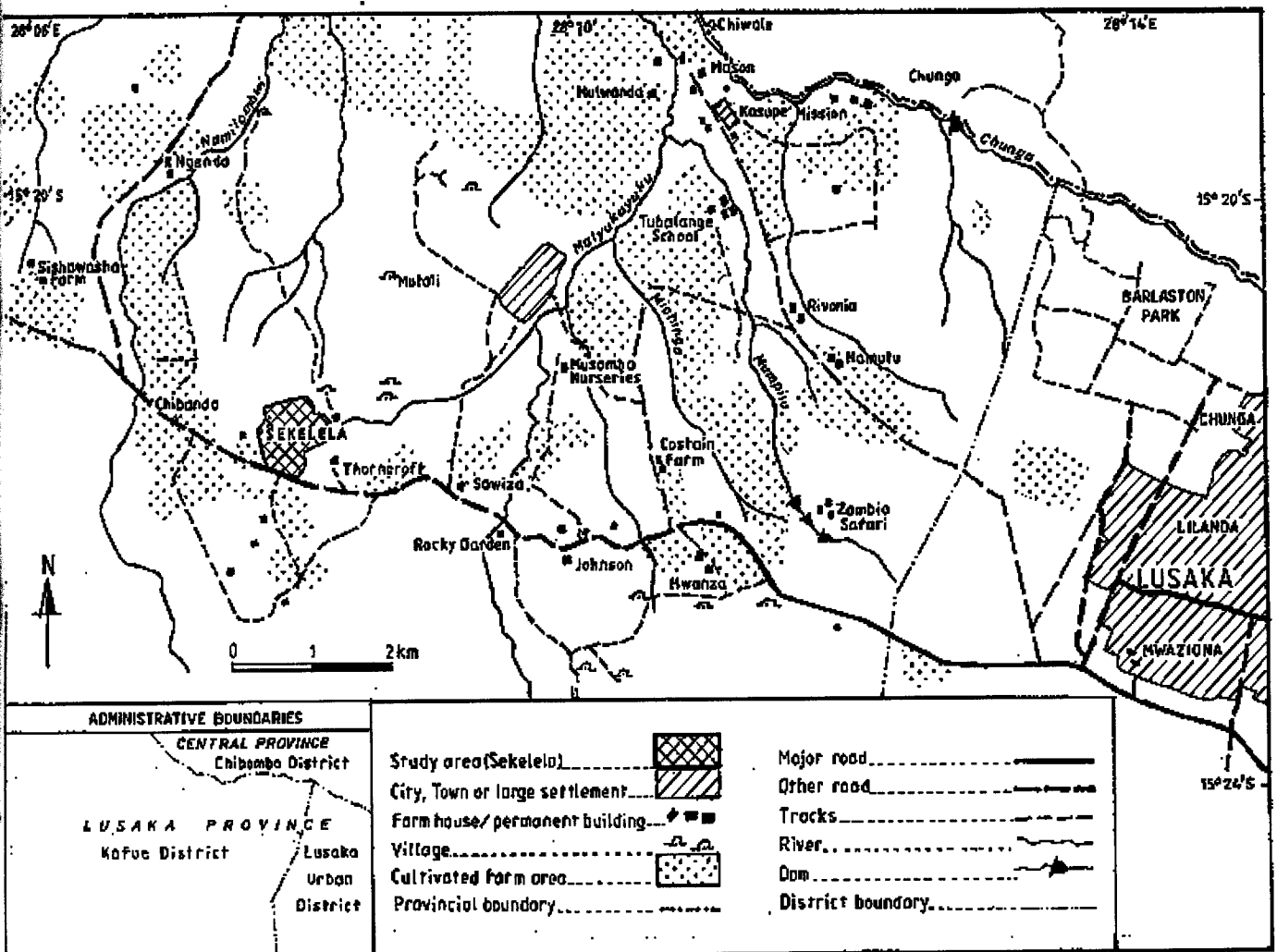
It is an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled organisation, equitable contribution to the capital required and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate (ILO, 1998:13).

With regard to the operations of cooperative societies in the rural areas, the ILO (1998) says that:

Their activities in rural areas include the distribution of improved seeds, fertilisers, pesticides, water for irrigation, the granting of agricultural loans and the collection, transport, storage, processing and marketing of agricultural produce (ILO, 1988:10).

There are rules and regulations that deal with the running of a cooperative society. It is in the light of this observation that the ILO (1998) says that:

Figure 3: Map of Lusaka West showing Sikelela, the study area





The organisation of a cooperative is set out in its internal regulations, which provide for the following statutory organs: a general body of members with supreme authority at its general meetings; a management committee also called Board of Directors, elected by and answerable to the general body of members with responsibility for managing the affairs of the cooperative; and a certain number of elected committees for specific purposes (auditing, inspection, education etc.), (ILO, 1998:15).

The activities of cooperative societies, however, go beyond the communities that they serve. It is for this reason that ILO (1997) comments that:

Genuine cooperatives are democratic institutions that have a high potential of mobilising people to participate in national affairs and of ensuring good governance at all levels. By applying democratic principles at grassroots level, they can prepare the people for local and general elections; by organising those whose voices remain usually unheard, they can influence national policy towards the poor; and by creating vertical structures, they can participate in national decision-making (ILO, 1997:21).

### **1.3.2 Origins of the farmers' cooperative**

It is against the background of these definitions, rules, activities and regulations that Nyemba Ward Multipurpose Cooperative Society Limited (NWMCSL) was formed in May, 1980. It is a registered cooperative society, and its registered office is at Sikelela, Old Grocery, Mungwi Road, Lusaka (Figure 3). It is a primary cooperative society because the members are individuals and not cooperative societies, and each of them has an equal share in its control. The society was formed in the community that it serves in order to solve common problems that the people face.

### **1.3.3. Aims and objectives**

The society has by-laws to guide its operations, and Part I, Section 2 of its by-laws states that:

The objects (sic) of the society shall be to promote the economy, social and cultural interests of its members (Nyemba, undated: 1).

To achieve this objective the society should strive to purchase, store and transport agricultural produce collected among its members and market such produce, process or handle them. Like any other cooperative, NWMCSL aims at providing goods and services of some kind where none exists.

In this connection, Part II, Section 2.5 of the by-laws of the society states that:

The society can collect savings from members and participate in credit schemes, or organise to promote agricultural production among its members (Ibid., undated: 1).

There is also an allusion in the by-laws of the society that it aims at eliminating unnecessary profits in trade and commerce, and distributing the ownership of business as widely as possible to enable the members protect themselves against unfair business practices. The welfare of the members of the society is a major concern of NWMCSL, and it also aims at bringing social justice to the market place.

### **1.3.4. Membership**

Any male or female who is 16 years and above, and who lives within the trading area of NWMCSL and is ready to help champion the cause of the society is eligible to join regardless of social status, race, creed or political inclination. Such a person should be, in the opinion of the Director, honest, industrious, self-reliant, and of good character. Institutions and associations, which are ready to help promote the aims and objectives of the society, can also be considered for membership. Still on membership, Part II, Section 4 of the by-laws stipulates:

The society shall have a minimum of 10 members. No maximum limit shall be placed on the number of members (Nyemba, undated: 2).

At the time of the attachment, the society had over 100 members on its records but the number of active members only stood at 25. Although this number seemed to be on the low side, it comprised people of widely different backgrounds. They were predominantly retired civil servants or professionals with a chain of experience behind them. For example, there were the following members: retired Zambia Air Force (ZAF) General, banker, accounts officer, administrator, social worker, insurance underwriter and a cooperative society officer. There were also two former Members of Parliament, a hospital matron and a legal practitioner. Most of the members were adult females.

The society had a BOD which was elected by the general meeting of members (Appendix 1). The Board members were elected from among members of the society who had shown a very high degree of interest in its activities, and excellent connections with members and organisations within the society's area of operation. The Board discharged numerous responsibilities but this report will give prominence to the major ones. The BOD did the operational control of the society on behalf of its members. This function is reflected in Part X, Section 60 of the by-laws which says:

The Board shall exercise supervision of the management of the society. The Board shall, with special care watch over the business management, the keeping of funds, examine the decision and measures of the society manager, with reference to their suitability and their agreement with (sic) law, by-laws or otherwise current regulations of proceedings, inspect the shops and other premises of the society and ensure that planned and (sic) energetic, educational and

information (sic) work is carried on (Nyemba, undated: 9).

In addition to the above-mentioned responsibilities, the *Cooperative Societies Act, (1970)* states that the directors shall:

Require every person appointed to an office relating to the receipt and expenditure of money of the society, or the supervision of goods and commodities of the society, including any employer with these responsibilities and any person appointed as signing officer, to furnish, in addition to any other security required, a fidelity guarantee bond of such minimum amount set forth in a schedule prescribed by the Registrar from time to time (*The Act, 1970:100*).

There is a legal requirement for the BOD to arrange and conduct an Annual General Meeting (AGM) for its members. On Annual General Meetings the *Cooperative Societies Act, 1970* states that the Board shall:

Approve or prepare for submission to the Chairman a report to the annual general meeting respecting (sic) the work of the directors during the preceding financial year, the progress of the society during such year, together with such recommendations as appear necessary to achieve the objects (sic) of the society and improve services to members (*The Act., 1970:101*).

It is also the duty of the BOD to organise monthly meetings in order to determine or chart the course of the society. It is for this reason that the *Cooperative Societies Act (1970)* says:

Regular meetings of the Board of Directors shall be held monthly and at such times as may be required by the business of the society. Special meetings of the Board of Directors may be called by the Chairman at any time and shall be called upon the written request of a majority of the Directors (*The Act*, 1970:99).

The Board has to keep members constantly informed about the business of the society. This has to be done through periodic reports and the publishing of the society's performance and activities in newspapers and any other ways that will enable the members of the society determine its progress.

#### **1.3.5. Office bearers**

There were eight office bearers. They were the Chairman, Vice Chairman, Manager-Treasurer, Secretary, Vice Secretary and three other Board members.

The Chairman of the BOD called all meetings. He/She presided at the opening and closing of all meetings of the society and the BOD. He/She presented to the AGM the Directors' report on the affairs of the society, and their recommendations on how the net surplus should be shared. Part IX, Section 69 of the by-laws summarises the rest of the Chairman's duties by giving him/her the power of:

Countersigning cheques, notes, bills of exchange and other negotiable instruments for carrying out the business of the society, unless some other person or persons are authorised to do so by resolution (sic) the Board of Directors (Nyemba, undated : 10).

On the role of the Vice-Chairman, Part IX, Section 69 of the by-laws stipulates:

In the absence or inability of the Chairman to carry out his duties all the rights and powers of the Chairman shall be vested in the Vice Chairman (Nyemba, undated: 10).

The by-laws did not mention the duties of the Manager-Treasurer in specific terms. However, according to the Manager-Treasurer himself, he was the chief administrator of the society. He was responsible to the Board for the day-to-day running of the society. He also took charge of all the society's money, kept record of all monetary transactions, contributions, membership fees, money for projects etc. The Manager-Treasurer always ensured that the venue for meetings had been fully prepared with a suitable seating arrangement and notepaper. He also brought to meetings copies of relevant documents which might be needed. The Secretary prepared the minutes of meetings, the agenda and decisions reached. He/She ensured that the lines of communication between committee members and the society as a whole were kept open. The Vice-Secretary assisted the Secretary to do his/her work. The remaining three members of the Board could be assigned any duties that the Board deemed fit.

It is mandatory for the society to hold at least one Special General Meeting (SGM) every year. It is in recognition of this fact that Part IX, Section 41 of the by-laws requires that:

*At least one Special General Meeting shall be held during the months of September - October to deal with, among other things, the general outlines for estimates and activities of the following year (Nyemba, undated: 6).*

At the time of the attachment, the society had set aside 30 December, 1999 as a tentative date for its Annual General Meeting. The financial report for every year was prepared by the Manager-Treasurer who submitted it to the BOD for scrutiny and approval before it was presented to the AGM.

#### **1.3.6. Financial matters**

The acquisition of capital, credit and loans had been a perennial problem for NWMCSL and its members. Since the occurrence of the severe drought between 1993 and 1995 when many crops failed, most members had not been able to recover from the losses they incurred. A lot of them had not been able to pay back the loans they took from the society. NWMCSL had tried to raise money through registration for membership, which

included K2,500 membership fee, and shareholding, which was K5,000 per share. However, the response was far from encouraging. NWMCSL, therefore, needed grants, credits, and loans etc., from the government, donors, NGOs and interested individuals in order to have sufficient operational capital.

The society did not have a clearly defined accounting policy and standards. It used to keep some money with Zambia Cooperative Federation Finance Services (ZCFFS) and the Cooperative Bank, but the two financial institutions had been closed down, and retrieving the money was a problem for the society. The society, however, had an operational account with a branch of Barclays Bank in Lusaka. In the past auditors came from the Marketing and Cooperative Department in Lusaka once every three months to check the accounting records of the society. However, it was a long time since they last came. The last time they showed up was 1995. The society's account had not been audited since that time.

#### **1.3.7. Present activities**

The renovation of the society building was near completion. YWMCSL was waiting for the installation of electric power through a constituency development fund from the government. The society was also making efforts to acquire title deeds for the building so that it could be used as security for monetary transactions with banking and lending institutions when the need arose. Meanwhile the building was ready for use in storing agricultural products, fertiliser, chemicals, seeds, etc.

On farming this season, the society had made several efforts to negotiate with Seed Corporation (SEED-CO) and Zambia Seed Company Limited (ZAMSEED) for seeds on behalf of its members. It had also tried to negotiate with Food Reserve Agency (FRA) for fertiliser for use by its members. However, the agencies were not ready to sell on credit basis. They wanted all the purchasing of their produce to be done strictly on cash basis. Meanwhile, some members had switched over to poultry farming since it is not a seasonal activity. Others had started to rear pigs and a few of the members were growing mushrooms, especially the button and oyster varieties.

This chapter concludes by commenting that NWMCSL was formed in strict compliance with ILO standards as well as what had been prescribed in the *Cooperative Societies Act, 1970* by the Government of Zambia. The society can be seen as an organisational response to the demands of development and widespread use of increasingly productive technology. The society stands the chance of encouraging the members to work together, and it can serve as an intermediary body through which the government and the farmers can interact. The society, however, was saddled with severe financial problems. These, largely, had affected its operations. As will be seen in the latter chapters of this report, the problems had been passed on to the female farmers who belonged to the society, and, therefore, an adverse impact had been created on their farming operations.



# Chapter 2

## **Profile of the attachment**

### **2.0. Terms of reference**

The student wanted to find out the scope and extent of the problems that women farmers in Zambia go through in the process of producing food, and how best they can be solved. The attachment period was just four months. It started from July, 1999 and ended in October, 1999. The period was so short that it would not have been possible for the student to travel across the length and breadth of the country for the attachment even if funds, transport and other necessary facilities had been available. Moreover, since the student was self-sponsored and funding had been an endemic problem, it would have been expensive for him to go far away from Lusaka Province. Next, women farmers in Lusaka are scattered all over the place, and it is not easy to identify them. The student, therefore, had to look for an identifiable farmer's group or a society with female members who are farmers.

As a first step the student went to Mark Newton Consultants Limited (MNCSL), an accounting firm along Cairo Road in Lusaka to find out if it had female clients who belong to a farmers' group. MNCSL did not have any such clients, but one of the directors who is a member of YWMCSL directed the student to the office of the society at Sikelela. He explained his mission to the Manager-Treasurer who conferred with the Chairman on the issue, and they agreed to allow the student do the attachment with the female members of NWMCSL, but under the condition that he would do so under the umbrella of the society. This was an added challenge to the student because he had to find out more about NWMCSL, which is a farmers' cooperative society.

The student realised that in order to know more about the operations of the women farmers he had to find out information relating to all aspects of the society's set up and business, and the extent to which these factors affected the work of the women on the farms. The student expected NWMCSL to help its female members gain access to services and provide a channel through which technology, information, training and credit could be made available to them. He also wanted to find out the degree to which

NWMCSL represented its members interests before policy-making bodies, and finally how the women themselves assessed their progress on the farms vis-a-vis the operations of YWMCSL.

The female farmers welcomed the student with great enthusiasm and declared their intention to cooperate with him so that he did the attachment successfully. The environment itself contained all the factors that were conducive for the student to look into the problems of women farmers in Lusaka West and their possible solutions.

## **2.1. Methodology**

The methodology used was a combination of participant observation, in-depth interviewing and document examination. The student found time to contact some selected informants in some establishments for information relating to the attachment topic. Three Board meetings could not be held because there was no quorum. The student used two of such occasions to do focus group discussions with four Board members who were present on the two occasions. Another one was done with some female members of the society.

### **2.1.1. Participant observation**

The student did the attachment with 16 women who were all members of YWMCSL. He went to the farms with the aim of participating in farming activities as well as observing the farmers in action whenever there was the need to do so. This made it possible for him to see, hear, feel and ultimately experience reality from the point of view of the women farmers. However, participant observation was not enough to provide all the information and experiences that the student needed for the exercise. He, therefore, had to supplement the method with some other approaches.

### **2.1.2. In-depth interviewing**

This method was used because the attachment was done during a post-harvest period when there was not much practical work on most farms. The only way to get more first hand information on the problems of female farmers was to have a direct rapport with them. The student, therefore, went to the farms with questions on some of the problems

he had recognised through participant observation, namely difficulties in getting land, capital, extension services, market for produce etc. This was an attempt to find out how the farmers felt about their problems, how they were coping with them, how they thought the problems should be solved, and who should help them solve the problems.

#### 2.1.3. Document examination

The student examined the by-laws of NWMCSL and the *Cooperative Societies Rules, 1970*, in order to get some background information on the society, and the guidelines for its operations. The Manager-Treasurer's diary, minutes of meetings, correspondence, brochures and pamphlets outlining cooperative societies principles, their promotion of education and democratic design were also examined.

#### 2.1.4. Selected informants

Officials at 15 establishments were contacted (Appendix 4). One of the establishments is the District Agricultural Office (DAO) in Kafue, to which NWMCSL belongs. The remaining establishments are all in Lusaka. The student had identified a number of problems that NWMCSL and the women farmers were going through. There was the need to look around for possible solutions to those problems. The student, therefore, went to the establishment that is responsible for solving each of the problems he identified in the field to look for information relating to its solution.

#### 2.1.5. Focus group discussions

One focus group discussion was done, using the female members of NWMCSL as participants. The aim was to learn from them how they perceived the performance of the society, and the impact it had created on them as farmers. The group members, five in all did the discussion while the student recorded the information. Two of such discussions were also done with four Board members. This was an attempt to find out how some of the Board members assessed the performance of the Board. In other words, the student wanted to probe into the successes and failures of the Board. Here again, the student recorded the proceedings himself while the Board members did the discussions.

