The community in Kazimule perceived us as “abwenzi athu” Chewa expression meaning our friends. However, children were referring to us as “ba chitukuko cha azimai” Chewa, meaning “development agents for women’s groups”.

We were not in favour of being given preferential treatment at the village (Joseph Tembo’s farm). We suggested that the treatment should be like of any other resident. This did not work as women said our stay in Kazimule would have to follow what all members had agreed before we arrived.

The meals were served in the house of Ms Tembo’s brother which had dining chairs and other amenities found in some moderate urban household. We were not in support of this arrangement and preferred to feed from an open place together with other villagers. But this too was turned down. We were able to enjoy meals with people only when we were in the field which women members took as incidental meals.

The period of our attachment coincided with the time all parts of Chadiza district were experiencing food shortages. Some villagers told us that they were surviving on wild fruits and tubers. We personally found women and their children plucking green mangoes in maize fields which they said were being boiled to soften them after which they were served to their families.

The gravity of the problems was made clear to us when we discovered that our food supply which included a 25 kilogramme of mealie meal bag we had anticipated would take
The community in Kazimule perceived us as "abwenzi athu" Chewa expression meaning our friends. However, children were referring to us as "ba chitukuko cha azimai" Chewa, meaning "development agents for women's groups".

We were not in favour of being given preferential treatment at the village (Joseph Tembo's farm). We suggested that the treatment should be like of any other resident. This did not work as women said our stay in Kazimule would have to follow what all members had agreed before we arrived.

The meals were served in the house of Ms Tembo's brother which had dining chairs and other amenities found in some moderate urban household. We were not in support of this arrangement and preferred to feed from an open place together with other villagers. But this too was turned down. We were able to enjoy meals with people only when we were in the field which women members took as incidental meals.

The period of our attachment coincided with the time all parts of Chadiza district were experiencing food shortages. Some villagers told us that they were surviving on wild fruits and tubers. We personally found women and their children plucking green mangoes in maize fields which they said were being boiled to soften them after which they were served to their families.

The gravity of the problems was made clear to us when we discovered that our food supply which included a 25 kilogramme of mealie meal bag we had anticipated would take
us for a month, ran out in about a week's time. We had also bought a live goat whose meat we expected to last for at least a reasonable period, but finished within three days.

There were moments when people mistook us for government officials who were on a fact finding mission of the hunger situation resulting in large turn-out of men during practical sessions. They were hoping to hear some news relating to relief food.

In some cases, people took us as agents of the Food for Work Programme who had gone to the area under-cover as students to assess the situation. Others believed we were MMD officials who had been sent by the party to assess the performance of their area members of parliament.

Women on Food For Work in Lusaka, a programme which their rural counterparts in Chadiza were crying for, but was never anywhere in the area. (Picture: Courtesy of the Zambia Daily Mail).

Discussions in some cases veered out of the issues of our attachment because the people strongly believed that somehow we had another mission beyond being mere students.
Kazimule AWA secretary, Mrs Agness Mwanza, confirmed to us that some men attended practicals because they thought we would write down names of people to be considered for Food For Work although during orientation it was made clear we were in the area to learn from them issues concerning development.

This student suddenly begun having a tooth problem which within three days degenerated into a serious case. As if this was not enough, this author was also attacked by malaria. There was no clinic nearby.

To aggravate the situation, the district coordinator, Ms Laitila sent a message that we would have to use our own initiative of relocating to Chagunda, our next attachment area, some 40 kilometres away from Kazimule. The Kazimule-Chadiza route has no public transport.

Having wound up the programme in Kazimule, we decided to chance any vehicle that would pass through the area going to Chadiza town. But this author could not manage to wait by the roadside because of diziness. A “good samaritan” who was peddling assorted goods agreed to give us a lift at a charge. We had no option, but to travel by the vanette. That marked the end of our first attachment episode in Kazimule.

On arrival in Chadiza town, this author was rushed to the clinic. The nurse on-duty told us that the problem was severe malaria which would require being admitted for constant monitoring.
She prescribed three anti-malaria injections to be given every after six hours. We preferred that the treatment be administered on an out-patient basis as the house where we were lodged was some 300 metres away from the clinic.

3.2 Life in Chagunda

Immediately after the last injection the following day, we set off for Chagunda. The aching tooth was also attended to although the dentist had advised that the case required referring to Chipata General Hospital for extraction. This student decided to continue with the attachment after being given pain killers which in many cases were working for few hours only.

In Chagunda we were in the hands of Ms Regina Mwanza, the AWA chairperson, and Mrs Diana Banda, the vice chairperson for Umodzi Women’s group. It appeared arrangements had already been made for our coming because they had information that on completion of the Kazimule itinerary, we would be in Chagunda.

The first night in Chagunda was full of drama. The fresh, nice grass thatched house was invaded by ants barely few minutes after putting off the candle around 22.00 hours. By the time this student woke up his counterpart, the floor had a carpet of ants. The beddings, luggage and anything we had in the house were clattered by the ants. We decided not to wake up the host, but battle with the ants on our own.
We tried to burn the ants using kerosene which we had bought for use in lighting firewood, but victory was not on our side. Through-out the night, we kept roving from one point of the house to another in search of a safer place to stand on. We did not have any sleep at all that night till day break.

We told our host about our experience at night. The husband to Mrs Diana Banda, Jason, a retired police officer, promised to do something. He sprayed the house and made available two beds to ensure our safety.

We learnt that Chagunda area is dotted with several hills which harbour colonies of trillions of ants colonies. These came out during the rain season from any spot including houses. Our experience the first night was therefore a common feature to residents in the area. That allayed our fears.

But one interesting aspect that left us stunned was that an 18-year old woman taught us a simple solution to the problem. She circled one of the holes from which the ants were coming with charcoal.

The ants were marooned in the black ring and, slowly retreated into the hole. She asked us to do the same demonstration, and surely the ants disappeared into their colonies. We simply had to look at each other in awe.
This to us showed that there was abundant knowledge in villages which remained untapped by conventional scientists at institutions like the National Council for Scientific Research, Mount Makulu, the University of Zambia, the Copperbelt University and other similar institutions involved in the acquisition of knowledge. We believed such knowledge as the one shown by the young woman required investigating by scientists to established the link between charcoal and the ants.

