THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF ADULT EDUCATION

A STUDY OF THE IMPACT OF CO-OPERATIVE MEMBERSHIP PARTICIPATION PROGRAMME (CMPP) ON THE WOMEN OF SITAKUNYA MULTIPURPOSE CO-OPERATIVE SOCIETY.

A FIELD RESEARCH PROJECT SUBMITTED FOR A DISSERTATION IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF A DIPLOMA IN ADULT EDUCATION

BY

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Dedication

This work is dedicated to my parents Mr. C.N. Banda and Mrs. T. Mwanza Banda.
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Chapter One

1.0 INTRODUCTION

1.1 Background of the Study

The Co-operative Member Participation programme is a training programme with the objective of helping members to plan and carry out self-help projects which are intended to improve the social economic status of their society. This programme is based on the assumption that the people who are members in the society know best what should be done and how to do it (Mshi and Minish 1993). The facilitator assists by training them in project, planning and implementation. CMPP is based on self-reliance. There is no provision for grants or credits. The society uses its own local resources.

Another important objective of the programme is to increase active participation by women members in co-operative matters as it has been observed that mostly women are sidelined despite being paid up members.

CMPP was first introduced in Zambia in 1987. By 1990 the programme was operating in 28 societies in three provinces namely Lusaka, Southern and Central (Sevenson and Mapulanga, 1989). Currently, the programme operates in 28 societies. Due to financial constraints it is still only operational in the 3 provinces mentioned.
The rationale behind the adoption of the CMPP was that previously members of co-operative societies in many developing countries like Zambia, Kenya and Tanzania did not acquire or were not provided with enough knowledge skills and techniques which could enable them to implement the values of self-reliance and principles of cooperation (Mshiu and Minish 1993). In addition, they say education and training should not aim at principles and abstract theories only. It should be practical and performance oriented enabling members to participate fully in the identification, planning, designing and implementation of society activities.

Further still as a deliberate policy, the CMPP has been redesigned in such a way to involve 50% women of the total number of members attending any CMPP educational meeting. This is to allow women to be able to get involved actively in the participation and decision making process of the society. Added to this is the fact that women contribute over 70% to the development process, therefore they should influence decisions. The CMPP’s emphasis, it should be noted, "the need to integrate women into the mainstream of development activities other than segregate them" (MAP and Development:19).
1.2 **Statement of the Problem**

In many developing countries members of co-operative societies do not acquire or are not provided with enough performance oriented knowledge on co-operatives, that is members are not provided with skills and techniques which could help them implement the values of self-reliance in terms of use of local resources and principles of co-operation. It is more often that mass campaigns are launched whose aim is to increase awareness about co-operatives and about the need for them. Such mass campaigns do not give enough knowledge and skills to members for them to participate effectively and knowledgeably in affairs of their co-operatives. Not to mention that these members referred to are predominately men. Thus the CMPP intends to fill the gap by training both female and male members to identify, plan and carry out self-help projects which will help improve the socio-economic status of themselves and their community.

Further, the CMPP is designed in a way that women participate in the decision making process viz-a-vis project identification, implementation and evaluation. Hence the CMPP ensures that the co-operative members acquire performance oriented knowledge, skills and techniques which will enable members to implement the values of self-reliance in terms of use of local resources and principles of co-operation.
However, despite the measures put in place to accelerate the active participation of women, whose dormant capacity to improve the well-being of initially the household and their community generally is unquestionable. The forum for them to do so has revealed in many quarters of the socio-economic sphere pathetic.

Sitakunga Multipurpose co-operative society is one such society where the CMPP has been conducted. Sitakunya is situated in Lusaka West. It is engaged in different socio-economic activities which include rearing of pigs, a consumer shop, gardening, tailoring and poultry. These activities are run by the members.