## 2.2. Literature review

On literature review, this report took a broad look at the global perception of the problems of women farmers, the continental perception of the same problem, and the Zambian perception of the problems of women in food and agricultural production. This was done to show that it is not only the woman farmer in Zambia who faces problems in food production. Her counterparts elsewhere have identical problems. Policy-makers all over the world should, therefore, bring their heads together and make a concerted effort to address the problems of women farmers.

Women perform an important role in agriculture and food production. They participate effectively in all areas of the production cycle, including the conservation, storage, processing of food and agricultural products. It is in recognition of the above-mentioned statement that Jacques Diouf, Director-General, FAO wrote in a foreword to mark the World Food Day in October, 1998 that:

More than half of the world's food is produced by women. In rural areas of the developing world, where food production is the principal activity, women provide up to 80 per cent of the food consumed in their homes. Yet their families - the rural poor - form the majority of the world's 800 million chronically hungry people (FAO, 1998: Foreword).

Diouf (1998) goes further to say that:

Women, and rural women in particular, have traditionally achieved more with less. In an average day, they plant crops and plough or harvest the fields, they fish, gather firewood and fruit and cultivate home gardens; they fetch water, cook and process food, wash clothes and care for children and the elderly. Despite this, women have no or limited rights to own the land they farm. They have restricted social privileges, little

or no access to training and technology; and they are even denied basic education (FAO, 1998: Foreword).

In some World Bank Discussion papers in 1996 about the role of the woman farmer in Africa, Gittinger, Chernick, Horenstein, and Saito, (1996) write:

It is now well-known that the African farmer is usually a woman; women produce nearly three-quarters of all food grown in Africa. Unfortunately, this recognition has yet to be translated into concrete policies and programs that would promote a more equitable distribution of resources, enhance women's productivity in agriculture, and guarantee that each household member has adequate supply of food throughout the year (Gittinger, Chernick, Horenstein and Saito, 1996:3).

On the contributions of women in food production in Africa, Gittinger, Chernick, Horenstein and Saito, (1996) write:

The ILO estimates that 78% of women in Africa are active in agriculture compared with only 64% of the men. Since official government data have seriously under-estimated the number of women active in agriculture, the importance of increasing their productivity has not been fully recognised (Ibid., 1996:3).

In Malawi official figures in 1972 reported that only 12% of women were active in agriculture. In 1977, after more careful examination of the data, that figure was raised to 52% - more than four times the number only five years before. The number of farms managed by women is, in fact, growing rapidly. Women head one third of the rural households in Malawi. The World Bank estimates that in Kenya, women manage at least

40% of smallholdings. Women head more than half the rural households in the communal areas of Zimbabwe.

Here in Zambia the woman farmer is as hard working as her counterpart in other countries. She also goes through severe problems just like women farmers elsewhere. It is in this connection that Bardouille (1992) points out that:

Out of a total population of 5.6 million (1980 census) in Zambia, women account for about 3 million. Some 67% of these women live in the rural areas. They are responsible for the bulk of agricultural production in the subsistence sector, and in addition, they participate in the cashcrop production and are hired as seasonal labour on commercial farms (Bardouille, 1992:25).

The women farmers, however, do their work under very severe constraints and the extremes of hardships. It is the failure of policy-makers to address these problems that makes Gittinger, Chernick, Horenstein, and Saito (1996) comment:

Women lack direct access to resources such as land, other capital and credit; lack of proper opportunities to learn new skills and to acquire affordable technology; and limited access to markets for inputs, production and sales (Gittinger, Chernick, Horenstein and Saito, 1996:4)

Women also encounter a lot of difficulties in preserving and storing food, especially vegetables and fruits for which they have little opportunity to store for use in the dry season because they lack information and technology on how to store as well as the time during the harvest season to do so (Gittinger, Chernick, Horenstein and Saito, 1996:5). On the difficulties of women in obtaining land for farming in Zambia the FAO (1998) has observed:

When women do have their own plot, they are invariably small, dispersed, remote and less fertile than those owned by men. Women who do not own the land they work are less inclined to invest precious time and resources in long-term land improvements such as irrigation or drainage systems, terracing, tree planting and other activities that maintain soil fertility (FAO, 1998:12).

There are no written rules in Zambia prohibiting women farmers from getting credit from the lending institutions. However, in practice, very few women succeed in getting credit to improve their performances on the farms. On the failure of women to get credit, Hurlick (1986) notes that:

Comparatively few women get loans to help them develop their productive activities. On the one hand, many women are simply not aware of available credit facilities. Not only are women, particularly in the rural areas, less educated (and hence less informed) about their rights in general than are men, but extension agents - an important source of information - tend to confer with men rather than with women (Hurlick, 1986:205).

On the issue of credit, the general feeling is that policy-makers have not been fair to female farmers. It appears that financial institutions have an unwritten administrative policy of discriminating against women farmers. It is the reluctance of financial institutions to give credit to women farmers that made Hurlick (1986) to point out that:

Generally, female borrowers tend to have higher recovery rates than male borrowers, even in poor crop-growing seasons. In August, 1985, one staff member of the Cooperative Union of Canada commented that

the female repayment rate in Zambia is over 90% whereas it rarely exceeds 70% for male loanees (Hurlick, 1986:213).

Still on access to credit, the FAO feels that women farmers have not been given a fair deal. This observation made the FAO (1999) to comment that:

Even when women function effectively as heads of their household they are often denied legal status. They therefore have no access to the credit and capital required to increase production. Farmers need short-term credit to buy improved seeds, fertilisers, insecticides and herbicides, to hire farm labourers to work the fields, and help with post-harvest operations. They need long-term credit to invest in more efficient technologies like irrigation, labour-saving tools, implements and transport. Rural women's limited access to financial services therefore thwarts their efforts to improve or expand their farm activities so as to earn a cash income (FAO, 1999:6).

Female farmers are also not as well equipped as their male counterparts with basic agricultural tools like hoes, axes and so forth. On this particular issue, Hurlick (1986) points out that:

In a small survey of households in Mukungule in Mpika District (Northern Province), it was found that a significant number of female-headed households lack even the most basic hand-tools. Thus female producers, and those who are heads of households in particular, do not have access to even simple technology which would decrease their work in food



production or in food processing and preservation  
(Hurlick, 1986:201).

Agricultural extension services and training do not reach female farmers for most part of the time. There is too much concentration on male farmers at the expense of female farmers. In her reaction to this imbalance, Muntemba (1984) comments:

Men have always been going for training. Very few of us went between 1964 and 1970, never before that date. What they taught us cannot help us much. Our friends (men) were taught piggery. We were taught how to make scones. How could that help us with our training? Flour was too expensive to get anyway. Later you could not even get it (Muntemba, 1984:16).

Weidemann, C. J., and K. Saito, (1990) also agree that agricultural extension services are mostly geared towards male farmers. They express concern about the fact that there is a lack of awareness of the constraints women face in farming. They feel that since most policy-makers, managers, agents and participants in agricultural support services are males who are not directly affected by the problems and needs of women farmers, they are not sufficiently aware of them (Weidemann and Saito, 1990:2).

### **2.3. Justification**

The justification for the attachment rests on the fact that since women play a significant role in food production in Zambia any focus on food production must, of necessity, take into consideration the needs of female producers. This is a very important point because policy-makers have ignored the female farmers for far too long. Bardouille (1992) makes his contribution to the justification by commenting that:

There is no explicit national policy in Zambia for assistance to female farmers to increase their productivity. Similarly, there is neither an explicit national policy nor measures pursued effectively to

improve the situation of peasants in general. The few efforts to support female farmers through isolated and special women's projects have not integrated women into the mainstream of the development process (Bardouille, 1992:42).

Since government policies and strategies have marginalised the needs of women farmers, there is the need to conduct an attachment to find out more about such needs. On the need to find out more about the problems of women farmers in order to solve them, and in the process raise their image, the FAO (1998) remarks that:

At the World Food Summit, hosted by FAO in 1996, 186 countries agreed on the need to raise women and their rights to a priority position on the development agenda. Delegates recognised that, when given adequate opportunities and resources, women are decisive partners in development. Their efficiency, dynamism and openness to innovation can turn the tide in the war against hunger (FAO, 1998:1).

It is, therefore, the information that is obtained through the attachment that the lofty ideas expressed by the FAO at the World Food Summit in 1996 can be experimented here in Zambia. The attachment was also done to find out how best women farmers can be incorporated in decisions on agriculture and food production. This is so because food problems in Zambia cannot be analysed or remedies suggested without the active participation of the major producers - the women.

The need to find out how best women farmers can be incorporated in decisions that affect their work has the support of the UNO. In its response to the incorporation of women in decision-making, the U.N.O. (1996) has this to say:

Development strategies and programs, as well as incentive programs and projects in the field of food and

agriculture, need be designed in a manner that fully integrates women at all levels of planning, implementation, monitoring and evaluation in all stages of the development process of a project cycle. Moreover, women should be fully integrated and involved in the technological research and energy aspects of food and agricultural development (UNO, 1996:325).

#### **2.4. Limitations**

The attachment was done during a post-harvest period (July to October). Although female farmers with boreholes were, to some extent active, there was generally very little work on most farms. Farmers were just waiting for signs of the first rains around the month of November so that they could begin cultivating. This, in a way, made it difficult for the student to get the maximum effects of the participant observer methodology about the actual work on the farms.

Transportation was also a major problem. The student lived at Ngenda Farms, seven kilometers west of the NWMCSL office at Sikelela. It sometimes took him three hours to get a vehicle to the society office in order to get in touch with the Manager-Treasurer. He sometimes had to walk to and from Sikelela. Travelling from the society office to the farms was a nightmare. The roads, or quite often the paths to the farms, were full of protruding rocks. Motor cars could not easily pass through such routes, and commercial vehicle drivers refused to go off Mungwi Road to the interior where most of the farms could be found. They agreed to use such roads only when passengers or farmers were ready to pay exorbitant fares.

The student managed to get a saloon car on loan from a friend as an attempt to solve the problem of transportation, but this proved to be a very expensive effort. There was no petrol filling station at Sikelela. Those who sold petrol in containers at the location were not registered dealers. The student, therefore, had to travel 25 kilometers to Lusaka at times to buy fuel. There were times when he and his aide had to abandon the car in the

bush and walk to some farms because of the bad nature of the roads. The student also travelled to Lusaka on numerous occasions to gather information that was related to the attachment from officials in certain establishments. This added more to the cost of transport.

Some of the farmers were also government employees who worked in Lusaka. They left their houses very early in the morning, sometimes as early as 05.20, hours and came back late in the evening. It would have been ideal to contact such farmers on Saturdays and Sundays. However, some of them attended church service on Saturdays while others did so on Sundays. The student and the aide, therefore, contacted such farmers around 19 hours during the weekdays, very much to their discomfort and inconvenience to the farmers.

Booking appointments with certain offices in Lusaka in order to get more information on the attachment topic was a big problem. It took an unusually long time to get certain information. Some officials were a bit skeptical about the motives of the student, and therefore, gave him the information he needed with some degree of reluctance. These caused many delays. The overall effect was that some useful information that could have been put at the disposal of the women farmers came very late and could, therefore, not be put into practice.

## **2.5. Some special observations**

Lusaka West is full of rocks. There are boulders of various shades of rocks on the mountains, valleys and farms. Some of the farmers complained of the presence of rocks on their land because they made tilling of the soil a difficult process. But the student looked at the presence of the rocks from a different perspective.

The selling of stones and sand is a booming business in Lusaka. A good number of building projects is springing up in Lusaka City and Lusaka West. This brings to mind the possibility of the women farmers and NWMCSL diversifying their activities. Instead of relying on farming activities alone, they can bring their resources together, get some

loans for the necessary inputs, enter the stone, and sand industry in the distant future. This is not a capital-intensive venture. The tools needed are very simple.

The rocks at Lusaka West are in commercial quantity. Since the land belongs to the farmers, it means that the rocks belong to them. Apart from entering the stone and sand business, YWMCSL can mobilise its members to dig wells where there is no water and then enter the block-making industry. The market for all these activities is there in Lusaka. A simple market survey by the BOD of the society will help to find where the market is. The society can then make contracts with establishments, institutions and individuals that need stones, sand and blocks and supply them these items according to their demands

The labour for this business is there at Lusaka West. There are many unemployed youths at the place. One does not need very special skills to enter the business. YWMCSL can recruit these youths and find some experts to give them a day's orientation for the job. After this, they can go into operation as employees of YWMCSL.

The selling of charcoal is a lucrative business in Lusaka West. Since many of the people living in the interior do not have electric power, their supply of fuel comes with charcoal and firewood. This is not a bad idea, but the method they use in getting their charcoal and firewood is dangerous. The people normally set certain portions of the forest on fire in order to get firewood and process it into charcoal. This is a very big risk. If the fire gets out of control it can destroy many of the nearby farms, and cause severe ecological damage.

The soil produces green plants, food, etc. If trees are set on fire all the time, the earth will lose many of its nutrients. It will become unfertile in the end. Secondly, animals, (including human beings), breathe in oxygen and give out carbon dioxide. Trees and plants on the other hand, take in carbon dioxide and give out oxygen. Forests are, therefore, a potential source of oxygen for human beings. If we set our forests on fire indiscriminately, we are in a way depleting our supply of oxygen.

This chapter has given the rationale for the attachment and the methods that the student used for the exercise. It has also taken care of the global, the regional, and the Zambian perspectives of the problems of women farmers. A lot of emphasis has been put on the Zambian perspective of the problem because the student set out to look into the problems of women farmers in Zambia and how they can be solved. The student has also made efforts to throw more light on the problem by referring to what other people have already said about it. Even though the student looked into problems relating to farming he concludes this chapter with some comments on stone crushing as a viable business in Lusaka West, and the dangers involved in getting charcoal by setting fire to the forests.

# Chapter 3

## Concepts, their meanings and relevance

### 3.0. Participation: its relevance

The student did the attachment with some concepts that are related to the theory of communication in mind. One of the things the student wanted to find out was the extent to which the idea of participatory communication featured in the relationship between YWMCSL and its members. As a cooperative society, one could expect a high level of interpersonal communication among the female farmers. There was also an expectation that information gathering, information sharing and decision-making, even with the agricultural extension workers would be done in the form of a dialogue, and of course, at the grassroots level. This chapter will, therefore, concentrate on the following concepts: communication, development, development communication (DC) and development support communication (DSC). These concepts, and the dominant word in this chapter, *participation*, will be used in a latter chapter as a yardstick to determine the success or failure of participatory communication for development in the activities of YWMCSL and its female members.

### 3.1. Communication

It is not easy to define the terminology 'communication'. It is because of this that Infante, Rancer, and Womack (1997) say:

There have been numerous attempts to define communication. However, no author seems satisfied with other authors' definitions. It is now difficult to formulate a universally acceptable definition of communication. However, this should not be a debilitating problem (Infante, Rancer and Womack, 1997:6-8).

In spite of the comments above Infante, Rancer and Womack (1997) attempt a definition for communication. They say that:

Communication is a transactional and not lineal process. By that, we mean communication involves people sending each other messages, which reflect the motivation of the participants. People expect others to react to their messages: in turn, they expect to respond to the messages of others (Infante, Rancer and Womack, 1997:22)

For Moemeka (1995) communication is the transfer of information between individuals or groups of individuals by human or technical means. It is not the mechanical transfer of facts and figures. It is also not talking at people. In the process of communication the roles of sending and receiving information change hands depending on who is talking and who is listening (Moemeka, 1995:11-12). Melkote (1991) quotes Diaz-Bordenave (1989) as saying that communication involves:

The need to think, express oneself, belong to a group, be recognised as a person, appreciated and respected, have some say in crucial decisions affecting one's life etc., are as essential to the individual as eating, drinking and sleeping (Melkote, 1991:237).

From these definitions, it is very clear that communication is a transactional or dialogical process. Without dialogue or participation there can be no interpersonal communication. However, Freire (1970) expresses the dialogical and participatory nature of communication in a more pragmatic way. He points out that:

Any situation in which some men prevent others from engaging in the process of inquiry is one of violence. The means used are not important, to alienate men from their own decision-making is to change them into objects (Freire, 1970:58).



Still on dialogue, participation and their importance in communication, Freire (1970) feels that:

Dialogue is the encounter between men, mediated by the world in order to name the world. Hence, dialogue occurs between those who want to name the world and those who do not want this naming – between those who deny other men the right to speak their word and those whose right to speak has been denied them. Those who have been denied their primordial right to speak their word must first reclaim this right and prevent the continuation of this dehumanising aggression (Freire, 1970:61).

Freire (1970) also talks of the goal of participatory communication. He feels that participation efforts should be to facilitate conscientization of people on inequalities in the social, economic and political set up in the communities to which they belong. Peasants can, therefore, be helped to see their real needs and constraints through conscientization, and it is only through this process that they can be helped to mobilise themselves in order to solve their problems their own way (Ibid.,1975: Passim). In support of Freire's remarks on dialogue or participatory communication, Thomas (1994) comments that:

It is based on the rhetoric and practice of liberation, of freedom, of emancipation, of struggle, of preferential option for the poor, transformation, and change. It is thus diametrically opposed to the theory and practice of communication that merely reinforce the status quo, and perpetrate class, caste and gender inequalities (Thomas, 1994:55).

Like Infante, Rancer and Womack (1997), White (1994) also comments that there are numerous definitions of participatory communication, but communication and

development scholars still have to find definitions that fit certain situations. Because of this thinking she says:

Participation is contextual, so local participation differs from nonlocal participation. In addition, even at the local level, participation varies in type, level of intensity, extent and frequency. It is indeed kaleidoscopic. It is undoubtedly contextual. For example, *participation* as is now being discussed and operationalised in the context of the Eastern Bloc countries, is starkly different from participation in the context of Third World development (White, 1994:16).

Apart from seeing participatory communication as something of a contextual nature, White believes that there is pseudo-participation and genuine participation. On pseudo-participation and genuine participation, White (1994) makes it clear that:

People's participation in *development* in which the control and decision-making power rests with planners, administrators and the community's elite is pseudo-participation. Here the level of participation of the people is that of being present to listen to what is being planned *for* them and what would be done *unto* them– this is definitely *non* participatory. When the development bureaucracy, the local elite, and the people are working cooperatively throughout the decision-making process and when the people are empowered to control the action to be taken, only then can there be *genuine participation* (White, 1994:17).

In order to emphasise the urgent need for genuine participation, White (1994) quotes *Deshler and Sock (1985) that:*

Development planners and policy-makers at the international, national and regional levels might do well to adopt policies and operations that encourage genuine dialogue and participation in creation of development plans, if empowerment is to be more than rhetoric.

Administrators and planners need to examine their own attitudes, assumptions and perspectives towards local participants, since it appears from this review that such views are related to assumptions regarding genuine or pseudo-participation (Ibid.,1994:17).

White (1994) finally spells out the disadvantages of pseudo-participation, and the advantages of genuine participation. She feels that the major features of pseudo-participation are domestication and assistencialism. These involve informing, therapy, manipulation, placation and consultation. Genuine participation on the other hand involves cooperation and citizen control. These refer to partnership and delegation of power, and they mean empowerment (Ibid., 1994:17).