Like in Kazimule, there was no problem in adjusting to the environment in Chagunda. We were initially taken on an orientation of the area. Men, women and children would visit us after our programme to share knowledge on various issues.

The time-table was designed with representatives of the women groups. The sessions were conducted in the afternoon. One cardinal point that became a golden rule for us was not to talk in English language during conversations with the people in the community, unless we were sure the person we were talking to was not conversant with Chichewa. We knew how to speak Chichewa which is the native language of this student’s father.

Other things we strictly observed were never to loiter around with women and girls for the whole duration of our attachment to maintain the good image we had cultivated with the community. Although our guides were women just like in Kazimule, we maintained a safe distance by limiting discussions with them on development issues.
This to us showed that there was abundant knowledge in villages which remained untapped by conventional scientists at institutions like the National Council for Scientific Research, Mount Makulu, the University of Zambia, the Copperbelt University and other similar institutions involved in the acquisition of knowledge. We believed such knowledge as the one shown by the young woman required investigating by scientists to established the link between charcoal and the ants.

Like in Kazimule, there was no problem in adjusting to the environment in Chagunda. We were initially taken on an orientation of the area. Men, women and children would visit us after our programme to share knowledge on various issues.

The time-table was designed with representatives of the women groups. The sessions were conducted in the afternoon. One cardinal point that became a golden rule for us was not to talk in English language during conversations with the people in the community, unless we were sure the person we were talking to was not conversant with Chichewa. We knew how to speak Chichewa which is the native language of this student’s father.

Other things we strictly observed were never to loiter around with women and girls for the whole duration of our attachment to maintain the good image we had cultivated with the community. Although our guides were women just like in Kazimule, we maintained a safe distance by limiting discussions with them on development issues.
Although the pain from the tooth was again becoming unbearable, we managed to conduct
the programme without any hitch. My counterpart also developed a swollen knee making
him never to forget an umbrella wherever we went as a walking stick.

We had a lot of generosity from the women groups who gave us whatever they had to
make our stay comfortable. Mr Banda particularly was so committed to ensuring that all
necessities were available.

He jokingly told my counterpart, Simanga, who is a Lozi by tribe, that he would be
reminded of his Western Province by constantly making sour milk (Mabisi in Lozi)
available.

He turned his joke into reality as he had plenty of milk from his cows. After winding up
the programme in Chagunda, Mr Banda offered an ox-cart as transport considering that
the district coordinator in Chadiza Boma refused to have anything to do with us.

Our luggage was loaded in the cart and that marked the end of our attachment in Chadiza
district. It was a sad moment to part with the women. Their hospitality and cooperation
will continue to linger in our minds for as long as we live.
CHAPTER FOUR

DEVELOPMENT DEFINED

The focus of the attachment in Kazimule and Chagunda was specifically to assess development progress by the women’s associations. It is important, therefore, to define the subject of our attachment: development.

It is prudent to first go into literature review to find out how this concept has been defined, interpreted and conceived by scholars and academicians. At the tail of this chapter, views of how people in Chadiza perceive development will also be presented. Simple as the concept may appear to be, it has generated controversy on what it really stands for. For decades now, experts in development have tried to outwit each other over the definition. The more the subject is being written on, the more disagreements appear to emerge on the definition.

It is obvious that as we enter the second millennium new definitions and interpretations would continue to be advanced by both the new and the old generation of scholars. This report presents in this chapter definitions of few of the scholars. These have been the subject of debate by various universities, seminars, workshops and among students pursuing development related programmes.
The definitions have mainly been influenced by the economic, social, cultural, philosophical, ideological and political scenarios at any given time. The concept of development started becoming prominent after the Second World War in 1945, to refer to several specific evolutionary phenomena. Many countries that had been ravaged by the war needed massive rehabilitation and reconstruction. This was called development (Bessette, 1995).

To ensure the reconstruction programme was implemented, institutions to undertake financial and administration aspects were established. Among these institutions were the World Bank and the International Monetary Fund (IMF) founded in Bretton Woods, United States, in 1944. Their roles also included diffusing new knowledge on development in poor countries.

This approach inspired development activists like Schramm to come up with their definition of development. In defining development, Schramm believed it is:

The economic and social changes taking places in a nation as it moves from a traditional to a modern pattern of society. These changes are associated with the division of labour, growth of industry, urbanisation and incomes, and the preparation of citizens by literacy, education and information to broadly participate in national affairs (Schramm, 1995: 425).
This perception of development met challenge from other scholars who have argued that the emphasise on the economic well-being of the human environment is too narrow because it excludes other aspects of life such as the psychological, philosophical and religious ones which constitute human development.

Rodney split the concept into personal and societal levels with the former meaning increased skill and capacity, greater freedom, creativity, self-discipline, responsibility and material well-being at the individual level. He strongly believed development is:

the capacity for dealing with the environment which is dependent on the extent to which human beings understand the laws of nature, the extent to which they put that understanding into practice by divising tools (Rodney, 1995: 10).

Rodney’s focus was on the economic aspect. For him the expansion of the economy always led to a qualitative change in the structure of society. The achievement of any aspect of personal development was very much tied to the state of the society, and hence the state of the economy.

Wallman split development into economic and philosophical aspects. She defined development as an inevitable unilinear movement towards a condition of maximum industrialisation, modern technology, highest Gross National Product and highest material
standard (Wallman, 1995). She, however, had difficulties in defining development philosophically which she merely says is a progress which itself implies evolution towards some ultimate good.

Birou and Domergue, generated their own definition in which they saw development as the transition of some of the countries' population from a "dehumanised" to a more "humanised" phase or the improvement of the economic and social conditions of people or the advancement of societies and their efforts at their organisation as a result of the action created by the continued growth of applied sciences and productive technologies (Birou and Domerge, 1995).

Scholars like Mwosa looked at development as "all things being equal to all men and women". He argued that development could be interpreted according to the community one belonged. To an urban dweller, development may mean more buildings and better facilities. On the other hand, to a villager, development might mean easier access to clean water, irrigation schemes or primary health care (Mwosa, 1995).

Seers one of the the many critics of the definition that focuses on economic growth saw development as the reduction of poverty, unemployment and inequalities. (Seers, 1976).
He contends that the use of economic indicators to define development is questionable because they do not represent the reality in a country. He argues that in some countries, economic growth has not only failed to address social and political difficulties, but has been the cause of instability.