The CMPP was introduced in Sitakunya MPCS like other societies because an earlier survey carried by International Co-operative Alliance (ICA) in 1985 in Lusaka; revealed that many members had limited knowledge of co-operative principles and that they frequently regarded the society as a government institution. In most societies according to ICA no women served on the board. Moreover, the participation of women was virtually nil. In view of this CMPP became the right approach towards enlightening and empowering co-operative members especially women to enable them identify, plan and implement various developments in their society. It was with this view in mind that the researcher intended to study the impact of CMPP on the women of Sitakunya MPCS.
1.3. **Purpose of the Study**

The purpose of this study was to investigate the impact of CMPP on the women of Sitakunya Multipurpose Co-Operative Society.

1.4. **Objectives of the study**

The Objectives of the study were:

1. to find out whether women had implemented what they were taught in CMPP,

2. to find out the type of CMPP projects women had embarked on after CMPP educational meetings.

3. to find out whether women plan projects on their own,

4. to find out whether women attend CMPP educational meetings,

5. to find out how women have benefited from CMPP.
1.5 **Relevance of the Study**

This study was thought to be important to the researcher because:

1) it would help the women at Sikatunya MPCS to see whether they were using the skills that they had learnt during the CMPP educational meetings. It would also help them realise the beneficial aspects of the programme.

2) it would open way for fellow researchers to conduct similar studies in other societies.

3) it would help the policy makers that is Zambia Co-operative Federation (Z.C.F. and the Ministry of Agriculture, Food and Fisheries judge the effectiveness of CMPP if necessary find alternative ways of assisting the women.

4) it would assist the organisers of CMPP to assess whether this programme was achieving its intended objectives, that is provision of skills to women so that they become self-reliant.

5) it would contribute to professional academic literature.

6) if donors understood and appreciated its benefits they could be persuaded to assist financially.

1.6 **Assumptions of the Study**

The following were the assumptions of the study:

1) it was assumed that participation in co-operative matters was low for instance:
they did not attend co-operative meetings.
they did not participate in the decision making process.
they did not participate in project identification, implementation and evaluation.

2) it was assumed that the members depended on assistance from the government.

3) it was assumed that Sitakunya MPCS has not improved women's skills.

1.7 **Limitations**
The study was limited to Sitakunya MPCS because of the following reasons:

1) time allocated to do this study was inadequate. The researcher was given 14 days while the study required about 30 days.

2) there was inadequate funding for a wider research to be conducted. Only K120,000.00 was given to the researcher. The researcher would have liked to conduct a more comprehensive study but was confined to Sitakunya MPCS. These funds were not adequate to cover payments for transport, secretarial services, binding of the report and stationery acquisition. Transport was a problem as the researcher did not have a vehicle to transport the researcher because the researcher's home was very far from other MPCS.
1.8 **Definition of Terms**

1. **Impact of CMPP on Women**

   The effect of the introduction of CMPP on women, whether positive or negative.

2. **Vision Workshop**

   Co-operative members gather to visualise the future of the society. They are divided into groups to come up with what they want to do in order to improve the cooperative society.

3) **Problem Workshop**

   Participants gather to discuss problems that hinder development in their society. It also involves finding solutions to the problems mentioned above.

4) **Implementation Workshop**

   Co-operative members plan how to go about solving problems. It involves the actual execution of tasks. By so doing solving the problems at hand.
Chapter Two

2.0 LITERATURE REVIEW

Much has been written recently on the need to integrate women's participation into the mainstream of development activities rather than establish programmes that segregate women off to themselves.

According to G. Mulenga's paper, "Policy Approaches to Women in Development: The Case of Zambia, after almost thirty one years of independence women's participation in decision making is still insignificant. This is true in almost all institutions and organs of government, political parties, private, parastatal, local government level and in other areas like access to land, credit, capital and other factors of production.

Mulenga further states that dominance of women among the very poor has resulted in the feminisation of poverty. Further still the current economic crisis devastates the women because of their traditionally weak economic position and their multiple roles as producers and reproducers (ibid).

The co-operative news of the Z.C.F. May - June 1995 attributes the lack of women participation and poverty to discrimination. It states that although co-operative principles and by-laws are explicit on equal rights for all members without any form of discrimination, full participation of women in various leadership roles in our co-operatives has been on far fetched dream.
According to the co-operative societies, very few of them take an active part in running their societies.