### **3.2. Development**

Before any attempt is made towards the present definition of the concept 'development', this report will consider the history behind the terminology. It is only in the light of this approach that we can get a working definition of the concept, which will be applicable to the conditions under which the author did the attachment.

According to Rogers (1993), through the late 1960s till about the 1970s the level of national development was defined as the Gross National Product (GNP) or, when divided by the total population in a nation, per capita income. In the 1950s and 1960s Third World countries were told that industrialisation was the only path to development. Later development officials felt economic and profit motives and cash incentives could stimulate the widespread behavioural changes required for development. After this development, intellectuals used capital intensive technology to calculate a country's level of development. Economists, afterwards, defined the problem of under development as a

problem of raising per capita income. One reason for the heavy reliance on per capita income and quantification as the main index of development was its deceitful simplicity of measurement (Rogers, 1993: 35-36).

In the early 1970s, the dominant paradigm began to be questioned by scholars and development practitioners. People started discussing alternative pathways to development. The rest of the world learnt through China, details of her pathway to development in the 1970s. In two decades, China had created a miracle of development. On China's alternative pathways to development Rogers (1993) says:

The integration of Chinese medicine with Western scientific medicine in contemporary China is an example of this integrated approach to development. Acupuncture and antibiotics mix quite well in people's minds. Until the 1970s, development thinking implied that traditional institutions be entirely replaced by their modern counterparts. Belatedly, it was recognised that these traditional forms could contribute directly to development (Rogers, 1993:40).

According to Ascroft (1994), by the late 1960s and the early 1970s most development projects in the Third World had failed. In 1973, Robert McNamara, the then President of the World Bank remarked that these failures were due to the fact that the benefactors of the projects were systematically excluded from the processes which decided the nature and direction of their development. Such exclusions always militated against the progress of development programmes (Ascroft, 1994:248). Melkote (1991) expresses his opinion on the failure of development programmes in the South by pointing out that:

Another reason why communication projects have failed to help the very poor is the top-down authority driven nature of these projects. So long as the target of development efforts depends on an elite's paternalistic willingness to do

good, to spend resources for the powerless, little good will be done (Melkote, 1991:233).

From the point of view of the dominant paradigm, development was equivalent to materialistic growth. However, after the successful development story of China definitions of development took into consideration social advancement, equality and freedom. These qualities were to be determined by the people themselves through a widely participatory process. Each nation could pursue a somewhat different pathway to development depending on exactly what type of development was desired (Rogers, 1993: Passim). It is on the basis of these developments that modern development scholars have defined development, with a very heavy concentration on the word *participation*.

### **3.3. Development defined**

Kasoma (1994) says that development scholars have had many problems on the definition of the development concept. Some definitions are poles apart because they have very little in common (Kasoma, 1994:401). There are, however, certain definitions of the concept of development that complement each other and are of great relevance to the attachment topic since they refer to efforts to satisfy human needs and wants. Here again the dominant word is *participation* on the part of the people for whom development projects are meant. On the definition of development, Rodney (1988) points out that:

Development is a many-sided process. At the level of the individual, it implies increased skill and capacity, greater freedom, creativity, self-discipline, responsibility and material well-being (Rodney, 1988:3).

According to Kasoma (1994), Rodney (1988) goes further to say that the dominant feature of development is economic, and that any improvement in the economy of a society brings about a qualitative change in societal structures. The personal development of any individual is very much tied to the level of development of the society to which he/she belongs (Kasoma,1994:402).

Rogers (1995) has this to say about the definition of development:

Today development is defined as a widely participatory process of social change in a society intended to bring about societal 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 (Rogers, 1995:7).

Moemeka (1995) quotes Inayatullah (1967) for defining development as:

..... “change toward patterns of society that allows better realization of human values, that allows a society greater control over its environments, and over its own political destiny, and that enables its individuals to gain increased control over themselves” (Moemeka,1995:10).

Kasoma (1994) agrees with Freire (1975) that development should not be forced on people, and that it should not lead to enslavement and persecution, but freedom, justice and dialogue. It is for this reason that Kasoma (1994) says:

Development, forced on people is persecution and enslavement. Usually whenever there has been political or any other form of coercion for development, communities or peoples other than the coerced have benefited. True and sustained development requires that the people for whom it is meant agree to the change and work toward that change (Kasoma,1994:403).

Kasoma (1994) wraps up the various definitions of development by saying it is:

*.....the improvement in the human life condition at individual and societal levels which is achieved through desirable but fluctuating changes or adjustments in the environment (Kasoma,1994:403).*

According to Kasoma (1994), all these definitions are appropriately centered on some improvement in the human life condition so that the quality of life index or the living standard of the human being can change for better. The definitions portray the idea of material or economic well being for the human being and the society to which he/she belongs. The attachment, therefore, took a hard look at the efforts being made by YWMCSL and the female members based on these definitions - the intention to answer or satisfy human needs or wants.

A good and realistic development effort is a mixture of so many factors. Some of such factors are a very high degree of participation or involvement on the part of the people for whom the development programme is meant. Participation, as mentioned already, should be of a dialogical nature. There should be a good mixture or integration of old and new ideas. The people should be empowered to take their own decisions relating to their problems, and at the end of it, all they should become self-reliant.

Lozare (1994) points out that there is an organic relationship between participation and development because by definition development occurs only when people gain more control over their environment. He goes on to say that people are not mere recipients of development services. They are rather a development project's most important assets and its only hope that action and change will occur (Lozare,1994:243).

Knowledge systems, knowledge generation, knowledge transfer, knowledge acquisition etc., are not the conceptual property of the academic, the well educated and the power brokers in a particular community. Knowledge should not be linked to development 'hardliners' only. Indigeneous knowledge and its informal knowledge system have also got something positive to offer the development process (White, 1994:26-27).

In order to ensure that a development programme succeeds there should always be the need for knowledge-sharing on a co-equal basis. This is fundamentally a two-way interactive participation rather than top-down transmission. Melkote (1991) adds his

voice to the need to ensure the success of development programmes in rural areas by saying:

It would incorporate, among other things multiplicity of ideas, decentralisation, deprofessionalisation, deinstitutionalisation, symmetrical exchange with interchange of roles between senders and receivers (Melkote,1991:252).

Participatory communication during the process of implementing a development programme is democratic, relevant and ethically correct. Melkote (1991) justifies the remark above when he says:

By promising a more democratic forum for communication it supports the *Right to Communicate*, a basic human right recognised by the United Nations charter, affording communication channels to all people at the national, local and individual levels. 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 (Melkote,1991:252).

True participation and knowledge sharing in development programmes can lead to an integration of old and new ideas. Melkote (1991) says knowledge-sharing through dialogue, and at a time when there is a development programme at a rural area can lead to the:

Integration of the old and new ideas, the traditional and modern systems, the endogeneous and exogeneous elements to constitute a unique blend suited to the needs of a particular community. This approach would not consider the local culture as something to be discarded but instead it would benefit from the native wisdom to come up with a



unique syncretization best suited to the tasks at hand  
(Melkote,1991:194).

The ultimate goal of dialogue or participation in development activities can lead to self-reliance of individuals and communities. Nair and White (1996) substantiate the self-reliance outcome of dialogue by commenting that:

The essential notion regarding participation is that it will lead to the self-reliance of individuals and communities. Self-reliant models of development provide for autonomous development through mobilisation of local resources for satisfying local needs (Nair and White, 1996:161).

Finally, Melkote (1991) concludes the self-reliance aspect of development when he points to the remarks of Rogers (1976b-131) that:

Examples of successful development in the people's Republic of China and to a limited extent in Tanzania showed that people cannot be developed, they can only develop themselves. And this realisation was demonstrated not only in communist and socialist nations, but also in such capitalist settings as Korea and Taiwan (Melkote,1991:134).

### **3.4. Development communication**

Yadava (1993) explains that development communication (DC) is basically meant to equip people with new information and skills and mobilise them for participation in various development programmes and activities. It means that there is the need for people to understand and appreciate development programmes and schemes (Yadava, 1993:109). Moemeka (1995) defines DC as:

The use of the principles and practices of the exchange of ideas to achieve development objectives. It is, or should be, therefore, an element of the management process in the overall planning and implementation of development programs (Moemeka, 1995:12).

However, Moemeka (1995) does not stop there. He, therefore, says that:

Development communication is not merely a matter of transmitting information about how things can be done better by using available resources and facilities. It is much more than the exchange of problem-solving information. It also involves the generation of new psychic mobility or empathy, raising aspirations and willingness to work hard to meet these aspirations, teaching of new skills, and encouragement of local participation in development activities (Moemeka, 1995:14-15).

The FAO (1989) gives some guidelines on the definition of DC. It says that:

Development communication rests on the premise that successful rural development calls for the conscious and active participation of the intended beneficiaries at every stage of the development process; for in the final analysis, rural development cannot take place without changes in the attitudes and behaviour among the people concerned (FAO, 1989:3).

In addition to what it says about the definition of DC, the FAO (1989) says that DC can also be the planned systematic use of communication, through inter-personal channels, audio-visual and mass media. It aims at mobilising people for development action, collecting and exchanging information among all those involved in planning a development initiative with the aim of reaching consensus on the development problems

being faced and the options for their solution. Finally, it enhances the pedagogical and communication skills of development agents so that they may dialogue effectively with their audiences so that the latter can apply communication technology to training and extension programmes, particularly at the grassroots level, in order to improve their quality and impact (Ibid.).

It is because of the serious need for participation on the part of the benefactor and the beneficiary in DC that White and Nair (1994) explain that:

The environment for participatory development is expected to be supportive, creative, consensual and facilitative leading to sharing of ideas through dialogue. Within that environment, the nature of participation by the information source (as the development communicator) and the intended receiver must be defined. The basic assumption is that the development communicator is representing an information source and that the intended receiver has information to contribute to the interaction (Nair and White, 1994:347).

All the definitions have certain things in common. They mention *participation* in the development process. They present the DC concept as transactional and not a ‘one-way’ persuasion process. The idea of shared meaning on the part of all the people involved in the DC process runs through the definitions. Moemeka (1995) remarks that the definitions and comments on the concept drive home the point that existing conditions are no longer conducive to human dignity and socio-economic advancement. Something should, therefore, be done to change the conditions for the better (Moemeka,1995:11).

On the sharing of power between the development communicator and the beneficiaries there is a big problem about the extent to which each of them can reach. Ascroft and Agunga (1996) say that Rogers (1976) envisaged village systems initiating the search for information about development problems through a process of ‘bottom-up’

communication - the antithesis of 'top-down' communication - transmitting their needs to change agencies. To Rogers, this approach opened development pathways including *'popular participation' in self-development planning and execution. However, Rogers'* form of popular participation in which the beneficiaries of development participated among themselves without involvement of change agents was not acceptable to some development scholars (Ascroft and Agunga, 1996: 305). This report is of the view that Rogers' recommendation was a recipe for confusion. If Rogers believes in participatory DC as mentioned in his example of the Cultural Revolution in China, then it will be wrong of him to prescribe that model, which does not permit participation by change agents in a development process. The bottom-up process can lead to chaos.

In order to create a proper balance in the process of dialogue White and Nair (1994) present a typology of participation from the perspective of the receiver in Table 1. In this typology matrix White and Nair explain three levels of participation i.e. (high, quasi, low) between the source and the receiver of DC. The three levels have been further divided into nine role typologies as indicated in the nine cells (Nair and White, 1994:349).

From the point of view of Nair and White the nature of participation can be described and illustrated within the cells of the matrix. In spite of fact that this report is interested in the participatory characteristics of both the development communicator and the intended receiver, the characterization are presented from the point of view of the intended receiver (Nair and White, 1994:348).

According to Nair and White, the best point for knowledge sharing on co-equal basis is cell number five. At that point, the interaction will be a constant exchange of information and ideas. On the nature of the transaction or interaction, Nair and White (1994) say that:

There would be an optimum amount of synergistic dialogue, joint decision-making, and participation in all communication processes. Mutual respect, consensual agreements, shared responsibilities would transcend.

*Table 1: Typology of Participation from the Receiver Perspective*

		Development Communicator		
		High	quasi	low
Intended Receiver	high	IDEAL (1)	ACTIVE (2)	BOTTOM-UP (3)
	quasi	PASSIVE (4)	TRANSACTIONAL (5)	ELECTIVE (6)
	Low	TOP-DOWN (7)	SELECTIVE (8)	HAPHAZARD (9)

*Source: Adapted from Nair and White (1994)*

This typology corresponds to the *ideal* type but has a lower level of expectation from the transaction, therefore practical and possible to achieve (Nair and White, 1994:349-50).

For a DC programme to succeed, it should provide information that will help the people to know what to do, how to do it, be willing to do it, and have the resources to do it. These four cardinal elements also stress the planning and implementation of development and social change programmes. They also stress the importance of economic or material resources without which development efforts cannot go beyond the idea and willingness stages.

The FAO (1989) recommends that for every DC programme there should be a communication campaign, which uses a variety of communication channels to reach its audience with the same basic messages. Campaign activities are constantly monitored for their impact, and any errors in approach put right. There should also be a situation analysis to find out how the beneficiaries perceive their problems and how they want them to be solved. The institutional framework should be properly analysed and an inventory of all available resources concerning quantity, quality and impact has to be taken. The physical and technical environment in which the communication activities are to function will have to be examined to enable the benefactors and the beneficiary know the appropriate media that have to be used (FAO, 1989:11-12).

### **3.5. Development support communication**

From the point of view of Melkote (1991), Development Support Communication (DSC) is an agency-based concept. It involves horizontal knowledge sharing between benefactors and beneficiaries. DSC is supposed to be a very effective tool at the grassroots level, and the media used for knowledge sharing is usually the small media like video, films, strips, traditional media, group and interpersonal communication. It can create a climate of mutual understanding between the benefactors of a development programme and the beneficiaries (Melkote, 1991: Passim).

In general terms DSC deals with the training of communication experts, whose responsibility is to help in planning, designing, development and execution of messages and communication strategies related to some development objective. The communication could be from project administrators to recipients or vice versa or communication between project administrators themselves (Melkote, 1991:269-70). An effective DSC system can help bridge the communication gap between the technical specialists with expertise in special areas of knowledge like agriculture and the beneficiaries who need this knowledge and its special applications to improve their performance so as to increase their agricultural productivity. This is the point where the DSC specialist has to come in to explain technical ideas and methods into messages that can be understood by those who are going to use the information. At this point, the message is transmitted in a participatory manner. The beneficiaries also have the right to express themselves on the new knowledge that is being imparted, and at the end of the day, the specialist and the benefactor should agree on what should be done.

The need for dialogue in DSC makes James (1996) disclose that:

Development Support Communication is participatory and goal oriented and concerns itself with communication at the grassroots, message structure, message effects and the ability of the target group to process development information effectively (James, 1996:332).

Ascroft (1996) shares the same views expressed by James. He feels that DSC is the key to effective co-equal information sharing, the communication of shared meanings in which the barriers of language, cultural and educational differences are rendered unnecessary. DSC can lead to the effective and efficient operationalisation of the concept of participatory decision making and planning (Ascroft, 1994:258).

Melkote (1991) summarises the functions of DSC by commenting that it includes the extension system, responsible for determining suitable methods promising of meeting rural communities' basic needs. It should create the opportunity for technical

demonstrations and instructions and participation in diffusion campaigns. DSC should make it possible for rural communities to critically evaluate development proposals intended to benefit them. It should pave the way for the intended beneficiaries to clarify their needs and wants to government and other benefactors and also for participating in the nature and trajectory of their own development (Melkote, 1991:269).

DSC also involves a consideration for local knowledge. All societies have amassed a considerable knowledge with which they have weathered the millennia and evolved ways of learning new information based on their social and environmental constraints.

The urgent need to incorporate local knowledge in DSC activities makes Eyford and Eyford (1995) stress the fact that:

It is important to integrate this local knowledge into projects. Development lore is replete with examples of projects which ignored local knowledge of soils, economics etc., and failed. It is important to make use of detailed knowledge of local residents. Even more important than getting the details right, however, is to weave the project into the local knowledge system, to think locally about it (Eyford and Eyford,1995:21).

DSC activities are usually organised by governments through their information service, ministries and other statutory bodies. But James (1996) is not happy about the way DSC programmes are executed. She, therefore, complains of the DSC officers that:

..... these officers are usually subject specialists who are more concerned with persuading the target population to adopt the policies laid down by the planners than with involving them in project planning and implementation or with interpreting their group agenda and using the



knowledge so gained to inform the new programs and strategies (James, 1996:335).

In order to solve the above-mentioned problem James (1996) says:

This underscores the need to provide the rural community with the kind of education which would allow them greater access to the planners and sources of information. So development support communicators must shoulder the responsibility of creating an environment which will forge the link between the policy agenda of the planners and the group agenda of the people thus allowing the latter to clarify their perception of their needs and the former the feasibility of their programs and strategies (James,1996:331).

This chapter has so far concentrated on four major concepts, namely, communication, development, development communication and development support communication. The dominant word that cuts across all these terminologies is *participation*. The student will use these concepts to assess the performance of YWMCSL and its female members in a latter chapter, since the attachment topic deals with *participatory communication and development*. Since participation leads to freedom, empowerment, liberation, conscientization, self-reliance etc., this report will also find out the extent to which these concepts are present or feature at the attachment area.

## Chapter 4

### **Lusaka West and the attachment: the student's perception**

#### **4.0. The attitude of the people**

Long before the beginning of the attachment, the student had approached the Manager-Treasurer of YWMCSL, Mr. R. Gondwe, for permission to do the attachment with the society and the female members. This information was communicated to the society Chairman, General K. H. Mudenda, and the two of them sanctioned the intentions of the student without hesitation.

Before the arrival of the student in Sikelela for the attachment, the Manager-Treasurer had sent word to all the concerned farmers about the student and his programme. The Manager-Treasurer is a very selfless man. His attitude towards the student was excellent. He was always ready to put aside his numerous responsibilities for NWMCSL, the church, the community and his family and take the student from one farm to another. He also gave the student a good lot of information about NWMCSL and Lusaka West in general. His attitude towards the student gave the latter a very big morale booster.

All the farmers were eager to see the student and welcome him. This was due to the fact that they had gone through myriad's of problems in their farming activities, and were very happy to hear that at long last somebody had come around for the first time to share their farming problems with them, with the aim of assisting them find possible solutions. This happened at a time when they had almost lost all the hopes of expressing their grievances to somebody who had their welfare at heart. The farmers, therefore, welcomed the student warmly.

*The in-depth interviews were very exciting. The student had already declared his identity through a letter of introduction written by his Head of Department (Appendix 4) so the farmers had nothing to fear or doubt about his presence and intentions.*



Since the interviews touched on issues that were dear to the hearts of the farmers, their contributions were excellent. The interviews touched on sensitive issues like difficulties on the part of the interviewees to obtain capital/credit, lack of extension services and market for their produce, the problems of pricing, processing, preserving and storing their produce etc. Security problems in Lusaka West, the accounting and auditing systems of NWMCSL, the mode of communication between the Board members of the society on one hand and the general members on the other hand, as well as the mode of communication on farming activities among the farmers themselves, were all discussed during the interviews and the responses were highly encouraging and unexpected.