The common strand of the definitions is that they all centre on the well-being of human beings. They focus on the improvement in the human life condition which ultimately leads to a better life. All the scholars assume development is a progressive rather than retrogressive process. The concept of material or economic improvement is also dominant which has led some scholars to equate development with economic welfare.

It must be noted, however, that improvement of the human life condition do not solely and entirely depend on affluence. Material well-being could in some cases retard development.

Kasoma argues that while it is generally agreed that the thinking capacity of a human being depends to a large extent on his or her material well-being, it is not true that all thoughts that come out of such a person would always be conducive to development.
Kasoma says:

There is historical evidence that the thoughts of well fed men and women have come out with actions that have destroyed the relatively comfortable environment human beings have put together-- from the Roman Empire to the Desert storm (Kasoma, 1995: 445).

All these definitions suggest that development cannot be precisely measured. It is a qualitative rather than quantitative process. Even where material well-being is involved, it is always accompanied by non-material improvements in the human life situations which are difficult, if not impossible to quantify. What could be measured could be partial, but not total development.

Kasoma further says whether on societal or individual level, development is intended to answer or satisfy human needs or wants. He further contends that development which is forced on the people is persecution and enslavement. Usually, where there is a form of coercion for development, the beneficiaries are normally not the coerced because that is not what they desire (Kasoma, ibid.).

Sustainable development requires that people for whom it is intended agree to the change and accept to work towards that change.
In the light of these observations, Kasoma defines development as:

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).

By environment, Kasoma means the sum total of all that which goes into making the human life situation including physical and psychological needs.

But Servaes, a modernisation theorist, summarises development as a spontaneous, unilinear, irreversible process in all societies with structured differences, each performing its own function.

Servaes believed that development could be stimulated by both internal and external forces. He was of the view that it is possible to attain development by transferring knowledge from a developed to undeveloped areas. The process may require changing attitudes and behaviours of the undeveloped and to adopt and adapt knowledge from the western countries now widely referred to as the North. He saw the process of development as the relationship between segments of the world, mainly between the central and the periphery.
His argument is that the well-off nations needed to assist the poor ones. Servaes, however, fails to see that such a relationship led to most poor countries remain poorer than before. Rich countries gained more in form of raw materials to feed their growing industries which at the same time generated more employment for their nationals.

Because of the varying perception of what development means, even policies and planning have tended to differ among nations. In the 1960s, for example, many countries in the South focused on urbanisation and economic growth, an influence which was drawn from the modernisation theory. Capital-intensive technology was regarded as the main panacea for development.

The modernisation paradigm hinges on transferring of knowledge from the North to the South to generate economic growth and was the main instrument early experts used as tools for development planning. Industrialists and factory owners begun using mass media to diffuse Northern ideas perceived to the South. It was the era the hypodermic needle theory became popular in which the mass media were considered as miracle tools that had the potential to sway people's mind towards an innovation. But by the late 1960s, some developing countries reviewed their policies to place emphasis on promoting an individual welfare. This thinking apparently conformed with the dependence paradigm which influenced many poor countries to adopt and adapt the self-reliance approach.
Proponents of this approach saw development from the angle of self-reliance. They agitated for the severing of North-South relationship because the former was a real beneficiary from the arrangement.

The self-reliance innovation was widely accepted in many developing countries because of its emphasis on home-grown ideas for attaining development. The innovation received total support from Robert McNamara, the World Bank President at the time.

Through the World Bank, McNamara sponsored many self-reliance projects in the South. Among them was the Integrated Rural Development Programme aimed at stemming the rural-urban drift. Several rural projects were established (MCD class, 1997).

At the dawn of the 1980s, some scholars realised that the dependence theory was out of tune with reality. In an environment where the globe was becoming a small village, the dependence paradigm was unworkable because societies existed interdependent on each other regardless of their varying social, economic and political status.

Experience had also demonstrated that some rural development projects, attractive as they may have been, were a top-down initiative. They, therefore, failed to yield the desired goals.

Consequently, another paradigm was born called “Another Development” which advocated for participatory approaches. Proponent of this thinking believed the key player in determining what development was to a particular society were the people as
they knew better than anyone else their needs and aspirations. It was during this era that
the concept of participatory methods was conceived (Bessette, 1995).
The people in Kazimule and Chagunda saw development from the perspective of whether
their immediate needs were met or not. Their perception falls within the definitions of
Kasoma and Mwosa.

Each segment of the community interviewed had their own ways of interpretations which
mainly focused on satisfying their psychological, economic and social needs. A
community with a hammer mill, schools, a clinic, good roads would use other parameters
to define development other than these, whereas another area would look at these
amenities as constituting development. It is really a concept that is unmeasurable.
CHAPTER FIVE

TRAINING PROGRAMMES AND PRACTICALS

5.1 Training programme

The concept of capacity building in Chadiza among the women’s development
associations is backed by a training programme called Training for Transformation
(T for T), Training of Trainers (TOT). This chapter examines the effectiveness of this
programme and the impact it has created on association members in Kazimule and
Chagunda.

The T for T is a process meant for women to grow towards their own development.
According to the Chadiza DWA Action Plan for 1997-2000, the aim of T for T is to help
women to understand their roles in groups, AWAs and DWA.

The T for T also aims at empowering women with knowledge on decision-making,
problem identification and solving. The women are drilled in leadership skills and planning
(DWA Action Plan, 1996: Part 2.1). The T o T course which is part of T for T had also
been running. All these programmes were managed by the DWA. Participants were
expected to hold similar courses at their AWA and group levels.
The training programme was worked out in such a way that 12 DWA members who were representatives of AWAs went through the courses. These were expected to train others in their respective areas.

The implementation of each phase of the training at AWA and group levels is supposed to take place immediately after the arrival of the trainers from DWA workshops. The programmes had been running for some time. According to the DWA, these courses were identified by the women themselves at all levels of the associations' structures.

The T for T is regarded as cardinal because it has been recognised as a good foundation for empowering the women on managing their lives. The course is seen as a key that could unlock the women's mind so that they realise they can make independent decisions on what they want for their lives.

The programme is also meant to enhance women's capacity at creating links and networking with other institutions like government departments, other NGOs and international agencies willing to be their partners in development. Such partners may in some instances offer assistance in form of finance, material or exchange training programmes.
But an assessment of T for T at the group level revealed that most members were yet to know what this training programme was all about. Many of them had not attended the course. Ironically, the few who had been exposed to the programme also exhibited poor understanding of its intentions. The trainers who were expected to implement the programme at the AWA and group levels admitted experiencing problems of resources to run it.