Accessibility to education, health services and income generating activities both in the formal and informal sectors by women is still limited compounding their situation further. In recent years the trend has been to move from imparting science skills to skills that would enable the women to earn a livelihood. Women have been undertaking skills such as poultry-keeping, uniform making and growing of cash crops (World Bank Document 1994). Women have also been encouraged to undertake small scale industry services like co-operatives. Narod, especially in such activities as soap and candle making, breadmaking and handicrafts gives assistance to the women. In co-operatives generally the conventional trend has been that women have been the most passive. This aspect however, does not steam out of their own deliberate desire to remain so but largely due to the situation which society has subjected them to (Ibid).

CMPP has to some extent in the societies it has been introduced reversed this situation in that it is gender sensitive and deliberately encourages women to take an active part in project identification, planning, implementation and evaluation. It recognises and values the resourcefulness of women in the community. In so doing the CMPP goes a long way to awaken the latent abilities of the women. Women are encouraged to take part
in the CMPP and indeed they do. They are close to 50% women members in the various CMPP education meetings (Mapulanga and Stevenson, B. 1987).

According to the I.C.A. Sub-Regional Conference held on the 23-28 August, 1993, the meeting was informed that as a result of the CMPP a number of women projects sewing knitting baking and gardening have been initiated.

However, according to a study by Goranson and Saasa: 21 although there is increased awareness, on the need for a high level of women’s participation, the actual result of more participation, by women in benefits and decision making process has not been substantial generally. They pointed out the false tendency to equate attendance with participation. This was in reaction to an internal evaluation in 1973 that noted that the level of women attending CMPP educational meetings has risen from 32% in 1987 to 43.9 in 1982.

The costs and benefits generated through the self-help projects endorsed by the CMPP have been analysed by Saasa and Goranson. The costs include monetary contributions and/or work. Benefits of the projects may include improved storage of food or cash crops, feed road maintenance and others etc. For the women benefits have included an ease in women’s present workload for instance acquisition of hammer-mill instead of using pestle well,
improvement in food preparation, extra income from some of the projects the women have undertaken for instance gardening, baking, more influence in decision making process as certain decisions have swayed in favour of women's needs.
CHAPTER THREE

3.0 METHODOLOGY

3.1 Research Design
The study used the descriptive research design. It was felt by the researcher that description of events, response from the co-operative members and other relevant authorities would be of great use in judging the impact of CMPP on the women of Sitakunya MPCS.

3.2 Population
The population of this study was 98. This number was made up of the total membership of Sitakunya MPCS (95) and 3 CMPP organisers. Out of 95 there were 11 committee members (7 men, 4 women) bringing the number of general members to 84. From 84, 56 were men and 28 were women.

3.3 Sample Population
The researcher used stratified random sampling. The 11 committee members (men and women inclusive), the CMPP organisers and the 28 women were considered without sampling. These were not sampled because they were key informants at the same time gave the researcher their views and other necessary information on CMPP. The men were randomly sampled. The total number of the remaining men was 56. Numbers from 1 to 56 were put on pieces of paper and placed in a box. The members drew the numbers from the box. All those with numbers divisible by 4 were picked as respondents. This brought the number of men respondents to 14. Therefore the total
number of respondents was 45. This technique used is called lottery (Bless, Achola, 1988:63).

However, the number of female and male respondents was not arrived at as planned by the researcher. Most of the respondents were not contacted because they were out of Sitakunya doing some small scale businesses since the drought which was experienced in the last farming season had left them without sources of income as they mainly rely on income from farming. Out of the 45 estimated respondents, the researcher only managed to interview and administer questionnaires to 25 females and 13 males bringing the total number of respondents to 38. Out of the 38 respondents only 2 were CMPP organisers, one male and one female. The others were 6 males and 5 female committee members, 6 males and 19 female ordinary members.