The farmers were very sincere with their contributions, and they expressed the desire that the student should do his best to help them explore ways and means of sending their farming problems to decision-makers. They also requested that the student should use every means possible to send copies of the attachment report to establishments that hold the key to their success in farming so that at the tail end of it all their problems on the farms could be alleviated to a very reasonable extent, if not solved completely.

In-depth interviews with the Board Chairman and the Manager-Treasurer produced similar thrilling responses. The two Board members did not want to admit without a fight that the society was not solvent, but they impressed it upon the student that it was going through a turbulent transition.

They, therefore, expressed the desire that they would very much appreciate whatever the student could do to send their problems to the doorsteps of policy-makers for thorough consideration. It was, because of this development, that the Chairman and Manager-Treasurer requested that the student should make a copy of the attachment report available to the society as soon as it was ready. They had a strong feeling that the recommendations in the attachment report would help the society take stock of its activities so that appropriate measures could be taken to put new life into NWMCSL.

Before the beginning of the attachment, the student thought that since he is a non-Zambian communicating with the farmers was going to be a problem. But, the opposite

proved to be the case. All the female farmers contacted by the student and the aide are educated and knowledgeable, and could express themselves in Standard English. The rapport with them was, therefore, real and lively.

*In spite of the fact that the economy of Zambia was, at the time of the attachment, biting hard on almost everybody, some of the female farmers were very generous to the student. The hostess, Mrs. Anne Ngenda of Ngenda Farms, for example, accommodated the student in one farmhouse throughout the attachment period free of charge. She did her best to make the student feel like a member of her family. Most of the farmers gave the student and his aide some kind of refreshment at the end of a hard day's work. Others gave groundnuts, tomatoes, Chinese cabbage, chickens, etc., as token. Even those farmers who had nothing to offer the student wished him the very best of everything during the attachment. The attitude of the people towards the student therefore provided him a very cordial atmosphere in which he did the attachment and it has since then created an indelible impression on the mind of the student.*

#### **4.1. Transportation**

Transportation during the attachment period was a very big problem. Quite a good number of mini buses ply the route between the city of Lusaka and Lusaka West. Some of them even go to the army barracks at Apollo, which is seven kilometres further. But the bus drivers never went off the trunk road (Mungwi Road) to the feeder roads, where a lot of the farms could be found. As a result of this, people were always compelled to travel to and from Sikelela, and for that matter Lusaka West, on ramshackle vehicles, trucks, wheelbarrows and tractors that were meant for ferrying stones, sand, firewood and foodstuffs. It was not uncommon to see the student struggling with pregnant women and those carrying children as well as pupils for space on such vehicles even when they were fully loaded with their cargoes. The student lost some of his attachment documents during two of such encounters.

On another occasion, sand in the truck that was carrying the student to Ngenda Farms where he was living flew into his eyes and he had to rush to Lusaka the following day for

treatment, which lasted three days. This made him miss his appointments with certain farmers, and consequently those appointments had to be rescheduled.

The distance between Ngenda Farms and the society office is just about seven kilometres. However, it sometimes took about three hours to get a means of transport going either direction. People were, therefore, compelled at times to walk this distance, and the student had a couple of such experiences under the scorching sun. Here again, it created an adverse impact on some appointments with some farmers because he arrived late, only to find that the farmers had left the farms to attend to some other commitments.

The trunk road from Sikelela to Ngenda Farms had no streetlights. A lot of snakes, scorpions and other dangerous reptiles could be found on the street at night. Since the street was very dark during the night, it became a very dangerous venture for one to walk from Sikelela to Ngenda Farms in the night whenever there was no means of transport in the evening. The student, therefore, had to leave certain farms about three to four hours before the scheduled time, and this meant less work for him on certain days. In order to cut short all transport-related problems the student had to go to a friend and solicit for one of his saloon cars for the attachment.

#### **4.2. Drainage**

The lack of a very good drainage system in Lusaka West is very conspicuous. Just before the end of the attachment, there were two heavy downpours of rain. Since the streets to the farms in the interior were not tarred, they became muddy and slippery. It was difficult and dangerous to travel on them, and some farmers were virtually trapped on their farms. The student was also affected adversely. He could not go to three farms to bid the farmers good-bye. He attempted to do this at a latter date by travelling from the University of Zambia to those farms only to find that the farmers had travelled to the city of Lusaka. He, therefore, had to express his gratitude to those farmers in absentia, and in writing. However, face-to-face expression of gratitude would have been more effective.

Pools of water had formed in some potholes. There was no serious underground drainage system in Lusaka West. Solid waste disposal management facilities were inadequate and

lacking in some areas. With stagnant water over the place, especially during the rainy season, Lusaka West was a good breeding ground for mosquitoes and other harmful insects. The result can be the outbreak of an epidemic, and this brings this report to the point where the lack of health facilities at Lusaka has to be discussed.

#### **4.3. Health facilities**

There is a clinic at the army camp at Apollo and another one at the Zambia National Service (ZNS) camp at Sikelela. In a very strict sense, these clinics offered services to people who belong to the military and their dependants. But they sometimes extended their services to civilians, especially when there was an emergency. However, the services that the clinics offered were not comprehensive. The residents of Lusaka West, therefore, went to the University Teaching Hospital (UTH) or private clinics in Lusaka for treatment when they were in dire need of medical attention for serious cases. But this could sometimes be a nerve-breaking matter. Transport may not be readily available, even if the patient was carried in a wheelbarrow to Mungwi Road. If the case happened in the night, the situation became dicey. The student had two harrowing experiences relating to health and it will not be out of place to narrate them in this report.

The hostess to the student woke him up one night around 22 hours. Her sister had fallen down in the bathroom, and in the process of falling down she had knocked her head against a wall and was almost in a shock. The student had to drive the patient to UTH where she was put under observation overnight. The student himself had a serious attack of malaria one night around 24 hours. He had to wait until the next morning when he drove to a clinic in Lusaka for treatment that lasted four days, and consequently this affected his attachment schedule. These two episodes illustrated the need for proper medical facilities for the people of Lusaka West.

Apart from the fact that there are no hospitals or clinics in the area for civilians there are no pharmacies where one can buy non-prescriptive drugs like chloroquin, piriton, panadol, multivite, magnesium triscilicate, etc. There are times when some of these drugs might be needed for first aid before a patient is carried to a major hospital or clinic for proper attention. This can help to save lives. This realisation compelled the student to

buy his own first aid box, and on one occasion he gave first aid to a pupil who had fallen off a bicycle and was bleeding profusely before the parents got a taxi to take him to the UTH. The first aid box also made it possible for the student to treat himself for minor ailments like stomach pains, constipation, headache etc., without travelling all the way to Lusaka at the expense of the attachment schedule.

#### **4.4. Markets and the cost of living**

There were no properly constructed and well-organised markets with stalls in Lusaka West. There were a few kiosks along Mungwi Road where one could sometimes find commodities like onions, beans, rape, cabbage, salt, etc. However, those who sold in the kiosks were not reliable. One may go there and realise that what he/she was looking for was not there. There was a small shop at Sikelela where one could find a few essential commodities like toilet soap, cooking oil, razor blades, beverages and sometimes toothpaste. However, the shelves were not well stuffed with these items all the time. Beef, pork and dressed chickens were not easy to find. To be on a very safe side one always had to travel to Lusaka to buy all these items.

The irony of all these developments was that farmers in Lusaka West produced many the items, especially the vegetables. Market women from City Market or Soweto Market - all in Lusaka went to Lusaka West to buy the vegetables at very cheap prices since they are perishables and the farmers did not have proper processing and storage facilities for them. In the end, the Lusaka West residents went to Lusaka to buy the same items they sold to the market women from Lusaka, and they paid about K2,000 as fare to and from Lusaka to buy groceries worth K2,500.00. Surprisingly, if one found groceries or meat in Lusaka West they were much more expensive than they were in Lusaka.

The student often bought his provisions in bulk from Lusaka. However, sometimes the perishables went bad since he had no storage or preservation facilities. This made the cost of living quite high, and in the process, he spent over and above the amount of money that he had estimated for feeding. He, therefore, had to make a supplementary budget for this purpose.

There were no shops that sold fast foods in Lusaka West. Sometimes after a hard day's work, one would want to buy items like meat pie, scones, cakes, bread and soft drinks to refresh himself/herself. But this was almost impossible. There were no public standpipes so the student always moved from one point to another with his own water and snacks.

#### **4.5. Electricity**

This is one of the scarce items in Lusaka West. A couple of farmhouses, especially those along Mungwi Road had electric power. However, as one entered the feeder roads the towers and poles that carried electric power began to disappear. Lusaka West is generally very dark in the night. The student was fortunate because there was electric power where he resided, and, therefore, he could sit up until the early hours of the next day and compile the data he had got in the field. Since the distance between one farm and another was quite considerable, the people preferred to stay on their farms during the night. This, perhaps, explained why there were virtually no recreation activities in Lusaka West.

#### **4.6. Recreational facilities**

There were no well-orchestrated activities geared towards recreation in Lusaka West. People went to bed quite early, and the dominant features from 19.30 hours onwards were quietude and solitude.

There was, however, an entertainment spot called Rocky Gardens, a few kilometres before one reaches Sikelela from Lusaka. People converged there, especially over the weekend and public holidays to entertain themselves by way of music, alcoholic beverages, soft drinks and some fast foods in the evenings. But the prices of these items were on the high side and beyond the reach of the ordinary man or a student on attachment. The student, therefore, spent most of his free time, if any, on Ngenda Farms with nothing for recreation.

#### **4.7. Telecommunication and information flow**

There was no post office or postal agency at Lusaka West. It was for this reason that the postal address for YWMCSL was in Lusaka. There were no public telephone booths, and the few private telephones in the homes of farmers were quite often not reliable. In order



to have access to proper telecommunication facilities like the telephone, fax, e-mail, internet etc., one had to travel to Lusaka. One had to spend about K2,500 to post a letter bearing a postal stamp of K800 in Lusaka. The absence of telephone facilities made the student travel very often to Lusaka for information on the attachment. This also affected his budget for transport, and he had to top it up with funds from elsewhere.

There were no newspaper vendors in Lusaka West. Newspapers and magazines were, therefore, difficult to find. It was, therefore, very difficult for the student to get a constant flow of information on Zambia and the outside world. It was only when the student was compelled by the attachment schedule to go to Lusaka that he bought back-numbers of some dailies like *The Post*, *Times of Zambia* and *Zambia Daily Mail* for perusal.

#### **4.8. The unemployed youths**

Under normal conditions, this report should not have anything to with the unemployed youths at Lusaka West. However, the allegation by some of the farmers was that they were a security risk. Since the farmers complained bitterly about stealing on their farms, the student felt that the unemployed youths deserve some attention in this report.

The unemployed youths were predominantly males in their late teens and early twenties. They were unemployed because most of them did not have any formal education or special skills. They could have been employed on some farms as unskilled labourers. But work on the farms was very tedious. It was labour-intensive and many things were done manually. Farming, therefore, had no attraction for such youths.

The youths normally converged at “shebeens” (unauthorised drinking spots) where they spent a good part of the day drinking, smoking and gossiping. One significant thing about them was that they always had money to buy alcoholic drinks and more often than not, they were well dressed. Nobody knew their sources of income. It was for this reason that some of the female farmers suspected them for stealing their goats, chickens, pigs and vegetables. There was an allegation on the part of most female farmers that those youths resided at the nearby compounds where there was a strong suspicion that robbers could be found in their numbers.

On the whole, the attachment offered many challenges to the student. It made it possible for him to see and share with peri-urban and rural farmers some of their problems. Hitherto, the student had known of the problems of farmers through the media. Lusaka West is about 25 kilometres from Lusaka. However, the most astonishing thing is that it is seriously isolated from infrastructures. The people of Lusaka West have been denied telecommunication facilities for a long time, and all these factors come together to make life there quite burdensome. Nevertheless, all said and done the attachment offered the student the opportunity to see rural life through his own eyeballs, and some of the experiences were quite thrilling and exciting.

# Chapter 5

## The society, problems and coping strategies

### 5.0. Problems of the executive

As an institution, NWMCSL was saddled with problems of serious dimensions. This report is supposed to deal with the problems of the female members of the society who are in farming. Nevertheless, the society, which was the nerve center of the activities of the female farmers, had its own problems. Any attempt to look into the problems of the female farmers should, therefore, be preceded by a critical analysis of the mother institution. This will pave the way for an assessment of the extent to which the problems of the institution and those of the female farmers are inter-related. It will then become possible to make a critical appraisal of how the problems were being solved on both sides.

#### 5.0.1 Communication and meetings

The communication network among the Board members was not effective. Secondly, communication between the Board members on one hand, and the female members on the other hand was porous. There was no flow of information between NWMCSL and other cooperative societies for exchanging ideas or sharing information in a democratic way.

The Board had found it very difficult to organise executive meetings for a long time. For the sake of information sharing the student, in conjunction with the Chairman and Manager-Treasurer, attempted to organise three Board meetings. The dates for the meetings were 3 October, 1999, 17 October, 1999 and 25 October, 1999. None of the *three Board meetings could take place because there was no quorum, although the Manager-Treasurer had gone round himself to distribute the summons. Those who failed* to be present on those three occasions could not even communicate the reasons for their failure to do so in writing for proper documentation. According to one Board member, failure to organise Board meetings was one of the special features of NWMCSL. Communication among Board members was, therefore, fragmented and uncoordinated.

In such a situation the Board members could dialogue, share ideas or deliberate seriously on issues that related to the smooth running of the society.

It was on record that the last time the Board met was in February, 1999. The general membership had never had the chance to discuss issues of common interest at the grassroots level in a meeting for an unusually long time. The excuse that some Board members gave for this development was that since Part IX, Section 41 of their by-laws required that at least one SGM should be held during the months of September - October to plan for activities of the following year, they did not want to violate this provision (Nyemba, undated:6). However, this student is of the view that the constant flow of information among the members of a cooperative society is a matter that cannot be compromised. The need to meet regularly and share ideas is a human right.

The Board can use some other means to make it possible for the members of the society to meet and discuss issues of common interest without violating the section of the by-laws, which deals with the frequency at which meetings should be held. The Board, in consultation with the general members, can organise plays, drama, debates, general discussions, workshops, seminars, programmes for self-expression, adult education etc., to make it possible for all members to talk about the progress of their society, the problems on the farms and how they can be solved under the umbrella of NWMCSL. The student, therefore, concluded that the lack of flow of information among NWMCSL members on the scanty occasions that they had met had by that tradition followed the top-down approach. This situation had, therefore, starved the general members of information about the society, and the Board members had either become dictatorial, or were on the verge of becoming so.

#### 5.0.2 Extension services

The Chairman, Manager-Treasurer and some other Board members complained bitterly about the lack of extension services for the members of the society in particular, and Lusaka West in general. This situation, according to them, had kept the members of the society in the dark about the latest developments in farming. Since Lusaka West belongs to Kafue District the attachee went to the office of the District Agricultural Coordinator

(DACO) there to find out more about the allegations of the Board members in respect of extension services.

The DACO was not at his office, but the District Marketing and Entrepreneurship Officer (DMEO) attended to the student. The account given to the attachee by the DMEO on the provision of extension services conflicted with what the Board members had told the student. According to the DMEO the society had not been in touch with him and the DACO for a long time, so they had decided to write a memo to NWMCSL on the need for it to live up to expectation as a cooperative society. Details of the information acquired during this visit portrayed a very high degree of laxity and lack of seriousness on the part of NWMCSL and these will be disclosed in the next chapter.

#### 5.0.3 Agricultural inputs

The society did not have any input for its members for the 1999 planting season. Previously, the Board got fertilizer, seeds and chemicals on credit from some agencies and made them available to its members. Getting to the end of the attachment, the first rains were about to come and the farmers had cultivated their fields. The society, however, had failed to give the inputs to its members.

#### 5.0.4 Auditing and accounting procedures

NWMCSL had no serious accounting/auditing procedures. Its account had not been audited since 1995. According to the Director of MNCSL, every cooperative society should keep proper accounting records which disclose with reasonable accuracy at any time the financial position of the society. Auditing should be done in accordance with international standards of auditing.

#### 5.0.5 Funds

The society needed a very heavy infusion of funds to enable it execute its programmes. It had attempted to generate funds through fund-raising activities and membership drives, but the amount of money realised was very discouraging. It appeared that for some time to come the financial position of the society would remain bleak.

#### 5.0.6 Markets

According to the Chairman and the Manager-Treasurer, there were no properly constructed markets in Lusaka West where members could sell their produce. Market women from Lusaka had, therefore, taken advantage of the situation, and always wanted to dictate their own prices to the female farmers. The society had, therefore, decided to construct a modern market at Sikelela to enable its members sell their produce there. In addition to the market, the society intended building a welfare centre, school, church and centres for tailoring, pottery, weaving etc.

The Board had plans to buy whatever the farmers produced at reasonable prices and then sell them elsewhere, a role expected of any cooperative society. The Chairman and the Manager-Treasurer said that the Board was looking for local markets like schools, hotels, government institutions and private companies to sell to them whatever it was going to buy from the farmers. On exports, they said that the Board had made surveys that would enable the society to sell produce from its farmers to outlets in Angola, Botswana, Namibia, Zimbabwe and the Democratic Republic of Congo. Some of the commodities to be exported were tomato, maize, sunflower and oranges. The Board also intended purchasing machines so that these items could be processed on the premises of NWMCSL.

#### **5.1 The women farmers**

The root cause of the problems of the female farmers can be attributed to the fact that as a society NWMCSL appears dormant. The Board does not have a true picture of what is happening on each farm. Even if the Board members know what is taking place on the farms, they have so far not done anything serious to salvage the situation. The Board could have, at least, created a communication machinery at the office in Sikelela to enable the farmers register their problems for consideration during its occasional meetings. This had not happened, and so the female farmers solved their farming problems individually, using methods that were convenient to them. Through the research methodologies used by the student, he identified 15 major problems of the 16 farmers. The remaining section of this chapter will therefore concentrate on these problems and what the farmers were

doing to solve them. Table 2 gives a statistical presentation of the problems and details of the number of farmers who were most seriously affected by each of them.

#### 5.1.1 Acquisition of capital

Fourteen (87.5%) farmers felt that obtaining operational capital or loans for farming was a very big problem. Among them were those who did not know where to go for capital or loans. There were also those who knew where to go for capital, but they did not have any security. Some had tried to obtain loans from the Ministry of Finance (MOF) but they failed. There were the classic examples of two female farmers who paid K50,000 each with project proposals to the MOF in February 1998 because they had heard that the Ministry was ready to help farmers obtain loans. However, up to the time of the attachment they did not have any responses from the Ministry. There were others who could not get loans because they were very old, while some female farmers were not interested in loans because they felt that the conditions that the lending institutions attached to the loans were not fair.