When this student explained the goals of the T for T to the groups, majority of the members did not show excitement at all. They were not keen with the objectives of the programme which they said was not their priority. This view contradicted with the held belief that the training programme was designed through extensive participation by all associations in the district.

The contradiction, therefore, showed that the T for T was either imposed (Top-down) or the group members were not being sincere by claiming they knew little or nothing about the programme and its intentions. Incidentally, more members claimed they did not understand the value of the programme. The women were also sceptical on the practicability of the T for T objectives in Chadiza where traditional customs were very strong. Married women especially, said the programme was good on paper and for talk-shops, but was difficult in real life situation.
Talks on empowering women were seen as subjects that were debated freely when women were with fellow association members, and not at their homes where the husbands would look at such talks as an affront to traditional customs.

Although the Chewa are a matrilineal people, this does not mean a wife has absolute freedom to do anything she wanted without consulting the husband. Considering that the T for T is aimed at creating awareness among women that they had the right to decide what they wanted for their lives, the battle in Chadiza to achieve this is not an easy one especially when one takes into account these entrenched traditional practices.

The T for T, therefore, still has a long way to go before it can make an impact in Kazimule and Chagunda. What is even more worrying is that the women themselves seemed not enthusiastic about it. They preferred vocational skills courses such as knitting which they can utilise at their homes to improve the standard of living of their families. They believed the T for T could have just been infused in such courses.

Other training courses were expected to be done through exchange visits with other organisations involved in development. So far some members at AWA level had been exposed to forestry and business management whose knowledge had not trickled down to groups as by February, 1998
5.2 PRACTICALS

Before the attachment started, the associations requested this student and his colleague to explain issues that were of their interest. These were Project proposal writing, Report writing, Oral report, Networking and Record management. These were presented in Chichewa, although on text they were written in English language.

The level of comprehension by the women on these subjects were average. This student would present the topic, for example on record management by giving practical demonstrations. At the end of each topic, the women were randomly picked to show their understanding of the issues by explaining them to others.

The groups were encouraged to store what they had learnt during the discussions in a medium where the message would be easy to remember such as songs, drama and sketches. A demonstration was done by Chimvano Theatre group on the importance of women's development associations in Chagunda. The subjects under discussion were also easily grasped by using examples of things the women could see within their own localities.

There were instances, however, where the women were asked to first explain what they knew on the topics before this student and his colleague could discuss them.
This generated high participation from the groups, and the initiative was calculated at avoiding a situation where the students would have assumed the position of teachers than being part of the groups.

Each group delegated responsibilities of taking down notes to their secretaries for future reference. After the session, the women in many cases split into small groups to share knowledge on what had been discussed during the day. Below are the topics the women had requested and are in the format which was presented during the sessions

(i) PROJECT PROPOSAL WRITING

A project proposal is a written request seeking assistance to fund a specific project contained in a proposal. The assistance a project proposal attracts is a grant and does not require the recipient to repay as loans do. The components of the project proposal therefore are as follows:

(a) Background.

This contains the background of the organisations seeking assistance, the nature of work or service it is involved in, where it is found and the population it serves.
(b) Problem.

Clearly state the problem that has been identified whose project proposal is based on.

What is the extent of the problem and what is the estimate of the population affected the problem.

(c) Justification

Give reasons supporting the importance of funding the project and the mechanism that was used to arrive at the chosen project (participatory or imposed?) Will the project answer the problem identified?

(d) Objectives.

Indicate the intentions of the project. Is the project meant to provide sustainable solution or temporary ones. The goals must be clear and focused on the problem intended to be addressed.

(e) Methodology.

Show how the project will be managed. Will there be need to hire qualified people to undertake the implementation or has the organisation got its own human resources to handle the project.
(f) Time table.

Give an estimate of how the project is likely to last before results can be realised. The period should be realistic. Demonstrate the commitment which the associations have by stating what has already been done through own efforts by members. Indicate when each step in the project would be undertaken.

(g) Budget.

Indicate estimated amount of money or quantity of resources needed for the project for it to fully materialise and bear expected results. Provide a break-down of the costs for all needs in the project. The estimate should be realistic, but it must include incidental expenditure or contingent figure. Justify the various expenses.

(h) Out-put

Indicate the likely turn-over, or the extent of expectations if the project succeeded in a given period of time. If the association wanted a rampress grant, for example, an estimate of the quantity of cooking oil should be given and over what duration would this be achieved.

However, some organisations which offer assistance in form of grants give application forms which have to be filled by applicants. In this case, the components in the forms usually solicit for similar information as given above.
(ii) REPORT WRITING

A report is an account of an event or activities. The nature of the report varies according to the subject being written about. The most common one are the following: Annual, the, training reports, financial, demonstrations, shows sand investigation reports. However, a report must have the following:

(a) Title.

This is usually on the front cover of the report. The title must directly relate to the subject the report will contain. The title page must also have the author’s name on the middle, the venue or place the report was written. If it is based on a meeting, indicate the venue of the event and the date it took place.

(b) Introduction.

The summary of the subject the report is based on. The introduction may also include the purpose of the report.

(c) Body.

The main part of the report which should contain all important facts relating to the issue being reported about. If the body is long, break it into parts using sub-heads which must reflect what to expect in the part following below.
(d) **Recommendation and Conclusion.**

If the report was for example based on a workshop, seminar or an investigation, it is prudent that recommendations be written in the report. Close the report with the conclusion which can be in summary format or presenting resolutions of the event.

(iii) **ORAL REPORT**

Any report that is not in written and is presented orally. The report can be an account of an event or activities being done or will be done. Even investigative reports can be done orally in a situation where there is no one who can read and write.

The person expected to present the report must organise issues to be presented in a logical sequence to avoid having a disjointed facts which might confuse the audience.

The report must also be based on exhaustive consultations among the members on the issues to be presented. The idea of the oral report is to afford association and organisations express freely what they have in mind about development in a communication format they are comfortable with especially where there is no member who can read or write. During the presentation there should be a person taking down what is being said.
(iv) NETWORKING

The process of collaborating with other partners who have the knowledge, expertise and experience in what the associations are involved. These may help the associations move in the right direction in their efforts to attain their objectives. Some organisations may even have knowledge of how resources can be procured for the projects being pursued by the associations. Expert advice could also be sought through networking.