In order to cope with this problem some of the female farmers sold parts of their lands. The money realised was used to finance their farming operations. Others fell back on rents that they got from farm houses and other properties in Lusaka, remittances from children who are gainfully employed elsewhere, or money inherited from dead relatives to keep their farms going. The borrowing of money and inputs from friends and relatives and the selling of produce to market women and the general public were also means of raising operational capital.

#### 5.1.2 Market for produce

Twelve (75%) of the farmers thought that it was not easy to find markets for what they produced. The markets were not permanent: they may be there at one harvest season, and may not be there at another season. There was a lot of exploitation on the part of the market women from City Market and Soweto Market, all in Lusaka. They knew that the female farmers in Lusaka West had no storage or processing facilities. They were also aware that most of the female farmers could not transport their produce directly to Lusaka

**Table 2: Statistical analysis of the women's problems**

1. ACQUISITION OF CAPITAL			
A big problem	A problem	Not a problem	Number/% of respondents
14 (87.5%)	2 (12.5%)	0 (0%)	16 / 100%
2. KNOWLEDGE OF SOURCE OF CAPITAL			
Knows source/s	Has some idea	Has no idea	
4 (25%)	0 (0%)	12 (75%)	16/100%
3. MARKET FOR PRODUCE			
A big problem	A problem	Not a problem	
12 (75%)	1 (6.25%)	3 (18.75%)	16/100%
4. PRICING OF PRODUCE			
A big problem	A problem	Not a problem	
10 (62.5%)	3 (18.75%)	3 (18.75%)	16/100%
5. PROCESSING OF PRODUCE			
A big problem	A problem	Not a problem	
10 (62.5%)	3 (12.5%)	3 (12.5%)	16/100%
6. PRESERVATION OF PRODUCE			
A big problem	A problem	Not a problem	
8 (50%)	4 (25%)	4 (25%)	16/100%
7. ACCESS TO EXTENSION SERVICES			
A big problem	A problem	Not a problem	
13 (81.25%)	2 (12.5%)	1 (6.5%)	16/100%
8. IDEA OF WHERE TO GET EXTENSION SERVICES			
Has an idea	Has some idea	Has no idea	
6 (37.5%)	0 (0%)	10 (62.5%)	16/100%
9. AVAILABILITY OF WATER			
A big problem	A problem	Not a problem	
3 (18.75%)	4 (25%)	9 (56.25%)	16/100%
10. KEEPING OF RECORDS			
Proper records	Simple records	No records	
2 (12.5%)	3 (18.75%)	11 (68.75%)	16/100%
11. ACCOUNTING			
Has farm accounts	No farm accounts		
3 (18.75%)	13 (81.5%)		16/100%
12. AUDITING OF ACCOUNTS			
Accounts audited	Accounts not audited		
2 (12.5%)	14 (87.5%)		16/100%
13. SECURITY			
A big problem	A problem	Not a problem	
13 (81.25%)	0 (0%)	3 (18.75%)	16/100%
14. NEIGHBOURHOOD WATCH			
Very effective	Effective	Not effective	
0 (0%)	0 (0%)	16 (100%)	16/100%
15. COMMUNICATION ACTIVITIES			
Good	Fair	Nil	
0 (0%)	2 (12.5%)	14 (87.5%)	16/100%



to look for markets. Since most of the commodities produced by the female farmers are perishable, they always depended upon the goodwill of the market women when the time came for marketing them.

However, a few female farmers went to Lusaka to look for buyers. A couple of them planted what the buyers told them. There was one female farmer, for example, who planted tomatoes, specifically for Food Corporation, because that was what they wanted from her.

#### 5.1.3 Pricing of produce

Ten (62.5%) commented that the pricing of their produce sometimes made them regret becoming farmers. It was another unpredictable process. There were times when there was no standard price for a particular commodity, and the farmers found it difficult determining their own price. The buyers were fond of coming with their own price for each commodity, and they would want, as much as possible, to dominate the process of bargaining, especially when they came as a group. There were times when some female farmers sold their commodities at give-away prices because they needed money desperately to pay rents, school fees for their children, medical bills etc.

In order to solve the problem of low prices for their commodities some farmers went to the markets in Lusaka to find out the prevailing prices for the commodities. There were others who went to look for government prices for maize, in particular, while a few others teamed up to bargain with the market women. Paprika had a universal price which was determined overseas. The price at any point in time reached Zambia through an association of paprika producers.

#### 5.1.4 Processing of produce

Ten (62.5%) of those contacted complained that the processing of their produce on a commercial scale was a very big problem. They did not have the machinery for processing, let alone adequate knowledge for this purpose. The few who had the knowledge for processing their commodities on a commercial scale complained of the lack of capital and the adequate labour force for this purpose.

There was, however, some knowledge on processing with local methods. Maize was processed into mealie meal for domestic use, and the rest was sold to the public. Maize was also sold to people who made “chibuku” (local beer). Local knowledge was also used to make tomato paste, vegetable oil etc. However, one female farmer had her own hammermill, and a machine for extracting vegetable oil from sunflower.

#### 5.1.5. Preservation of produce

Eight (50%) said that preservation of produce was a very big problem. The remaining 50% said that although preservation was a problem, they generally used local methods to preserve their commodities. Some of the farmers preserved their commodities by putting it in sacks and keeping it in rooms not specifically designed for storage. Some added Blue Cross, W. W. Malathion or Gammatoxi Dust to their produce before putting it in big bags and keeping it in the storerooms. Most of the farmers preferred adding Blue Cross to maize, beans and groundnuts. In spite of the efforts of the farmers to use the means available to them to preserve their produce, they sometimes encountered storage problems because insects got access to what had been stored and made them harmful to human beings. Sometimes the farmers got to know of the damage long after it had been done. Four (25%) of the farmers, however, had good warehouses for preservation.

#### 5.1.6 Access to extension services

This was one of the biggest problems. Thirteen (81.25%) did not know where to get extension services and how to get them. Ten (62.5%) had no idea of extension services. There used to be one extension officer in Lusaka West but nobody knew what had happened to him. Those who tried to get extension services from the Ministry of Agriculture, Food and Fisheries did not succeed. One farmer sent some diseased soils and plants to the School of Agricultural Science at UNZA, but she paid for their services in US dollars. She complained that the charges were exorbitant and stopped going there.

In the absence of agricultural extension officers, the female farmers used many traditional methods in their farming activities. Some did their work through trial and error, some

used the knowledge they had acquired from school, books, their parents, radio programmes and pamphlets from ZAMSEED.

#### 5.1.7. Availability of water

Nine (56.25%) declared that getting water for work on their farms was not a problem. However, most of them complained that they used water from boreholes for their crops, and they complained bitterly about the huge bills that they got from ZESCO at the end of every month. The average light bill for a month was K250,000. In addition to this most of the pumps for the boreholes had broken down. The spare parts were not there. In a few cases where the farmers found the spare parts, they could not pay for them because they were very expensive. In this case, the owners of the boreholes and those who were supplied water from other people's boreholes encountered big problems in getting water for their farm work. This report, therefore, does not look at the availability of water from the point of view of having the facilities to draw water from the belly of the earth. It looks at the availability of water as something that is always there. There were even complaints that some boreholes were not deep enough, so the water yield was not good. Another source of water was rainfall. The farmers did their best to determine with accuracy when the rains would come. They also depended upon the media and the meteorological stations on information about the rains. But sometimes the rains did not come at the right time and in the quantity the farmers expected. Sometimes there was far more rain than the farmers needed. In such a situation water became available and at the same time a problem because it caused flooding which destroyed some farms. There were times when the rains did not come at all.

#### 5.1.8. Keeping of records

The female farmers were either not interested in keeping records of their farming activities or they did not know how to go about it. Eleven (68.75%) did not keep any records. Their excuse was that they did not see the need to do so. Their major concern was that they should get proceeds from the farms to keep them going.

Two (12.5%) kept records for chickens, eggs, maize, etc., so that they could get a true picture of their expenditure and income. This enabled them to know whether they were

making profits or losses. This also enabled them to get information for Zambia Revenue Authority (ZRA) any time they visited their farms to determine how much tax they should pay. The eleven (68.75%) farmers who did not have any records said that they had not done anything about this situation because they did not know how to go about it.

#### 5.1.9. Accounting and auditing

Thirteen (81.25%) farmers did not have any special accounts for their farms. They told the student that they did not gain much from the work they do on the farms. They just lived on the little that they produced, sold a certain portion to buyers, and then used the rest of the money to buy inputs for the next season. They had not done anything to solve this problem because there was no money that could be deposited in an account.

Fourteen (87.5%) farmers disclosed that they had never sought the assistance of auditors. Their reason was that a farmer would need the services of an auditor only if he/she had a special account for the farm. Since they did not have accounts for their farms, it followed that there would be nothing to be audited.

#### 5.1.10 Security and neighbourhood watches

Security was one of the biggest problems that the farmers faced. Thirteen (81.25%) farmers lamented over the lack of proper security in the area. They said that there were too many unemployed youths in the area, and had a feeling that they were the people who stole their goats, chickens, pigs, water pumps, electric switches, etc. There were also some allegations that some workers at some farms were thieves. If the farmers did not treat them well, they stole in the night from the farms where they worked. The security dogs did not bark when the farmhands were stealing in the night because they knew them.

On neighbourhood watch, 16 (100%) farmers expressed their total lack of confidence in the idea. The community had initially formed neighbourhood watches in order to ensure that security in the area was intact. The system did not yield any serious results because acts of theft still prevailed. According to the farmers, there was even a growing suspicion that people who kept watch in the neighbourhood sometimes connived and condoned with thieves over their operations. The farmers reported their cases to the society with the aim of seeking a remedy but the society had been silent over the problem.

#### 5.1.11 Communication activities

Communication was highly ineffective. Fourteen (87.5%) of the farmers claimed that they did not get the opportunity to share ideas on farming with their colleagues. They discussed or shared information on farming only when they met casually. There was one farmer who had a lot of experience in farming and cooperative society activities.

However, she complained that whenever she attempted to share her ideas with other farmers she never got the response she had in mind. From her point of view, the female farmers lacked initiative. Since NWMCSL was not doing well, the Board could have organised a series of activities like debates, group discussions, and drama between its members and those of other successful societies. This had not been done, so NWMCSL and its members did not know the factors that had made it possible for other societies to succeed while they had failed.

The female farmers indicated that they intended to expand the scope and extent of their activities, but the lack of capital had not made it possible for them to do so. Some could pay their workers while others could not. They needed tractors, and bulldozers to help clear the land on a massive scale so that they could do better than they were doing. They complained that farmers in other districts were getting serious attention from extension officers and the government, and did not understand the reason why Lusaka West should be neglected by policy-makers.

The acquisition of land by female farmers for farming is a universal problem. But the student did not see this as a problem because each of the sixteen female farmers had land for farming. They either bought the land themselves or did the farmwork in conjunction with their husbands. There were others who inherited the land after the deaths of their husbands or relatives.

# Chapter 6

## **Problems and solutions: efforts of the attachee**

### **6.0. The need for consultations**

By the beginning of August 1999, the student had identified some of the major problems that NWMCSL and the female members were going through. For the attachment to achieve its stated objectives, the student found it expedient to assist the society and the members to look for possible solutions to the problems. The student, therefore, made many efforts to contact offices and officials that could be of help in this direction. The ultimate aim was to communicate all the relevant information that could help solve the problems that the student had identified to the Board and members of the society for consideration and implementation. The rest of this chapter will therefore concentrate on the institutions and establishments that the student contacted, and the information that he obtained in relation to the problems of NWMCSL and its female members.

### **6.1. Women Finance Cooperative Zambia Limited**

This is a financial institution, which is favourably disposed towards the progress of women. It is at Kabwata in Lusaka. The student went there on 17 August, 1999.

The mission of the organisation is basically geared towards the empowerment of women. This is in their brochure WFCZL (undated) which states:

The mission of the organization is the economic empowerment of the women of Zambia through provision of financial services (Savings and Credit) information, training, advocacy and networking so as to enable them to become (sic) effective participants in and beneficiaries of all social, economic, political and cultural aspects of the development of their Country (sic) in particular and the World (sic) in general (WFCZL, undated:1).

On membership, the brochure (WFCZL, undated) says:

Membership is open to all women who have attained the age of 18 years and are Zambians or Zambian resident. Women can also join as individual members, as a group, company, cooperative, and institution or as a club (WFCZL, undated: 2).

In a discussion with one of the officials of WFCZL, she disclosed that the membership fee is K5,000, and that when the women join WFCZL each of them will be required to open an account with the institution. If they want to join as a group, it should have a minimum of five members and a maximum of seven members. Group members are trained in some business skills like marketing, pricing and how to save with the bank. The group also has to open an account with the institution.

After satisfying the conditions given by the institution, a first loanee will be entitled to an amount ranging from K50,000 to K500,000, and this has to be paid back between three and nine months. This amount increases by 50 per cent, after the first loan has been paid back. The period for paying the second loan is six to twelve months. After the successful payment of four loans, a group member can graduate to the level of an individual member. At this stage, she can ask for any amount of money that she needs for her business. A group can also apply for a loan.

The procedure for opening a cooperative society account is similar to that for group account. The membership of the cooperative society should be between 10 and 100. One account can be opened for the society. A member of the society can get a loan through the certificate of registration of the cooperative society.

## **6.2. Village Industry Service**

The student went to the office of Village Industry Service (VIS) at Cairo Road in Lusaka on 18 August, 1999 and its training centre at the light industrial area the same day. VIS is an NGO that aims at helping people in the rural and peri-urban areas to create

employment opportunities and generate income. It encourages the use of local raw materials in industry, and helps women, especially, to be self-sufficient in industry.

On self-sufficiency for women, the VIS (1996) explains that:

VIS programmes are designed to improve women's livelihood and economic resources. An effort is made to alleviate women's heavy responsibilities and tasks concerning farmwork, housework, childcare and removal of other impediments and constraints. Measures are adopted to help women earn income in and beyond traditional occupations and to achieve self-reliance (VIS, 1996:1).

According to Mrs. Priscilla Chifundo, the Development and Training Coordinator (DTC), VIS also promotes small-scale industries in rural and peri-urban areas with a special emphasis on agro-processing. The training programme of VIS includes business management, entrepreneurship, quality assurance and marketing. The attachee discussed the processing, preservation and marketing problems of the female members of NWMCSL with the DTC, and she agreed to give him the information he needed.

The DTC took from the student a list of the commodities produced by the female members of NWMCSL. The list comprised the following items: orange, tomato, maize, potato, pumpkin, rape, sunflower, cabbage, banana, beans, carrots, groundnuts, cassava, okra and paprika. She then divided the commodities into four major groups (Table 3). The groups are fruits and vegetables, cereals, pulses and roots, and tubers. The grouping system also took into consideration the final processed items from each group. Figure 3 illustrates the breakdown.

The trainees are also taught the use of food additives and packaging to control and extend the shelf life of the final product. The training programme for marketing takes into



**Table 3:**        *Grouping of Produce from the Farms and the Final Produce from each Group*

	<b>GROUP</b>	<b>FINAL PROCESSED ITEM/S</b>
1	<u>Foods and Vegetables</u>  Orange, tomato, carrot, pumpkin, rape, cabbage, okra, banana, paprika.	Fruit juices, tomato paste, tomato sauce, tomato ketchup, pickles, jams, and canned fruits.
2	<u>Cereals</u>  Maize, rice	Flour, starch, baked products, glue, pasta
3	<u>Pulses and Oil Seeds</u>  Beans, groundnuts, Soya beans, sunflower	Vegetable oils, Soya flour, groundnut paste, peanuts, Soya sauce, Soya mince, and baked beans.
4	<u>Roots and Tubers</u>  Irish potato, cassava, sweet potato	Potato/cassava chips, starch, glue

**Source:** *Field data*

consideration the four P's, and they are Product, Price, Place and Promotion. Market research is always related to what the trainees will produce when they graduate.

On quality assurance, the training covers food safety, hygiene, customer perception, regulations and standards in Zambia. Trainees are always advised to register with the Zambia Bureau of Standards as soon as they go into production. They are also advised to send their produce to the Food and Drug Laboratory at UTH for testing.

### **6.3. The Export Board of Zambia**

The student went to this establishment on 20 August 1999. According to the PRO at EBZ anything produced or manufactured in Zambia has a market both in the region (COMESA/SADC) and overseas (i.e. Europe, Asia and the Far East). NYMCSL needs a huge capital so that it can encourage its members to produce in bulk, since exporting is done in bulk. The market requirement can be very stiff because of massive competition by producers. However, once YWMCSL can fulfil these conditions the society can approach EBZ to look for markets for its produce. The EBZ knows the foreign market for every Zambian product. It even looks for target markets through the internet and gives information on quality, pricing, packaging and distribution channels to Zambian producers.

The society will not need any export licence to export from Zambia. Exports from Zambia are zero rated, i.e. they are not taxed. The research centre at Mount Makulu inspects goods ready for export to ensure that they are disease-free, and a Phyto Sanitary Certificate is issued afterwards. The EBZ is always ready to give the society all the information it will need to move its produce to a market outside the country.

### **6.4. Zambia Cooperative Federation**

The student went to the Development Services Department of Zambia Cooperative Federation (ZCF) on 22 August, 1999. He did so because it is the mother body of the marketing societies in the country. He wanted to find out why they no longer give

An official informed the student that initially, there was a crop diversification project through which ZCF assisted cooperative societies by supplying them inputs in the form of seeds, fertilizer and chemicals as loans. Their fields were inspected at all stages to monitor their progress. Later, these cooperative societies were affiliated to ZAMSEED in a Programme Against Malnutrition (PAM) which concentrated seriously on the progress of women.

ZAMSEED gave out seeds as loans, and women were encouraged to plant. They received all the attention they needed till harvest time. They paid back the loans to ZAMSEED in the form of seeds. The rest of the seeds were sold by their cooperative societies. Through this programme, many women increased their incomes and acreage, became self-sufficient, and even helped some men. Once these women had become self-reliant, they could either remain with their cooperative societies or decide to be on their own. However, some societies disappointed ZAMSEED. They collected the seeds from their members at harvest time but never paid ZAMSEED for the inputs. ZAMSEED lost heavily in the final analysis.

According to the officer, around 1993 government support for ZCF was withdrawn. The government formed the Food Reserve Agency, which took over some of the responsibilities that ZCF discharged for the cooperative societies. ZCF itself could not do much for the societies because the government had already withdrawn many the funds that it used to give the establishment. The officer, however, assured the attachee that the relationship between the ZCF and cooperative societies had not been cut off completely. ZCF was contemplating giving full assistance to cooperative societies any time it got adequate funding.

The official added that ZCF was making moves to get seeds from ZAMSEED. It had also placed orders for fertilizer and implements - all meant for farmers and cooperative societies this planting season. However, since ZCF was heavily indebted to ZAMSEED, this had made the arrangements for the seeds a difficult process. She, however, assured the student that if ZCF should succeed in its bid to get the inputs, it was going to

concentrate its attention and energy on well-organised and identifiable cooperative societies and sell to them on credit, but the credit period was going to be very short.

#### **6.5. Zambia Seed Company Limited**

In an in-depth interview with the Acting Marketing Manager of Zambia Seed Company Limited (SEEDCO) Mr. Joseph Nyangu, on 15 September, 1999 the student did much to find out information that could confirm what he had been told by the official at the Development Services Department of ZCF. It was also an attempt to find out the current policy of ZAMSEED on the supply of seeds to farmers and cooperative societies. The Acting Manager informed the attachee that ZAMSEED had incurred serious losses in the previous years because of selling seeds on credit. He was therefore very firm over the fact that ZAMSEED had made it a policy of selling on cash basis only. However, there are times when ZAMSEED considers certain institutions for seeds on short-term credit basis. This facility is offered well-established and identifiable institutions with time-tested credit worthiness and reliability.

#### **6.6. Seed Company**

The Sales Executive of Seed Company told the attachee on 28 September, 1999 that SEEDCO used to give inputs to farmers on credit through the cooperative societies, and NWMCSL is one of such societies. The societies acted as sureties, but once they got the inputs on credit they either failed or refused to pay back. In the end, the amount of money SEEDCO spent to recover what the cooperative societies owed it was staggering. NWMCSL, according to him, was on their records as one of such debtor cooperative societies. It took inputs from SEEDCO during the 1998 planting season on credit but failed to pay back. Because of a number of such experiences, SEEDCO had decided to sell inputs to all cooperative societies on cash basis.

#### **6.7. Food Reserve Agency**

The student went to FRA on 15 October, 1999 because he was informed at ZCF that FRA had taken over some of its responsibilities for cooperative societies. The Marketing Information Officer (MIO) told the student that for the 1999 planting year FRA was going to give inputs to farmers through their primary cooperatives. The agency was

targeting farmers who could do one lima (one-quarter hectare) to two hectares of maize only. On the mode of application, he said that individual farmers should apply through their cooperative societies. The societies will then put all the applications together, apply on behalf of its members, and submit the application to the Block Extension Officer (BEO). The BEO will finally submit the application on behalf of the cooperative society it services to FRA. However, NWMCSL was disqualified from applying to FRA. It had bought fertilizer on credit from FRA through its depot at ZCF during the 1998/1999 planting season on credit but had failed to pay. FRA was, therefore, contemplating court action against NWMCSL and other such societies. (See Appendix 3)

#### **6.8. Ministry of Agriculture, Food and Fisheries, Kafue**

There was a discussion on the problems of NWMCSL and the female farmers between the attachee and the District Marketing and Entrepreneurship Development Officer (DMEO) on 18 October, 1999 at the Kafue District Office. The student went to Kafue because Lusaka West belongs to Kafue District. The discussion focused on the lack of extension services, boreholes, irrigation schemes and inputs for farmers in the district.

The DMEO admitted that Lusaka West (Mungwi Road), has no Camp Extension Officer (CEO), but it has a Block Extension Officer (BEO) in the person of Mr. Philip Kakuyungu. Since the BEO was facing many problems in the area, especially the lack of fuel for his motor bike, he could not cover all the camps. The district office had, therefore, established a demand driven policy for the services of the BEO. He attended only to cooperative societies and farmers who requested for his services. Nevertheless, even if the BEO failed to assist the cooperative societies and farmers in his area, they could go directly to the district office for assistance.

The DMEO blamed NWMCSL for creating a communication gap in its operations with the district office. Cooperative societies are supposed to invite a representative from the district office to attend their meetings, elections, amendment of by-laws, AGMS etc. For some years the district office had never been invited to any meeting by NWMCSL. The BEO has also never had any reports from NWMCSL for a long period.

The DMEO told the attachee that his office was running programmes on Rural Investment Funds (RIF), Infrastructure Development (ID) and Conservation Farming (CF) at the time of the discussion. The RIF was for farmers groups, and cooperative societies qualified to take part in the programme which offered grants for infrastructure development and conservation farming for participating groups and cooperative societies (See Appendix 4). The ID involved the construction and rehabilitation of existing structures like piggery units, poultry, fish farming, drilling of boreholes and the provision of pumps. Through CF programmes the district office wanted to sponsor cooperative societies for activities which could help improve soil fertility. Each participating community had paid at least 25 per cent of the total project cost in the form of labour, equipment, materials and transportation. The DMEO added that the provision of markets, feeder roads (up to 25 kilometers), irrigation and dam construction are all the responsibilities of the district office, and he added that they were demand driven. Other cooperative societies had already benefited from their programmes.

According to the DMEO the office of the District Agricultural Coordinator had some bags of fertilizer for the 1999 season. An individual member of a cooperative society was entitled to a maximum of 16 bags of fertilizer. Eight bags were for top dressing, and the remaining eight were for basal dressing. Any member who was given a minimum of two bags of fertilizer was expected to cultivate at least one lima. Two bags of fertilizer, cost K10,000. The DMEO concluded the discussion by admitting that the district office had no seeds for cooperative society members this season so the office expected the societies to use their initiative and resources to solve this problem.

#### **6.9. Mark Newton Consultancy Services Limited**

The student had a discussion on the financial position of NWMCSL with the Director of MNCSL on Saturday, 16 October, 1999. The Director said that it is advisable for every cooperative society to follow proper accounting procedures. Books of accounts should be used to record receipts and payments. An account will help the cooperative society to determine whether it is doing well or not. This will make it possible for the society to adjust or rectify any errors to help improve upon its performance. This will also help the society to determine whether it should continue its activities or not.

The Director added that auditing should be done in accordance with international standards of auditing. An audit, he said, includes examination, on test basis, of evidence relevant to the amount and disclosures made by the directors in the preparation of financial statements, and whether the accounting policies are appropriate to the society's circumstances, consistently applied and adequately disclosed.

According to the Director, in the present day market economy, any lending institution that the society approaches for loans or advances as operational capital will require an audited account, sometimes for not less than three years before it is given consideration. When accounts are audited regularly each year, the information is readily available. At the AGM, members of the society can always make useful suggestions after reading through the audited accounts. Suppliers of goods may also need a financial statement audited by qualified accountants as prescribed by the *Cooperative Act, 1970*.

#### **6.10. The District Agriculture Office, Lusaka**

The student and the District Agricultural Officer, (Lusaka) had a discussion on 20 October, 1999. The rationale for the discussion was to find out more about what the student had heard from the DMEO at Kafue. The DACO, Mrs. Charity Hachongo, said that if a cooperative society cannot get extension services, or cannot find its extension officer, it can go directly to the BEO or the district office. The DACO there will listen to its problems and help find solutions to them. She added that some cooperative societies in her area were doing remarkably well.

By the third week of September, 1999 the student had got some information from some establishments that he thought could be used to solve some of the problems of NWMCSL and the female members. The student did not have the time and resources to move from one farm to another to communicate whatever information he had on hand. He, therefore, consulted the Chairman and Manager-Treasurer to call a Board meeting to discuss the message that he had for the society as a whole.

The first meeting was scheduled for 3 October, 1999. An agenda was prepared to this effect. The information that the student wanted to disclose was going to be discussed

under items three and four of the agenda (See Appendix 7). It was arranged that a Special General Meeting would be held after the Board meeting to provide the opportunity for all the members of the society to express themselves on how best the message from the student could be used to solve the problems that he had identified. The Manager-Treasurer went round himself to distribute the summons for the meeting, which was not held as a result of the lack of a quorum. Instead, there was a focus group discussion with the Board members who came for the meeting. Another meeting was scheduled for 17 October, 1999. That also was not held because of the lack of a quorum. The Board members scheduled a third meeting for Monday, 25 October, 1999 (a public holiday). That was another failure, and it was six days to the end of the attachment.

It was time for the student to put all his data together. He also had to go round and express his gratitude to all those who had assisted him during the attachment and say good-bye to them. It was too late to attempt to call another Board meeting. The student tried to get in touch with at least a handful of Board members to discuss informally with them the information that he had gathered during the attachment. The Manager-Treasurer was present, but the other Board members never showed up.

Even if there had been an assurance that a Board meeting to deliberate on the findings of the student was going to be possible this time, it was too late. The meeting was going to take place in the month of November, 1999. The attachment ended on 31 October, 1999 - six days after the third abortive attempt to organise a Board meeting. The female farmers were very eager to know the outcome of the attachment so that they could implement the ideas the attachee was going to discuss with them. The Board, in its usual bureaucratic manner, never made it possible. The student left for UNZA on 31 October, 1999.



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## Chapter 7

### **Participatory communication: the missing link**

#### **7.0. Communication breakdown**

All said and done, this report has established one unique factor: the breakdown of communication in the operations of NWMCSL. There was a communication gap among the Board members, and consequently they could not meet to thrash out issues of common interest to NWMCSL. There was also a huge communication gap between the Board members on one hand, and the general members on the other hand. It is for this reason that the society is gasping under a multitude of problems.

The society was formed because the members wanted to bring about a certain level of development into their lives. The members wanted freedom from the hardships of nature, economic backwardness and unjust social and class structures. They also expected an improvement in their quality of life without any violence to the natural and cultural environment in which they exist. They expected that any development venture should involve the majority of the members as closely as possible, so that in the final analysis they would become masters of their destiny (Melkote,1991:193).

It was because of these reasons that the female farmers gave the student a spontaneous and enthusiastic support for the attachment. They felt that he was going to give them clues to their problems to enable them achieve the lofty aims and objectives that made them join NWMCSL.

With the breakdown in communication at all levels of the society's operations, participation or dialogue at the grassroots level and on co-equal basis had not been possible for the members. If communication had broken down, then the logical conclusion was that there could be no genuine participation in the affairs of the society, and there could be no genuine development, since development goes hand in hand with communication. The members of the Board, it appeared, had gradually and systematically isolated the general members from any serious involvement in the

activities of the society, thereby making their contributions towards the day-to-day running of NWMCSL very minimal and insignificant. Rather, it appeared that the Board members were deliberately basking in the comfort of their offices, and were doing their best to maintain the status-quo.

It was this desire by office holders to cling tenaciously to their positions at the expense of development which makes Arnst (1996) complain bitterly by quoting Contreras (1980:116) that:

Put another way, genuine involvement is quite different from the established structure managing and directing change according to its own plan and advantage. Consequently, and perhaps most significantly, participation does not directly address the issue of power and its apportionment. It threatens those whose power and status depend on the continuity of the existing status-quo which, in turn..... allows for their own development as a group or, in a stricter sociological sense, as a class (Arnst,1996:112).

The idea to build a market at Sikelela to enable the members of the society and the community as a whole sell their commodities there is laudable. However, the members of the society were not fully involved in the decision-making process. None of the female members contacted by the student mentioned any of the projects that the Chairman and the Manager-Treasurer told the student. The Board decided on the market project unilaterally, and wanted to impose it on the female members. The same comment goes for the other projects.

One question that baffled the student was where and how the society was going to get funds to finance its projects since it was facing liquidity problems. To make matters worse, the Board could not tender in evidence a project proposal for each of the ventures it wanted to implement. An ideal project proposal should have the following features: a

title, introduction, statement of need, objectives of the project, methods of accomplishing the objectives of the project and a budget. There should also be a timetable of activities and a schedule for evaluation. The Board of NWMCSL did not address all these important issues on projects. On the whole, the student never saw any sense in the marginalisation of the female members of the society by the Board in decision-making. The student rather found a need on the part of the Board to shift from the view of women as targets or beneficiaries to a view of women as communicators.

The need to incorporate all members of a society in decision-making in a dialogical manner is of vital importance to the success of that society. Lozare (1994) therefore comments that those in office should desist:

From looking at people as mere recipients of development services and passive 'targets' of development programmes. A change in perspective must be made such that people will be seen instead as resources and instruments of development (Lozare, 1994:238).

The Chairman also told the student that the Board had done market surveys to enable it export some of the commodities produced by the female members of the society to neighbouring countries. However, if the Board had failed to look for markets in Lusaka for what the members of the society produced, how did it manage to look for markets outside Zambia? How did the Board get funds to sponsor researchers to do the market survey? Perhaps the survey was done free of charge, but the student was not told so. Another nagging question was how the Board succeeded in doing the market survey without communicating with the EBZ on the issue. After all, it is the EBZ, which is responsible for looking for markets outside Zambia and negotiating on prices for what agricultural cooperative societies produce for export. The feeling of the student was that the Chairman was throwing dust into his eyes.

The idea of bringing the projects to Sikelela came from the Board without the prior knowledge and involvement of all the members of the society on how feasible the ventures were going to be. None of the female members of the society mentioned even one of the projects that the Chairman talked about because they did not know of them. Even if the Board for the society had planned the projects, the members were not simply to share the benefits of development.

It is because of the need for full involvement of all the members of the society in decision-making, information sharing and the exchange of ideas and knowledge that makes Ascroft and Masilela (1996) advise that:

There is a need for a system to receive and encode information coming in from either end of the communication channel, to clarify, and understand its content and intent, to convey it to the other end and decode it into a form and idiom suitable for consumption by the people over there (Ascroft and Masilela, 1996:291).

Finally, Ascroft (1994) drives home the need for genuine participation of all cooperative society members in the running of the society by quoting McNamara (1973:27) that:

No programme will help small farmers if it is designed by those who have no knowledge of their problems and operated by those who have no interest in their future (Ascroft, 1994:249).

In the light of what has been discussed so far, the student felt that the projects of the society were badly planned by the Board. There was nothing to show that the Board had a genuine interest for all the members of the society when it was planning the projects. They were uneconomic ventures, and there was no guarantee that they would succeed. Even if they managed to take off there was no guarantee that they would generate enough profits to be ploughed back into the coffers of NWMCSL. All the assurances and

promises that the Chairman gave the student about the successful implementation of the projects in the near or distant future seemed superficial, unrealistic, and cosmetic. They were attempts to run away from reality.

For Arnst (1996) such explanations and assurances are part of an attempt by those in power to prevent genuine participation. It is for this reason that he explains:

Moreover, superficial restructuring or cosmetizing programmes will not result in increased participation. The 'chicken and egg' paradox is that while existing structures and interests constitute a substantial impediment to participatory process, valid, applicable and sustainable change can occur only through genuine participation that the powerful are not willing to grant in any substantive manner (Arnst, 1996:112).

#### **7.1. The marginalisation of women**

There were more females than males in the society. However, the composition of the Board of Directors portrayed male hegemony. There were eight Board members, five males and three females. The only executive position for one of the females was that of Vice-Secretary. She is a retired cooperative officer, and has a lot of experience in cooperative societies and how they are managed. She runs a consultancy in Lusaka on cooperative societies and projects. The student did not understand the reason why the Board members had refused to make her play a role that is commensurate with her qualifications and experiences. The student felt that she had not been given the chance to do so because she is a woman. The other two females were ordinary Board members who did not have any specific offices with specific assignments. In short, the student feels that communicative interaction implies a negotiation of power. The devaluation, subordination and marginalisation of women in the composition of the Board and decision-making are tantamount to gender oppression and the silencing of women in the running of YWMCSL.

and decision-making in order to become sustainable (ILO, 1993:12).

Failure to involve women fully in the activities of NWMCSL can bring about very serious problems to the development process. In an attempt to draw attention to the problems that failure to allow women full participation in the activities of a mixed cooperative society can create, the FAO (1998) points out that:

When women farmers' access to membership and leadership positions in these organisations is restricted by law or custom, their access to resources and their ability to make their views known to policy-makers and planners are restricted. The obvious result is the inability of the women farmers to carry out their roles in agriculture and food security to their optimum potential (FAO, 1998:10).

## **7.2. Vertical communication**

There was also a breakdown of communication between NWMCSL and other related bodies, institutions and establishments. This can be illustrated with examples from this report. All cooperative societies are expected to be in constant touch with their district offices through various communication channels, but NWMCSL had failed woefully to maintain communication links with the district office at Kafue. At the time that the student went to interview the DMEO at Kafue, the RIF programme was going on. Some cooperative societies in the district, according to the DMEO, were actively involved in the programme. NWMCSL was conspicuously absent. The society was not represented because it was not aware of the programme, since it had failed to maintain communication links with the district office. The female members complained bitterly of the total lack of extension services, but the DMEO said that his office was responsible for the provision of such services. In addition, the provision of feeder roads, boreholes, pumps, inputs, dams etc., is all the responsibility of the district office. There was nothing on his records to show that NWMCSL had requested for any of such services.

The programme offered by VIS caters for processing, pricing, preservation and marketing of what the female farmers produced. VIS has been operating in Zambia since 1976. According to the DTC, she had trained so many people from other cooperative societies over the years and they were doing remarkably well in the field with little or no supervision. It was, therefore, very surprising that the Board members of NWMCSL had not known of the existence and activities of VIS. If the society had established communication links with other cooperative societies through the exchange of visits, discussions, drama etc., it would have known of VIS and its programmes a long time before the student went for the attachment.

### **7.3. Communication and networking**

There are so many practical problems in organising cooperative societies. There may be communication problems as stated already, lack of support for the activities organised, conflicting demands and expectations among the group members. When this happens it can really help just to be able to talk to members of the society who understand the problems by living through them. Some members may have very good suggestions, others may not have any, but it is always a good idea to share experiences and problems in order to get a little bit of support from the members of a cooperative society. The Board of NWMCSL never did any of these networking activities. May (1992) feels that networking offers cooperative societies a lot of advantages, and he defines it as:

A continuously expanding chain of reciprocal support and communication, sharing ideas, contacts and information. By linking together in this way, members of women's groups can benefit from each other's experience. Networking is also useful for getting hold of new information. There is so much expertise lying around - on your doorsteps - but how to communicate these ideas to those who may need them? Networking!  
(May, 1992:9).



Networking offers other advantages like demonstrations, purchasing and selling schemes to cooperative society members, but the Board of NWMCSL, in its supreme wisdom, had failed to organise the members of the society to use these advantages. Through networking and communication, seminars and workshops could have been held for the members of the society. They could have visited other groups and see first hand what they were doing, and how they organised their activities. Networking could have also been used as a means for self-expression and adult education.

#### **7.4. Fund-raising and credits**

The attempts by the Board to organise fund-raising activities were neither serious nor comprehensive. A properly organised fund-raising venture should have set aside a target figure. The Board should have had a good idea of how much money it wanted to generate through fund-raising activities within a given period. Well organised fund-raising activities should have made the society communicate effectively with the Government on the problems of NWMCSL, NGOs (both local and foreign), establishments and institutions that are interested in promoting the cause of cooperative societies. It was enough for the Board members to sit at Sikelela and claim that they were fund-raising through membership fees and shareholding.

Any visitor to NWMCSL would raise an eyebrow over its accounting/auditing system. Even if the Government, people and organisations had decided to respond favourably towards the fund-raising efforts of the society, they would have wanted to know how it had handled its finances over the years. For as long as the financial records of the society remained what they were, it would never qualify for loans from lending institutions or grants from benefactors. The society had no equity capital and lacked credibility.