EXAMPLE

```
KAZIMULE AWA------ CHAGUNDA AWA

Poutry  Literacy  Water supply  Aquaculture

Networking with the institutions below

Agriculture department  Adult education department  Water Affairs

Fisheries department
```

TABLE B: NETWORKING WEB
(v) RECORD MANAGEMENT.

Records are part of the communication process in development. Without records, development would come to a standstill. For example, investigations, auditing, legal proceedings, parliament, educational institutions and many other government department rely on records to operate effectively. Without records, courts would not exists.

Generally, all transactions and communication systems hinge on records.

Examples of Records

Letters, memos, circulars, seminar papers, documentaries, proceedings of meetings, shows, financial records, newsletters, budgets, statement of expenditure, announcements, notices, plans and demonstrations are all records.

In a situation where an association has one file or folder, records could still be kept in it provided each category was given an identification name such as a letter. For example, financial records part A, Annual reports, B and other activities, part C. This helps the person keeping the records to easily locate them in case of a request by any member of the associations.
CHAPTER SIX

FINDINGS AND DISCUSSIONS

Although the associations in Kazimule and Chagunda have been in existence for over four years, none of them have a viable project apart from Kasongo women's group who have a hammer-mill. The hammer-mill was given to the group by the Ministry of Community Development and Social Welfare. This shows that the ability by the associations to come up with sustainable projects suitable for their environment and source initial capital was still low despite the capacity-building programme going on.

While women in urban areas appear to know the right type of business to run on small scale-basis as shown on the picture, their counterparts in Chadiza are still having difficulties in identifying viable businesses suitable for their environment. (Picture: Courtesy of the Zambia Daily Mail).
During group interviews, members clearly demonstrated lack of ability in identifying projects they could manage without outside intervention. Projects that often featured during interviews were rearing hybrid chickens like broilers and layers, white pigs, running tuck-shops, hammer-mills and rampress for making cooking oil. But sources of stock-feed for broilers and layers, for example, were not available in the district.

What this meant was that if a group was to rear hybrid chickens, members would have to choose a person to travel to Chipata where chick mash is available. The same would be the case with white pigs.

Ironically, veterinary services are also not nearby which implied that the hybrid chickens which are highly prone to diseases, would be at risk in the areas. It took some explanations by this student and his colleague for them to see that local chickens were by far better to rear in their areas as they could survive the harsh environment and in times of stock-feed shortages.

In addition, some projects they had in mind were grandiose because they could not be sustained in a rural setting where infrastructure such as roads are poor and requisites to run them were in far flung areas.
This student established that some of these projects were chosen because of what the women heard from people who had lived in towns or had exposure to similar projects in towns and were sure they would succeed even in villages.

The capacity building in the two areas is also meant at building leadership qualities and in addressing gender issues. But the picture given by the members was that although leaders had undergone the T for T, their abilities in managing the associations left much to be desired. Some leaders were said to have been treating the associations as though they were personal property.

Leaders talked to, however, defended themselves saying some members were malicious because they had been harbouring misconceptions that they were reaping substantial gains from their positions in form of allowances during meetings in Chadiza. Most of the resources used for the meetings were, in fact, raised by participants before travelling to Chadiza.

The leadership problem in some groups was so serious that they were fragmented into factions. The Kasongo Women’s Group, for example, and its executive committee split into two with each having its own followers. Some members were proposing to formalise the split so that each faction should be considered as an independent group.
An assessment of this proposal by this student was found to be unworkable because each group would have wanted ownership of the hammer-mill, which so far was the only reasonable economic venture among the associations under study in Chadiza. The leadership wrangle which centred on accountability of funds from the hammer-mill generated dissent and was affecting the development of the group.

Further investigations established that the leadership problems actually started from the DWA level. Leaders confirmed there was, indeed, some shadow-boxing going on among the executive committee members over positions. It was not easy to establish whether the leadership problem at DWA was influenced by personality conflict or not, but what was clear was that this bred an atmosphere of distrust and suspicion that had trickled down to group levels.

The capacity building programme has brilliant intentions, but this student found that the manner in which it is interpreted appears not to be in harmony with traditional values. For example, the objective of creating awareness among women to decide what they wanted for their lives is not easy in a rural setting like Chadiza where traditional practices are still strong.

Married women especially said their husbands may have no objections to what they wanted to do for their lives, but cannot approve of such if they were not consulted as demanded by traditions.
Some men were actually discouraging their wives from the associations because they believed the concept of women’s empowerment was being approached wrongly. For example, some men said they would not allow their wives to wake up one morning and decide to go to Chadiza Boma to look for a job as a maid in the name of making independent decisions.

Traditional customs demanded that couples must sit down and discuss what they wanted to do and make a collective stand. They claimed they equally consulted their wives first on anything they intended to do as a way of soliciting their opinions.

Timberlake in his writing on development, says many projects which fail to yield desired goals in Africa are as a result of failure to recognise the role culture plays on the continent. He argues that most of the approaches development agents employ to attain change are tailored to suit the thinking of the donors and sponsors. Consequently, the concept of capacity building becomes a foreign designed package, but implemented euphemistically under the veil of participatory method when in reality it is a top-down one.

Timberlake says that at any time in Africa, there were over 80,000 foreign development agents as consultants. Yet, they knew little about the complexity of African culture.
Usually, they came with already made solutions for problems for which they did not have adequate background (Timberlake, 1985). Such a scenario had created a situation where the continent had been in a vicious cycle of poverty.

This student also looked at the manner the capacity building training programme was being implemented at AWA and group levels. Members who had attended the training said the arrangement was in much the same way pupils and students learn in a classroom environment.

The trainers were expected to apply similar methodologies. But an assessment of the educational standards in the groups revealed that many of them did not even have a Grade Seven level of education. This obviously meant that the idea of holding training programmes using conventional methods (Class-room environment) would be inappropriate for such a category of target adopters.