The ILO (1993) feels that a cooperative society, which works in isolation, with very small equity capital and credibility problems, can never obtain grants or loans from lending institutions. It, therefore, comments that:

Further, instead of vertical functional integration, such cooperatives frequently work in isolation. Having a

student was going to study the problems of NWMCSL, especially those of the female members, and how best they could be solved, the two Board members failed to hide their happiness. They gave the student a catalogue of problems that the society was going through and expressed, in advance of time, their profound gratitude to the student for coming to help them. It was very strange, therefore, for the same Board that had all the time been complaining about problems that had militated against the progress of the society, to fail to meet the student to listen and discuss with him the solutions that he had found for their problems.

Three meetings meant to discuss what the student had for the Board members failed to hold because there was no quorum. The Chairman himself was absent on all the three occasions. By the end of the attachment, the student had found it very difficult to understand the mentality of the members of the Board. It was very glaring that the Board was not serious, had swept many things under the carpet, and had some skeletons in its cupboard. The Board, it appeared, was running away from its own shadow. It was obvious from what the student has explained so far that the Board had been handling the affairs of the society with monumental incompetence. Decisions had been taken haphazardly and in a top-down manner. It would seem that the Board members were very uncomfortable over the fact that the student had known too much about NWMCSL and its management or mismanagement.

# Chapter 8

## Conclusions and Recommendations

### 8.0 Failures: the board and the female farmers

As a cooperative society, NWMCSL had failed to live up to expectation. It had failed to meet the ILO requirement as a body made up of individuals who had teamed up to form a democratic decision-making body. This failure could be blamed on the administrative incompetence of the Board. It had failed to ensure that there was the distribution of improved, seeds, fertilizer, chemicals and water for irrigation. The Board had also failed to collect, store, process and market commodities that its members produced, as recommended by the ILO. It was not in a position to obtain agricultural loans to expand the operations of the members. The net result was that the female members of the society were finding it terribly difficult to do their work as farmers and they complained bitterly about this. The student will, therefore, make conclusions on the failure of the society and its female members to achieve their stated objectives from the point of view of the breakdown in communication, top-down administration, male hegemony and the improper planning of projects by the Board.

#### 8.0.1. The communication gap

The breakdown in communication had made it difficult, if not impossible, for the Board to meet and take decisions as one solid body. There was no serious coordination of activities by the members. The breakdown in communication could be seen at two levels – among the Board members themselves, and among the Board members on one hand, and the general members on the other hand. The members of the society, therefore, could not participate in its operations in a participatory manner. There was nothing like dialogue, conscientization, liberation, self-help or self-sufficiency and grass-roots participation on a co-equal basis at the horizontal and vertical levels.

In this era of structural adjustment and economic recovery, the government, NGOs and many other donor agencies have fewer resources to enable them cater for the needs of cooperative societies than was the case in the past. A lot of resources or inputs for agro-

cooperatives are now given on demand, and there is a fierce competition for them. After the breakdown in communication the Board made the mistake of thinking that government officials, donors and interested individuals would go to them at Lusaka West to find out what the society needed.

The student found that the district office at Kafue had solutions to most of the problems that the Board and the female members of the society were facing. It had almost all the inputs for the 1999 planting season, according to the DME0 there. It also had answers to the problems of extension services, feeder roads (up to 25 kilometres), irrigation, boreholes and dams. WFCZL was prepared to give the women working capital, loans and credit after fulfilling some basic conditions. It was also ready to organise some training sessions for the female farmers so that they can improve upon their performance on the farms. VIS was ready to give the members of NWMCSL intensive training so that they could solve the problems of processing, preservation, pricing and marketing. EBZ had answers to the problems of pricing and exporting whatever the society as a whole, and the female farmers in particular, can produce. All that was needed was a properly orchestrated communication network to get this information from these establishments and institutions for the benefit of the society and the female farmers. It was, after all, through a consistent and persistent network of information gathering, knowledge sharing, exchange of ideas, and the desire to know more that the student got solutions to the problems of NWMCSL in four months – something which the Board had failed to do over the years because of its failure to make use of horizontal and vertical communication in its operations.

On the whole, the Board worked in total isolation. Only the Board members knew the direction towards which the society was drifting. The general members did not have a true picture of the state of affairs - they had been left in the dark about the fate of the society because of the breakdown in communication.

#### 8.0.2. The top-down administration

The Board had failed to follow most of the simple rules and regulations prescribed by the *Cooperative Act, 1970* for cooperative societies. It was not answerable to the general

body of members; it had no elected committees for special purposes like auditing, education and inspection. Accountability and transparency were extinct. The Board had failed to observe democratic and participatory principles at the grassroots level in its day-to-day administration. The voices of the females remained unheard so they could not influence national policy towards the poor as expected by the ILO.

The student has also concluded that the Board had operated over a long period in flagrant violation of the by-laws of the society. It had failed to organise monthly meetings for its members to deliberate on issues of vital importance to the society. The Secretary had abandoned the responsibility of ensuring that the lines of communication between the Board members and the general members were kept open. There was no planned energetic and informational work. The business management, accounting, filing and general records of the society were in shambles.

In the end, the Board had failed woefully to provide goods and services of some kind to the female farmers. It had not succeeded in promoting the welfare of its members. There was no protection for them against unfair business practices, and there was no social justice at the market place as reflected in the by-laws.

#### 8.0.3. Male hegemony

There was too much domination of males in the set up of the Board and the operations of the society. The composition of the Board, for example, portrayed male hegemony, in spite of the fact that the female members of the society outnumbered the males. In such a situation, the problems of the females were seen through the eyeballs of the male members of the Board. The devaluation, marginalisation and subordination of women had made them develop a culture of silence.

On the marginalisation of the female farmers by the Board members, the student felt that the former should be partially blamed. All the females have a reasonably high level of formal education. Each of them can read the *Cooperative Act, 1970* and the by-laws of the society with a reasonable degree of understanding. Why they had failed to mobilise themselves to challenge the dominance of males in the composition of the Board and their

marginalisation in the operations of the society was very difficult for the student to comprehend.

#### **8.0.4. Improper planning of projects**

The projects of NWMCSL were planned by the Board without due regard to the principles of participatory communication. In some cases, certain members did not have any idea about the type of projects that the Board had planned for them. Those general members who knew of the projects claimed that they did not know how the ideas were invented and who invented them. Failure by the Board to allow the members determine their own needs and projects was seen by the student as a kind of suppression of the general members by the Board. True development cannot be forced on the recipients by the beneficiaries. Projects that are planned without any sharing of ideas and information by all concerned are always doomed to fail. To make matters worse, the Board had made an unpardonable mistake of not formulating a project proposal for each of the projects. This was a good exhibition of a serious loss of a sense of direction by the Board.

### **8.1. Recommendations**

There is a very strong need to reverse all these failures in the operations of NWMCSL. It is only after doing this that the society and the female members can achieve their stated objectives. This means that recommendations have to be made to properly address the state of affairs. It is for this reason that the remaining part of this chapter has recommended solutions to the problems of the society, especially the female farmers.

#### **8.1.1. Dissolution of the Board**

The student recommends without mincing words that the present Board of the society should be dissolved, and with immediate effect. The reason for this recommendation is that with its present composition, the Board has not been able to live up to expectation, and everything points towards the fact that it cannot deliver the goods in the near or distant future. The more the present Board members remain in office, the more administrative and leadership problems the society will encounter, and the society may finally find it difficult to operate one day.

In place of the present Board, an interim Management Committee should be formed with the singular aim of breathing new life into the society so that it can be put on the proper track. The new members should be predominantly females, since they far outnumber the male members of the society. Each new Board member should be made to play a role, which is commensurate with his or her qualifications and experience. The student will, therefore, recommend members for the various Board positions and the reasons for doing so.

Mrs. Elizabeth Mbeza Simonda should be the new interim Chairperson. She holds a Diploma in Agricultural Business Management. She is the National Projects Coordinator for the Informal Sector, and a seasoned cooperator. Mrs. Simonda is a highly successful farmer who does not take anything for granted in all her farming activities. Her answers during an in-depth interview were highly encouraging, and she succeeded in impressing it upon the student that she has unbridled leadership qualities. Her potentials are being underutilised in her present Board position as Vice Secretary. Mrs. Simonda is a popular figure in the cooperative society world, as she has a very good network of connections with people in authority here in Zambia and abroad.

The position of Vice Chairperson should go to Mr. R. H. Nketani, a legal practitioner. He is a well-known figure in the legal profession and knows where to get what, since he knows people in authority, and can also offer invaluable advice to the new Board and the society in general when there is the need to do so. He also has the potential for making links with establishments and institutions whose work touch on the progress of cooperative societies.

The post of Secretary should go to Mrs. Anne Bobo. She used to work for the School of Mines at UNZA as a Secretary until she retired a couple of years ago. She knows all the responsibilities of a secretary and she will need little or no supervision to play this role. She also has the additional quality of attracting people to her side through her very good human relations.

The student recommends Mrs. V. K. Nyika for the post of Vice Secretary. She is a retired civil servant with an excellent idea of administrative procedures. She used to work for the Ministry of Agriculture and Water Development, and the Ministry of Rural Development. She was also a social worker at Chainama Hospital in Lusaka and a technical adviser for the Psychotrauma Programme at Ukwimi Refugee Camp and was later transferred to Kamwala Refugee Centre as a counsellor. She can give the Secretary a very good support by way of helping her keep the lines of communication opened for all the members of the society and assisting with the keeping of proper records of minutes of meetings and other related issues.

Mr. R. S. Gondwe can retain his position as the Manager-Treasurer, but on condition that he goes for a course or training in management and bookkeeping. This will enable him to keep proper records of the accounts of the society and coordinate the activities of the various Board members in order to ensure that the Board members are working in harmony. He is a very humble and selfless man who works with great enthusiasm for the society and is always ready to listen to suggestions. He used to work with the Ministry of Transport and Communication, and has a fair knowledge of communication activities and some administrative procedures.

There should be three other Board members, but this time each of them should be assigned specific duties. The student will suggest that Mrs. Betty Chilunga, a retired teacher/politician play the role of Liaison Officer. She is a well-known figure with great foresight, and has an excellent ability to organise women. She knows many people in authority and is very pragmatic. She can serve as a very good link person between the society and other organisations and institutions. Her eloquence can help her persuade people to be favourably disposed to NWMCSL.

There should be another Board member in charge of publicity or public relations. This position can go to Miss Monica Chintu, former United National Independence Party (UNIP) Member of Parliament for Senga Hill constituency in Mbala District, Northern Province. She is a very affable and soft-spoken person who has the ability to persuade. She has to educate the public about the mission, direction and values of the society. She



should explain the society's goals clearly for public understanding, and must be certain that what she says is consistent with what the society actually believes or does. She should help the society gain recognition by suppliers as a reliable and preferred customer, and generate awareness that the society will be responsive to consumers' and customers' needs.

The last position should be that of Assistant Public Relations Officer. This should go to Mr. J. S. Kanda, a retired civil servant. His responsibility will be to assist Mrs. Monica Chintu to do her public relations work. He is an energetic adult who has a genuine commitment to the progress of the society.

The interim Management Committee should be under probation until the next AGM when the general members can decide upon its fate. But the members have to bear in mind that they were brought into their respective offices because of the weaknesses of the previous Board.

This recommendation also took into consideration the removal of male hegemony and the subsequent marginal situation of women in the composition of the Board. This is so because the female members of the society need to be empowered so that they can play their proper roles as members of the society. In his contribution towards the need to empower women so that they can play an active role in the affairs of cooperative societies Diouf (1998) suggests:

If women are to be empowered to act as full and equal partners in development, we must realistically evaluate the conditions under which they fulfil their roles as providers. We must act concertedly to free women from drudgery and to remove all obstacles that limit their access to resources and their active participation in planning and decision-making structures and institutions. An environment must be created and mustered that will ensure not only that women are

listened to attentively, but, what is most important that sincere and tangible commitments are made to address their needs (FAO, 1998: Foreword).

The ILO (1994) shares the same view with Diouf over the full incorporation of women in the running of cooperative societies at all levels. It states:

In the field of agricultural cooperatives, the equal participation of women and the integration of their economic activities would open a more integrated production of cash and food crops, which could enhance diversification instead of monoculture cultivation. This would, on one hand, improve food security of the population and, on the other hand, help fight soil degradation, erosion and other environmental effects of monocultures (ILO, 1994:12-13).

A new Board of the society should think about how to look for equity capital, since NWMCSL is in a situation which has made it difficult, if not impossible, to obtain operational capital from financial and lending institutions. The ILO (1993) attaches a lot of importance to the need for cooperative societies to increase their equity capital to facilitate their smooth running. It, therefore, explains the need for:

.....educating and informing members about the necessity for increasing equity capital of the cooperative. It needs to be explained to the members that the quality of service provided to them through their cooperative depends among other things on the availability of capital (ILO, 1993:130).

The next thing is how to increase the equity capital of NWMCSL. Notable among some of the things that can be done in this direction is the offering of bonus shares to members

at the end of a given period. On the formula for increasing equity capital for cooperative societies, the ILO (1993) suggests that:

Cooperatives have to provide large incentives to members to increase their equity capital. This includes measures such as offering bonus shares to members so that a part of the net surplus distributed as dividend or patronage bonus can remain within the cooperative (ILO, 1993:130).

#### 8.1.2. Bridging the communication gap

The new Board members should do a comprehensive stocktaking of all the factors that had contributed towards the failure of NWMCSL. It should also call a meeting to deliberate seriously on how to direct the affairs of the society in strict compliance with the demands of the *Cooperative Act, 1970* and the by-laws of the society. The major objective of this meeting should be to bridge the communication gap among the members of the Board.

There should be another attempt to restore communication links. This time it should be between the new Board members on one hand and the general members on the other hand. The third effort to restore communication links should be done with the aim of finding out how best the members of the society can communicate among themselves on issues pertaining to the smooth running of the society and farming activities. The restoration of proper communication links should lead to full participation of each member in the affairs of the society. Communication should be dialogical and on co-equal basis at the grassroots level not only on paper but in practice. This should be enshrined in the by-laws of the society. This type of communication should conscientize all the members on the inequalities in the overall set up of the society and the community to which they belong. It should bring about freedom, emancipation, empowerment, self-reliance and self-sufficiency. Genuine participation should be reflected through the full cooperation of all NWMCSL members as well as the control of their society. The Board should be fully accountable not to itself, but to the general members as required by the

*Cooperative Act, 1970.* Frequent meetings should be held to ensure that there is a proper flow of information and the sharing of ideas.

#### 8.1.3. The planning of projects

With an increase in equity capital, NWMCSL will have adequate funds to work on its projects, but the Board has to help the members to follow proper procedures relating to the successful formulation and implementation of projects. For each project, there should be a situation analysis and communication research. All the members of the society should come together, and each of them should be given the chance of helping to assess their problems, how they affect them, and how they can be solved. This is one of the factors that can help the projects to succeed.

The FAO (1989) strongly believes that the beneficiaries of a project should play a leading role in determining the problems for which that project is being formulated and how the project can be used to solve the problems. It, therefore, comments that:

No communication activities can be expected to succeed without a proper understanding of how the people to be affected by a project perceive their own problems and the development options being proposed, what they aspire to, how they obtain and exchange information, which media resources and interpersonal channels enjoy the most credibility and so on.

Such information may already be available when a project is being formulated, but if not, it will need to be obtained, for it is this information which determines many of the features of the communication plan, including the message design, the most appropriate media and channels to use, and how and when to use them (FAO, 1989:11).

For each project, the institutional framework for development communication, an inventory of communication resources covering quantity, quality and impact, the physical and technical environment and the type of communication required should be given a careful and thorough consideration by all the members of the society. These should lead to a mutual agreement on the actions to be taken, broken down into a series of clearly defined stages (FAO, 1989:12-13).

The Board should always make sure that there is a project proposal for each project. A typical project proposal should contain among other things a title page indicating the location of the project, a summary of the proposal, the funding agency, names of the people running the project and the total funds required. There should be an introduction indicating the name of the society that is going to run the project, what NWMCSL stands for and its accomplishments. A statement of need should be in the proposal to give a background information related to the purpose of the project, why NWMCSL cannot raise money itself, and those who will benefit from the project. The objectives of the project should define a precise measurable outcome to the project, which can be used as a basis for evaluating the progress of the project. The methods to be used in implementing the project should explain the general approach and management for the project, who will participate in it, their level of involvement in the planning and decision-making, the work plan, who will do what, and when.

The budget for the project should include a detailed estimate of costs, a justification to show how each amount will be used, and a budget summary. Lastly, there should be a timetable for evaluation. It should show whether the project reached the objectives set down, the progress being made and what change will be needed along the way to ensure success, who will evaluate, and when to evaluate (May, 1992:18).

#### 8.1.4. Transactional administration

The student wishes to remind the new Board members that the previous top-down system of administration did not augur well for the running of the society. The new Board has a legal obligation to operate according to the guidelines laid down in the *Cooperative Act, 1970* and the by-laws of the society. It should be serious with its monthly meetings and

keep proper records of all its proceedings. There should be a high level of accountability and transparency in all what the Board does and the Board members should bear it in mind that at the end of it all they are accountable to the members of the society.

General meetings should be held regularly to ensure a smooth flow of communication among the members of the society. This will open the way for all the members to express themselves on how they would want their society to be organised. Communication during such meetings should be transactional (Figure 2). There should be an optimum amount of synergistic dialogue, joint decision-making, and full participation in all communication and development processes. In such a situation, mutual respect, consensual agreements, and shared responsibilities would transcend. Even though the level of expectation from the transaction will be low, it would be practical and possible to achieve (White and Nair,1994:349-350). On transactional communication and power sharing between the Board members and the general members, White and Nair (1994) say that:

It is a dialogue, wherein sender and receiver of messages interact over a period of time to arrive at shared meanings. It is more likely that a new idea or practice will be adopted if the receiver is involved in a dialogue or discussion about his/her own needs alternative courses of action, and acquisition of resources to accomplish development goals. The environment for participatory development communication is expected to be supportive, creative, consensual and facilitative leading to sharing of ideas through dialogue (White and Nair, 1994:347).

When people are genuinely involved in the administration of their cooperative society, new and better ideas, methods and strategies will emerge. True leadership and efficient administration means that pragmatic and creative ideas should be incorporated so that the people remain involved, and the society matures and grows; efficiency, effectiveness, and

creativity will flourish. It is imperative to emphasise that all sectors of the society from the top to the bottom be involved in the day-to-day administration of the society. We cannot have a segmented administrative machinery for a society (Belbase,1994:455-456).

#### 8.1.5. The need to form committees

In order to facilitate the work of the Board, various committees should be formed as prescribed by the ILO (in Chapter 1 of this report). All the members of the society should determine the committees to be formed and the responsibilities to be discharged by each of them in a purely participatory manner. The student feels strongly that the following committees should be among a host of others that the members of the society may want to form Finance Committee, Fundraising Committee, Projects Committee and Publicity Committee.