A survey should have first been done to find out the types of communication models and channels the communities were using in diffusing new innovations and examine them for the possibility of harnessing them for T for T. This student found that, like in any other African society, the most common models and channels of diffusing new knowledge to achieve change in Chadiza were traditional media such as songs, dances, drama, rituals, ceremonies and other abstractions.
There is a possibility that at least one or more of these traditional media would be suitable for diffusing the T for T ideas and concepts at group levels. Even the churches could help in diffusing positive ideas on women issues.

It must be noted that this student also found that those with a moderate educational background appeared to understand what was discussed during the practicals easily and were willing to change as against those with little or no educational background.

The United Nations Volunteer Programme called the Domestic Development Services (DDS) that had been working in partnership with grassroots communities in many African countries cautions in its Newsletter that while formal courses for grassroot communities are abundant in Africa, they are often not adapted to the their needs (DDS Newsletter, 1992).

The DDS which itself develops informal and formal training programmes with host communities, says the contents of the courses have to be tailored to the needs of the target groups.

The success of their projects in Africa was credited to this approach.

The Newsletter further says that any development activity that comes in form of coercion usually received less support no matter how good the intentions may be.
The DWA and AWAs, therefore, still have a mammoth task of making the capacity building programme understood by the members who, surprisingly, could not even know the goals of their associations.

Some members stated they were in the associations because these were the only foram which offered opportunities to meet their friends from far off villages, share ideas and be away from the usual domestic chores.

Airaksinen in her report of Women’s Development Associations in Eastern Province, observes that some women joined the associations because these were the only available organisations through which they hoped to receive support like agricultural inputs. She also found that leaders had little time to visit the women to discuss the objectives of the associations (Airaksinen, 1997). She also discovered that the groups did not have clear strategies on capacity-building.

Some men and women who are not members of the associations had a lot of reservations about the associations. Husbands believed the associations merely existed on paper as there was nothing their wives could show as proof that they were involved in development. Women who were non-members said they were hesitant to join because they did not see any benefits from the associations.
The general opinion was that the associations should have come up with viable income generating ventures from their initial stages to attract membership. Theoretical courses relating to capacity building should have been learnt on-the-job.

Their observations appeared to tally with the views of the groups. The groups contended that they wanted skills learning projects such as fashion designing, sewing, knitting and animal husbandry. They said they had in mind projects like making uniforms which could be sold to school pupils like at Chadiza Secondary School.

There seems to be a problem of synchronising the vision of the women and those of the training programme that had been going on. Either the groups are not interested in the T for T where a lot of funding has been committed by well-wishers, who include Kepa-Zambia, or the leaders have done a bad job on how to sell the programme to the members.

Groups also expressed reservations with the office of the district co-ordinator which they claimed had not been helpful. The incumbent office bearer at the time of the attachment was said to have usually wanted the women to do what she thought was right and not what the women saw as their priority. But this is an attitude which scholars of participatory approaches in development say is wrong. People whom development is intended for, must always have a word in what they believe is their priority need.
As seen in chapter four, development entails doing what the people want, and not what the expert thinks is right for the people. Theoretically, what is happening in Chadiza falls within the modernisation paradigm. The capacity building programme appears to be aiming at modernising the thinking of the people by adopting the values from North which gives every individual the right to decide what is best for their lives.

A conflict, therefore, arises between Northern and African values. Generally, Africans believe in communal way of doing things which is what the people do in Chadiza. To change this requires changing the perception of the whole community from where the target groups are drawn. This is a responsibility of the members in Chadiza to cultivate positive attitudes about their associations among their communities.

On the other hand, the associations seemed to be promoting self-reliance, a concept which clearly is within the dependence theory we have seen in Chapter Four. These are approaches that were tried in the 1960s and 1970s whose results were disastrous because of inadequate participation by the target communities.

Some of the problems the associations experienced, however, were as a result of the current economic policies. The women found it difficult to source markets for their agricultural produce as private companies and individuals were unwilling to go to the area due to bad roads. In the past, the Eastern Province Cooperative Union used to buy produce from the farmers.
The area is also having difficulties in securing agricultural inputs such as fertiliser because there is no source in the district. Usually the little they harvest is exchange with second-hand clothes (Kaunjika, in Chichewa).
CHAPTER SEVEN

RECOMMENDATIONS AND CONCLUSION

7.1 Recommendations

(i) The process of development should be a needs-oriented one that must first aim at addressing what is of immediate priority to the target community before other secondary programmes are implemented. In rural areas like Chadiza, concepts such as empowerment and oppression are meaningless to the women if their immediate needs are not addressed first especially the issue of food security.

Organisations like the Human Settlement of Zambia (HUZA) who are supporting small scale women entrepreneurs, recognised this problem in Lusaka and stimulated action among the women by floating a revolving fund which is administered by the women themselves. Peer pressure ensures that repayment conditions are complied as others would want to benefit from the same funds. This initiative is part of capacity-building.

(HUZA documentary, ZNBC, 1998). This innovation can be emulated by Chadiza DWA. The members can sell such an idea to their partners like Kepa-Zambia who already work with them in their areas.
(ii) Considering that the level of women in identifying viable projects suitable for their environment, apart from agriculture, is still low, NGOs with technical know-how should continue to help these groups on project identification. This requires DWA and AWAs to strengthen networking with other NGOs and government departments.

(iii) Other avenues of triggering action would be to introduce competition at AWA and group levels. Instruments can be worked out by the DWA to use as criteria for winning. Each group would work hard in an effort to get a prize. This initiative could also act as a catalyst for development. The DWA could sell the idea to local and international donor agencies for financial or material support.

Much as it is understood that it is not a good idea for the associations to depend on external intervention in form of financial resources as it kills self-initiatives, it is vital, however, that the women’s groups are assisted in their foundation stages to maintain their spirits high. This could create a strong ground for women’s capacity building.

(iv) Women who have any skill that may help the groups to develop, must be encouraged to share it with others. Leaders should be in the forefront identifying such members rather than being stumbling blocks. This can be worked out in form of an "in house training" within AWAs and groups.
There should also be constant monitoring by the DWA and AWAs on levels at which women are in terms of capacity-building. As indicated in the earlier chapters, this student found that many women at group levels had very little idea on capacity building which is enshrined in the T for T.

This clearly indicated that the process is still far beyond their comprehension, unless much is done to lift their level of understanding which must be accompanied by vocational training skills. The associations should also be empowered to remove leaders who they felt did not represent their interests adequately. What is at stake in a situation where members are unhappy with their leaders is development.

(v) Training approaches must take into account positive traditional customs. Some of the customs are useful in maintaining the unity of African societies. Any development programme that is intended to empower a selected group of people from a community, but fails to critically examine whether traditional practices would accommodate the new innovation or not, is likely to fail to achieve the desired goals. The DWA in Chadiza need to look at this point seriously considering that their communities believe the women’s capacity building process is failing to meet the expectations of the society.

They strongly believe individual independence in terms of what one wanted to do is limited in rural areas. Consultations at family and community levels are seen as very
cardinal because this is the way their societies are protected from practices that may
destabilise their unity.

Their societies are like a car engine. An automotive engineer who identifies a component
that makes the car expensive to maintain and comes up with a new innovation that could
reduce the costs, would have to ensure the new component is modified to fit the engine
before fixing it to avoid ruining it. Similarly, any change that is advocated in a rural
community is first critically examined to see whether it would affect the smooth
functioning of their societies or not before action is taken.

Communication theorists say that all societies have rules, some of which are unwritten,
which serve as guidelines before change is accepted. Therefore, people in rural areas do
what their societies approve. A development agent who does not recognise these rules is
unlikely to win support from the community no matter how good the ideals could be that
he or she wanted to introduce.

(vi) The women’s capacity building programme in Chadiza should, thus, be approached in
a manner that it should fit into the society, and not the society fitting into the programme.

Beside this, the objectives of the empowerment need to be made clearer. One would want
to know whether this is meant to liberate women from the traditional practices or operate
within the traditional customs, but be integrated into the liberalised economy.
Virtually all the groups where this student was attached had no constitution. This left them open to unscrupulous people who could cheat them out of their money or any other resources in the absence of the document to use for protection.

A simple document that could serve as terms of reference for any under-taking is important as it can serve as a rear-guard against any erring member or person trying to abuse the associations.

(vii) The associations also need to market themselves more to their communities through vigorous publicity. This student has in mind activities like traditional dances whose songs could carry messages of the associations. The AWAs, especially, can organise these activities during off-farming seasons.

During the attachment, this student noticed that traditional dances and drama attracted many people who included village headmen in Kazimule and Chagunda. The associations can take advantage of such activities to build their image.
7.2 Conclusion

This attachment report is meant to share ideas and knowledge on possible avenues of attaining women’s capacity building in rural areas through approaches that must win the support of all members of the communities regardless of their sex and social status.

One might say it is too early to judge the performance of the capacity building programme, but it must be noted that a strong house is one that is built on a good foundation. It is important, therefore, to look at the foundation of the capacity building programme before the associations move into other stages of their plans. If the foundation is poor, the groups are likely to collapse, hence, the need to evaluate the programme now.

It is true that the level of consciousness among some women in Kazimule and Chagunda has risen following exposure to capacity building programmes. Some men have been able to appreciate the value of sensitising women on issues of self-reliance because they know that at the end of the day, it is their communities which would benefit from their development projects.

But while these efforts are appreciated, this student still contends that adequate research should have been undertaken in Kazimule and Chagunda to solicit reaction from the people on the objectives of the women’s empowerment.
This would have given the planners and implementers indicators of whether it would receive support or not from the communities. A development programme which operates without the full support of the community in which it has target adopters is likely to have difficulties in winning acceptance because in many African societies people change their attitudes and behaviours on issues that their societies approve.

This is an issue which Kazimule and Chagunda areas need to look at considering that many non-members in the two areas appeared indifferent towards the associations.

Even some government departments in Chadiza Boma seemed disappointed at the manner the associations were operating. They expected the DWA coordinator to facilitate mutual working relationship between the departments and the associations on matters of development. This was not the case. Some government employees were seen as adversaries rather than partners because of the inherent belief that they may hijack the associations. This problem needs to be addressed if the associations expect to win respect from their communities.

Women’s capacity building is a serious programme which requires the support of not only villagers but government and NGO personnel. It is also cardinal that before any programme is implemented, effective modes and channels of communication are identified for easy diffusion of a new innovation.
Some members in Kazimule and Chagunda may have not understood the value of the programme because the manner in which the capacity building ideals were diffused were not the best approaches for their level of education, and for the type of society.

It is not too late to revisit this aspect. This student observed in Chagunda that women were able to comprehend development issues easily through drama as against the "teacher-pupil" approach.

The groups also require initial capital to take off. Organisations such as Kepa-Zambia can provide a revolving loan fund to be administered by the associations themselves. A system can be worked out in such a way that pressure from the next beneficiaries can ensure recovery within the agreed period.

The groups should be empowered to remove any leader found to be ineffective or seen to be using the association for personal gains. This can raise the spirit of the members knowing that only leaders with the interest of their organisations at heart, would be allowed in office. Generally, however, the women need to be encouraged to forge ahead with their associations. The current economic scenario calls for more self reliance among Zambians, and one way in which this could be achieved is through NGOs like the AWAs and DWAs.
**Groups and their members**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Maria Mwanza</td>
<td>Catherine Moyo</td>
<td>Vainess Mvula</td>
</tr>
<tr>
<td>Faida Phiri</td>
<td>Ireen Ngoma</td>
<td>Cecilia Banda</td>
</tr>
<tr>
<td>Diniwe Tembo</td>
<td>Mary Banda</td>
<td>Beauty Banda</td>
</tr>
<tr>
<td>Sophia Zulu</td>
<td>Rabeca Tembo</td>
<td>Grace Mvula</td>
</tr>
<tr>
<td>Tenelesi Nkhosa</td>
<td>Rotenji Banda</td>
<td>Emelda Phiri</td>
</tr>
<tr>
<td>Naomi Tembo</td>
<td>Esnat Chanda</td>
<td>Agness Mwanza</td>
</tr>
<tr>
<td>Judith Mbewe</td>
<td>Eness Chanda</td>
<td>Dolika Lungu</td>
</tr>
<tr>
<td>Faneli Makukula</td>
<td>Malama Chanda</td>
<td>Kana Njobvu (m)</td>
</tr>
<tr>
<td>Judith Zulu</td>
<td>Mulenga Chanda (m)</td>
<td>Grey Mvula (m)</td>
</tr>
<tr>
<td>Vailet Milanzi</td>
<td>Dismas Chanda (m)</td>
<td>Whyson Mvula (m)</td>
</tr>
<tr>
<td>Miriam Phiri</td>
<td>Frank Chansa (m)</td>
<td>Goodson Tembo (m)</td>
</tr>
<tr>
<td>Tyness Nkhuwa</td>
<td>Joe Mumba (m)</td>
<td>Nephat Zulu (m)</td>
</tr>
<tr>
<td>Alick Tembo (m)</td>
<td>Brown Njobvu (m)</td>
<td>Standson Phiri (m)</td>
</tr>
<tr>
<td>Fred Mwanza (m)</td>
<td></td>
<td>Jubeloo Zulu (m)</td>
</tr>
<tr>
<td>Joshua Tembo (m)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kennedy Phiri (m)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Davison Tembo (m)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4. Zaluso wg.
Lucia Chinyama
Mary Daka
Josephine Mbazima
Melenia Sakala
Maureen Phiri
Joyce Tembo