The Finance Committee members are to work closely with the Manager-Treasurer to ensure that the accounts of the society are kept strictly in conformity with well-established and acceptable international standards. The committee should draw up a timetable for auditing the accounts of the society internally. This means that before external auditors come to audit the accounts of NWMCSL the Finance Committee would have done everything possible to help the Manager-Treasurer ensure that there would be no queries by the external auditors on how the society keeps its accounts and records.

The Fund-Raising Committee will have the responsibility of making clear and realistic arrangements for raising funds for the operations of the society. Its activities should not be restricted to the members of the society and Lusaka West. The committee should go all out to let the general public, government, NGOs, donors and all those who are interested in the activities of NWMCSL know the rationale for fund-raising. The reasons should be well articulated, and they should include what the society and the community it serves will gain from the funds realised. Posters, the radio, campaigns, drama, songs, sponsored walks etc., can all be used as part of driving home the need for the public to donate generously to NWMCSL.

The Projects Committee will be responsible for the overall supervision of the implementation and supervision of the projects of the society after the general meeting has deliberated on them. There can even be a management committee within this committee to ensure that many people with genuine interest in the projects of the society are recruited to participate. The Projects Committee can also look around for the logistics that will be needed for the projects at reasonable prices. Since there will be the need of local talents and specialists for some of the projects, the committee will have to look for such personnel and inform the Board and general members accordingly. The committee will have the responsibility of ensuring that all the projects planned by NWMCSL are always executed successfully.

The Publicity Committee should always assist the two public relations officers in creating an acceptable image of the society in the eyes of the public. It should strive to help explain what NWMCSL stands for. It should help non-members to form a favourable impression of the society, so that they can eventually become members. This society can also arrange a series of activities between NWMCSL and other cooperative societies for the sharing of ideas and information on new farming techniques. Exchange programmes, adult education activities, drama, songs, debates etc, can all be organised at the horizontal and vertical levels by this committee.

These committees, if properly organised, can help reduce the responsibilities of the Board members. Since there will be something like the division of labour among all the members of NWMCSL, there will be efficiency in the performance of the society, and this will ultimately create a very positive impact on the performance of all the female farmers.

#### 8.1.6 Participation in agricultural shows

This report also recommends that NWMCSL should strive to boost its image at the local and national levels by participating in agricultural and commercial shows. The society should team up with other cooperative societies with similar aims and objectives to organise agricultural shows. This will go a long way to bring the activities of NWMCSL to the doorsteps of the people of Lusaka. At the national level, the participation of



NWMCSL in agricultural and commercial shows will let the whole country know of the activities of the society, its problems, and what can be done to give it a lot of the assistance that it needs to live up to expectation.

#### 8.1.7. The female farmers

The student has so far recommended measures for solving the problems of the Board and the society as a whole. Since the student set out to look into the problems of Zambian women in food production, he has made additional recommendations, specifically meant to solve the problems of female farmers in the country, using the experience of NWMCSL as a typical example.

On the problem of working capital, the women should be encouraged to form groups. Each group should comprise five members. Alternatively, they can form a cooperative society, but retain their membership of NWMCSL. They can then go to WFCZL and open personal as well as group accounts. After this, they should discuss all the conditions for obtaining loans, credit and capital with the management of the institution. They will be advised on what to do to get operational capital for farming.

Next, the Board should help to organise the women as a group so that they go to VIS. They should register with the institution for training. A comprehensive training programme will enable the women to know how to process, price, preserve and market what they produce. They should also be encouraged to register with the Zambia Bureau of Standards so that the quality of their produce can be ensured.

The district office in Kafue is responsible for the provision of water, boreholes, pumps and feeder roads to Lusaka West as mentioned previously. The Board should, therefore, establish a very powerful and permanent communication network with the district office. It has to feed the office with information on the needs of the society in general and the female farmers in particular. This will help the district office to have a clear picture of the operations and needs of NWMCSL and its members. The society should also send periodic reports on its activities to the district office. This will enable the office to know what to do for the Board and the female members of the society at any point in time.

These reports should be scrutinised by the extension officers and representatives of the society at the station level before they are sent to the district office, and, where necessary, the provincial and national levels. However, the society and its members, including the female farmers, should be represented at each of these levels because the information or problems under consideration are theirs and the results are directly meant for them.

Workshops, seminars, training programmes, adult education and so on should be organised for all members of the society. The programmes should be such that the members of the society will gain from sharing ideas and information among themselves, and with members of other cooperative societies. They should also be taught some aspects of management and book keeping so that they can keep proper accounting and auditing records.

Forming a very strong, reliable and efficient neighbourhood watch can solve security problems. Before this is done the members of the society and the community should meet and deliberate on the modalities for forming the watch. After this they should get in touch with the Officer Commanding at the Police Post in Lusaka West and inform him of their intentions. He will give them the guidelines for forming a neighbourhood watch, since they will be expected to work hand in hand with the police. This, in a way, will help reduce acts of theft in Lusaka West.

The district office has to send extension officers to Lusaka West to help equip the female farmers with new skills in farming and mobilise them for participation in development programmes and activities. This means that there will be development communication campaigns. This should be done through a planned systematic use of communication through inter-personal channels, audio-visual and mass media.

DC activities normally go with DSC programmes. There should, therefore, be an opportunity for technical demonstrations, instructions and participation in diffusion campaigns. These will require the use of local knowledge, and the participants should have the chance of critically examining the development proposals meant for them. This

means that the female farmers will need a special kind of education, which will enable them to make a critical appraisal of DSC programmes.

On the need for a special education for those who will participate in DC and DSC programmes James (1994) offers this advice:

This underscores the need to provide the rural communities with the kind of education that would allow them greater access to the planners and the sources of information. So development support communicators must shoulder the responsibility of creating an environment which will forge the link between the policy agenda of the planners and the group agenda of the people thus allowing the latter to clarify their perception of their needs and the former the feasibility of their programmes and strategies (James, 1994:331).

The student feels that if these recommendations are implemented with very serious supervision along the lines of *participatory development communication* the members of the society, especially the female farmers will achieve a very high degree of development in their farmwork and their lives in general. They will be free from the hardships of nature and economic backwardness. This will enable them lead a life based on self-development and self-reliance. The student concludes this report by quoting White (1994) who comments on what happens when a group of people become self-reliant by saying that:

When individuals become self-reliant, their behaviour will change from apathy to action, from dependence to independence, from alienation to involvement, from intolerance to tolerance, from powerlessness to assertiveness, from manipulable to self-determined,

from other-directed to inner-directed, from ignorant to knowledgeable. A community of self-reliant people will be capable of diagnosing its problems, of developing innovative solutions, and of fostering development diversity which is relevant, culturally sensitive, and ecologically sound and sustaining (White, 1994:26).

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## **APPENDICES**

## **Appendix 1:**

### *Composition of the Board of Directors, Nyemba Ward Multipurpose cooperative Society Limited*

- |    |                   |   |                       |
|----|-------------------|---|-----------------------|
| 1. | Chairman          | - | General K. H. Mudenda |
| 2. | Vice Chairman     | - | Mr. R. H. Nketani     |
| 3. | Secretary         | - | Mr. M Soko            |
| 4. | Vice Secretary    | - | Mrs. E. M. Simonda    |
| 5. | Manager-Treasurer | - | Mr. R. S. Gondwe      |
| 6. | Member            | - | Mr. J. S. Kanda       |
| 7. | Member            | - | Mrs. Monica Chintu    |
| 8. | Member            | - | Mrs. C. M. Mukelabai  |

## **Appendix 2:**

### *Names, addresses and background of female farmers contacted during the attachment*

1. Mrs. Anne Ngenda  
Plot No. 181/a  
Lusaka West

Background: Retired Banker, Barclays Bank, Lusaka.

2. Mrs. Maimbolwa Muzokela  
Farm No. 196/a  
Sub Division K  
Lusaka West

Background: Retired Secretary, Zambia Building Society, Lusaka.

3. Mrs. Dorothy C Vamoer  
Plot No. 196/a  
Sub Division N  
Lusaka West

Background: Former Accounts Officer, Central Cigarettes, Lusaka.

4. Mrs. Anne Bobo  
Plot No. 196/A  
Lusaka West

Background: Former Secretary, School of Mines, UNZA

5. Ms. Janet M. Mwape  
Plot No. 65  
Lusaka West

Background: Farming

6. Mrs. Christine M Mukelabai  
Farm No. 1956  
Sub Division 34  
Lusaka West

7. Mrs. Betty Chilunga  
Plot No. Sub Division 80  
Farm No. 1956, Lusaka West  
P O Box 34685  
Lusaka

Background: Retired Teacher/Politician

8. Mrs. Monica Chintu  
Chintu Farms  
Farm 1956  
Plot 60  
Lusaka West

Background: Former Member of Parliament, Senga Hill Constituency, Mbala District, Northern Province.

9. Mrs. Rhoda Kanda  
Farm 1956  
Plot No. 59  
Lusaka West

Background: Former Teacher

10. Mrs. Daisy Mudenda  
Farm No. 196a/2E/A  
Lusaka West

Background: Housewife/Farmer

11. Mrs. Rachael B. Bobo  
Plot No. 80/1956  
Botha's Last Road  
Lusaka West

Background: Retired Nurse

12. Mrs. Sarah Kamanga  
Plot No. 30/1956  
Lusaka West

Background: Retired Matron

13. Mrs. Victoria K Nyika  
Farm No. 196a/B/5  
Mungwi Road  
Lusaka West

Background: Retired Psychiatric/Social Worker/Civil Servant

14. Mrs. Priscilla M Imasiku  
Plot No. 55/Farm No. 1956  
Botha's Last Road  
Lusaka West

Background: Retired Insurance Underwriter

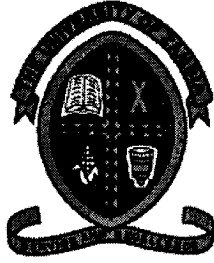
15. Mrs. Elizabeth M Simonda  
Plot No. S/A/196a  
Mungwi Road  
Lusaka West

Background: Retired Cooperative Officer, Currently National Projects Coordinator (Informal Sector Projects).

16. Mrs. Katongo Maine  
Plot No. 688  
Sub Division B  
Mungwi Road  
Lusaka West

Background: Farming

**Appendix 3:**  
*Letter of Introduction from the Head of Department*



## THE UNIVERSITY OF ZAMBIA

**Telephone: 252514/292884**

**Telegrams: UNZA LUSAKA**

**Telex: UNZALU ZA 44370**

**Fax: + 260-1-253952**

**PO BOX 32379**

**Lusaka Zambia**

**Your Ref:**

**Our Ref:**

September 17, 1999

The Chairman  
Yemba Co-operation Union  
Lusaka West  
**LUSAKA**

Dear Sir,

**RE: FORMAL INTRODUCTION OF MR. KWESI AMISSAH**

We are very appreciative of the co-operation you have rendered our Master of Mass Communication student Mr. Kwesi Amissah who is doing his practical attachment with you. This is a very important part of his training which will, we hope, also be beneficial to you through Mr. Amissah's report (which will be made available to you) as well as his other interactions with you and other members of your cooperative.

This letter is to formally, though belatedly, introduce Mr. Amissah to you.  
We thank you.

Yours faithfully,

Prof. Francis P. Kasoma  
**Head**  
**Department of Mass Communication**  
**UNIVERSITY OF ZAMBIA**

**Appendix 4:**  
*Institutions and Establishments Consulted*

1. Cooperative College, Bauleni, Lusaka.
2. National Council for Scientific Research, Lusaka.
3. Department of Agricultural Economics, The University of Zambia, Lusaka.
4. Department of Marketing and Cooperatives, Lusaka Districts.
5. Food Reserve Agency, Lusaka.
6. District Agriculture Office, Kafue.
7. Export Board of Zambia, Lusaka.
8. School of Agriculture, The University of Zambia, Lusaka.
9. Seed Corporation, Lusaka.
10. Mark Newton Consultants Limited, Lusaka.
11. Village Industry Services, Lusaka.
12. Women Finance Cooperative, Zambia Limited, Lusaka.
13. Zambia Cooperative Federation, Lusaka.
14. Zambia National Broadcasting Corporation, Lusaka.
15. Zambia Seed Company Limited, Lusaka.

## Appendix 5:

### Announcement

#### **TO ALL THE 1998/99 SEASON FERTILIZER BENEFICIARIES, MAIZE DEALERS, MILLING COMPANIES, TRANSPORTERS, WAREHOUSE MANAGERS AND THE GENERAL PUBLIC**

**1. Application for Agricultural Inputs for 1999/2000 Season**

The Food Reserve Agency would like to inform the general public that it will start approving loans for 1999/2000 season at the end of July. The application process will be announced in the media soon. However, the Food Reserve Agency would like to remind prospective beneficiaries that only those who will clear their 1998/99 season loans will be considered. Loans will be processed on a first come first served basis. We wish to remind all the 1998/99 season fertiliser beneficiaries to collect a *certificate of clearance from Omnia Small Scale Ltd* once they have paid their loans. This will be needed when lodging new applications.

*The Food Reserve Agency would once again like to **WARN** all the 1998/99 fertiliser beneficiaries that legal action will be taken against those who will not pay back the loans.*

**2. Availability of Empty grain bags and Transport**

The Food Reserve Agency still has in stock empty grain bags at all its depots operated by Omnia Small Scale limited. Fertiliser beneficiaries who have not yet repaid their loans and have maize can approach the nearest Omnia depot for collection of empty grain bags.

The Food Reserve Agency would like to inform the 1998/99 fertiliser beneficiaries that transportation of maize to depots is provided through Omnia Small Scale Limited. You are urged to contact your nearest Omnia depot for transport arrangements.

**3. Illegal Sale/Purchase of FRA Financed Maize**

The Food Reserve Agency would like to remind farmers, traders, transporters and millers that it is illegal to sell/buy maize financed by the Food Reserve Agency. This is stipulated in the Agricultural Credit Act of 1995. The Food Reserve Agency will not hesitate to prosecute farmers selling maize belonging to the Food Reserve Agency. In addition, all those involved in buying such maize will be prosecuted for buying '**STOLEN**' goods.

**4. Illegal Use of Food Reserve Agency Grain Bags**

The empty grain bags labelled '*Property of Food Reserve Agency*' are specifically for loan recoveries. Anyone found selling empty grain bags belonging to the Food Reserve Agency will be prosecuted. Maize dealers, Milling Companies, Transporters, Warehouse Managers and the General Public who are not clients of the Food Reserve Agency are advised to avoid using Food Reserve Agency bags otherwise they risk having their maize confiscated.

-----  
*For further information and clarification, contact the Agro Support Manager or Fertiliser Co-ordinator at FRA Head Office, FRA Regional Co-ordinators (Lusaka, Ndola, Kabwe, Choma, Chipata and Kasama) and all Omnia Small Scale Depots.*  
-----

**IT PAYS TO PAY BACK THE LOANS**



**Appendix 6:**  
*Rural Investment Fund (RIF) Application Form*

**AGRICULTURAL SECTOR SUPPORT PROGRAMME (ASIP)**

**PROJECT APPLICATION FORM**

**NOTE:      READ THE GUIDELINES CAREFULLY BEFORE FILLING IN  
              THE FORM**

**SECTION1: GENERAL DETAILS**

1.    Type of Project: .....
- District: ..... Province:.....
2.    Name of Farmer Group (FG)/Community making application:.....
- .....
- Name of FG/Community Chairperson:.....
- Address:.....

**SECTION 2: PROJECT DESCRIPTION**

1.    Describe briefly what is being applied for. NOTE: Refer to RIF “Operations Brief” and “Stakeholders’ Guidelines” on what RIF will and will not fund (in English and Vernacular)
- .....
- .....
2.    Briefly describe the problem(s) faced by the FG? Community and how this project will help in solving them.
- .....
- .....

Key problem(s)		Perceived key solution(s)	
1. ....	.....	1. ....	.....
2. ....	.....	2. ....	.....
3. ....	.....	3. ....	.....

**SECTION 3: DETAILS OF PROJECT BENEFICIARIES**

1.	<u>BENEFICIARIES</u>	<u>ESTIMATED NUMBER</u>		<u>TYPE OF BENEFIT(S)</u>
		<u>DIRECT</u>	<u>INDIRECT</u>	
	MALE	.....	.....	.....
				.....

**SECTION 4: PROJECT IMPLEMENTATION**

1. Indicate the expected duration of the project by main activity.  
Activities Duration (Weeks)
- 1. ....
  - 2. ....
  - 3. ....
  - 4. ....
  - 5. ....
  - 6. ....
2. Is the project site always accessible? **Yes/No.** Explain
- .....
- .....
- .....

**SECTION 5: MAINTENANCE**

1. Maintenance of project after completion
- i. Has the FG/Community agreed to contribute to maintenance? **Yes/No.**
  - ii. If yes, indicate the type of contribution(s)
    - a. ....
    - b. ....
    - c. ....
2. i. Does the FG/Community have an elected maintenance sub-committee in place for the project? **Yes/No.**
- ii. If yes, indicate what it does
- .....
- .....

**SECTION 6: FULL NAMES AND SIGNATURES OF COMMITTEE MEMBERS**

NAMES		SIGNATURES
Chairperson	.....	.....
Secretary	.....	.....
Treasurer	.....	.....
Other Committee Members		
1.	.....	.....
2.	.....	.....
3.	.....	.....

4. ....
5. ....
6. ....
7. ....

SECTION 7: FULL NAMES, DESIGNATION AND SIGNATURES OF DAC APPRAISAL TEAM MEMBERS

DESK APPRAISAL

NAME	DESIGNATION	SIGNATURE
1. ....	.....	.....
2. ....	.....	.....
3. ....	.....	.....
4. ....	.....	.....

DATE PROJECT DEST APPRAISED : .....

FIELD APPRAISAL

NAME	DESIGNATION	SIGNATURE
1. ....	.....	.....
2. ....	.....	.....
3. ....	.....	.....
4. ....	.....	.....

DATE PROJECT FIELD APPRAISED : .....  
-----

DATE APPLICATION RECEIVED BY RIF : .....

DATE PROJECT RETURNED TO DAC BY RIF DUE TO IRREGULARITIES : .....

DATE PROJECT APPROVED/NOT APPROVED BY RIF CO-ORDINATOR : .....

## Appendix 7:

### *Nyemba Ward Multipurpose Cooperative Society Special General Meeting*

Notice is hereby given that a Special General Meeting of the Society will be held at the premises of the Cooperative Society on  
.....*Sunday*....., *3 October 1999* at .....*15*..... hours.

#### Agenda

- 1 *Acquisition of Seeds and Fertiliser for this Farming Season*
  - 2 *Review of the Year's Activities*
  - 3 *Programme of Action for the Year 2000*
  - 4 *Special General Meeting*
  - 5 *Any Other Business*
  - 6 *Date for the Next Meeting*
- .....
- .....
- .....

R. Gondwe  
**SECRETARY**

Date *15/09/99*