5. Mumbwe wg.
Atness Zulu
Joyce phiri
Getrude Phiri
Stella Phiri
Aliness Tembo
Catherine Tembo
Mphete Nkhoma
Lyness Phiri

6. Ruli wg.
Mary Banda
Getrude Phiri
Alickness Kumwenda
Jesika Chulu
Tipilire Thole
Tikambenji Banda
Catherine Daka
Hezilon Kaminda (m)
Six Banda (m)
Munda Phiri (m)

Brenda Manda
Brenda Manda
Loveness Zulu
Brenda phiri
Catherine Thole
Beauty Shawa
Margaret Miti
Febby Mwale
Eliza Njobvu
Adesi Zulu
Alifonsina Njobvu
Lestina Zulu

8. Chawama wg.
Nisaleta Tembo
Pelina Magawa
Joyce Njobvu
Julia Banda
Anna Zulu
John Banda (m)
Catherine Banda
Cosmass Banda (m)
Emmanuel Zulu (m)
Alick Zulu (m)

Rosemary Nkhuwa
Hannet Ngosa
Idah Ngoma
Sara Zimba
Tisate Phiri
Tisankhe Phiri
Patricia Phiri
Royce Zulu
10. Mabvuto wg.

Janet Mwima
Vainess Phiri
Beatrice Makwakwa
Ireen Banda
Alice Chulu
Getrude Phiri
Eta Njobvu
Chitambala Miti
Tipitane Phiri (m)
Potpher Phiri (m)
Josphat Phiri (m)
Jimmy Mwape (m)
Chamani Banda (m)
CHAGUNDA WOMEN'S DEVELOPMENT ASSOCIATION

Groups and their members

1. Limbikani wg.
   Fedidah Phiri
   Batiseba Daka
   Hilda Banda
   Hildah Banda
   Tiwine phiri
   Tilingane Banda
   Hana Mbewe
   Adinasi Banda
   Tyness Tembo
   Doreen Soko
   Melia Ngom
   Chakufwa Banda
   Mainala Mwanza
   Bechiwe Banda
   Timothy Phiri (m)
   Samson Mbewe (m)
   Smart Phiri (m)

2. Takhalira wg.
   Justina Phiri
   Felesiya Phiri
   Tiyende Phiri
   Mary Mwale
   Seleniya Phiri
   Ireen Sakala
   Emelia Mwale
   Mary Banda
   Aniya Mvula
   Vasit Ngoma
   Nelia Banda
   Mervis Phiri
   Lyness Phiri
   Flora Phiri
   Zilose Mbewe
   Moses Mbewe (m)
   Gabriel Banda
   Fidelis Banda
   Leised Phiri

3. Umodzi wg.
   Taines Mwanza
   Diana Banda
   Ngoza Tembo
   Mary Banda
   Regina Mwanza
   Emelia Tembo
   Misozi Zulu
   Christine Phiri
   Zilose Banda
   Margaret Phiri
   Margaret Mwanza
   Agness Banda
   Martha Phiri
   Dorothy Banda
   Ruth Banda
   Catherine Banda
   Cecilia Zulu
   Penius Zulu (m)
   Potani Banda (m)
   Gilbert Banda (m)
   Richard Banda (m)
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Agness Zulu</td>
<td>Pauline Sakala</td>
<td>Alina Mwanza</td>
</tr>
<tr>
<td>Betty Mwamba</td>
<td>Idesi Mwanza</td>
<td>Deleni Jere</td>
</tr>
<tr>
<td>Esther Thole</td>
<td>Rahabe Mbewe</td>
<td>Joana Banda</td>
</tr>
<tr>
<td>Janet Zulu</td>
<td>Teleziya Banda</td>
<td>Hildah Mwanza</td>
</tr>
<tr>
<td>Vasin Phiri</td>
<td>Atelesi Phiri</td>
<td>Ainet Phiri</td>
</tr>
<tr>
<td>Pelina Daka</td>
<td>Anna Tembo</td>
<td>Monica Banda</td>
</tr>
<tr>
<td>Mbonyiwe Mvula</td>
<td>Elizabeth Zulu</td>
<td>Vailet Phiri</td>
</tr>
<tr>
<td>Tigwadire Zulu</td>
<td>Margaret Banda</td>
<td>Florida Mbewe</td>
</tr>
<tr>
<td>Doreen Phiri</td>
<td>Eunice Banda</td>
<td>Titamenji Zulu</td>
</tr>
<tr>
<td>Miriam Banda</td>
<td>Gladys Zulu</td>
<td>Elesi Phiri</td>
</tr>
<tr>
<td>Rhoda Mbewe</td>
<td>Tilele Banda</td>
<td>Tiimepo Mbewe</td>
</tr>
<tr>
<td>Grace Mbewe</td>
<td>Hildah Zulu</td>
<td>Adrius Mbewe (m)</td>
</tr>
<tr>
<td>Agness Phiri</td>
<td>Stella Banda</td>
<td>Davison Banda (m)</td>
</tr>
<tr>
<td>Maureen Phiri</td>
<td>Grace Zulu</td>
<td></td>
</tr>
<tr>
<td>Bertha Zulu</td>
<td>Green Banda (m)</td>
<td></td>
</tr>
<tr>
<td>Namagetsi Phiri</td>
<td>Been Kaomba Banda (m)</td>
<td></td>
</tr>
<tr>
<td>Rachael Zulu</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elizabeth Phiri</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tasira Kwenda</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alibesi Banda</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
REFERENCES


Publications: P10