3.4 Instrumentation
The instruments below were developed for the study.

3.4.1 Questionnaire
A set of questionnaires was developed. It contained questions which were open ended in which the respondents were expected to express their views. It also contained closed ended questionnaires.
3.4.2 Interview Schedule
The researcher prepared a structured interview for the CMPP organisers, the researcher also employed separate structured interviews for co-operators.

3.5 Data Collection
Data was collected by the use of questionnaires, scheduled interview, analysis of relevant documents and observations.

3.5.1 Questionnaires
Questionnaires were administered to those who could read and write. The questionnaire was read to the respondents who could not read and write. The researcher then interpreted and recorded their responses.

3.5.2 Scheduled Interviews
The researcher used structured interviews to further assist in obtaining information from the respondents. The CMPP organisers had their own scheduled interviews. For the rest of the society members/respondents, the interview guide was the questionnaire instrument.

3.5.3 Documentary Analysis
Records of investigations by other researchers, official food security division records at society, district and provincial level were analysed by the researcher.
5.4 Observation Technique

The observation technique was also employed to answer other questions which the respondents could not release. The researcher also observed other conditions surrounding the members which were relevant to the study.

5.6 Data Analysis

Analysis of data was done manually that is, no computer or similar devices were used. Descriptive analysis of data was employed.
Chapter Four

4.0 DATA ANALYSIS

The data presented in this chapter was collected in a period of 2 weeks. Data is presented below.

The purpose of the study was to determine the impact of CMPP on women. Impact was measured using the following:

a) whether women implemented what they were being taught.
b) whether women planned projects on their own.
c) whether women embarked on CMPP projects after educational meetings.
d) to find out whether women attended CMPP educational meetings.
e) whether women have benefited financially or through services from the CMPP.

The research revealed that to a large extent women implemented what they have been taught. There is enough evidence showing that the women used the CMPP planning process in problem identification, finding solutions to problems and implementing the decisions arrived at. The process involves 4 stages.
The first step is referred to as the vision workshop. At this stage women meet to identify and visualise current and future needs. The next stage is problem identification where the women identity anticipated problems. In the 3rd stage, the women seek solutions to problems. The final stage involves putting the plans into action - implementation.

Through interviews and responses from the male, female respondents and 2 CMPP organisers the research also revealed that the women were able to plan projects on their own. There is proof enough showing that women had embarked on CMPP projects after educational meetings. The research further revealed that women mainly benefited more from the services than financially. The services included training skills, hammer mill operations and a consumer shop. These findings are explained in this chapter.

4.1 Characteristics of Respondents
Two demographic variables namely marital status and age were studied because it was believed that they influence the impact of the Co-operative Member Participation Programme on women.

Marital Status
The researcher felt that knowing the marital status of respondents especially for the women was important because it was assumed that married women were not allowed to attend meetings and participate in developmental issues which concerned them by their
spouses. Therefore only the single ones were assumed to participate actively.

The researcher found that participation among women in the CMPP was not linked to marital status. Both the married and single were active participants. The distribution of participants according to their marital status is provided in table 1. From the table you can see that 73% of the women were married and the rest were single divorced or widowed. A large proportion of male respondents that is 83% of them were married and they pointed out that they allowed their wives to attend co-operative duties.

Table 1: Distribution of male and female respondents according to marital status.

<table>
<thead>
<tr>
<th>Status</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>single</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>married</td>
<td>19</td>
<td>79</td>
</tr>
<tr>
<td>divorce</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>widowed</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>24</td>
<td>100</td>
</tr>
</tbody>
</table>

4.1.2 Age
The researcher felt that knowing the age of respondents would be important because it was assumed that most older women do not see the necessity of such programmes and they felt that the programmes
were intended for the younger women.

Table 2: Shows the age distribution of participants

<table>
<thead>
<tr>
<th>Age</th>
<th>Female</th>
<th></th>
<th>Male</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>20-30</td>
<td>2</td>
<td>8.3</td>
<td>2</td>
<td>17</td>
</tr>
<tr>
<td>31-40</td>
<td>8</td>
<td>33.3</td>
<td>4</td>
<td>33</td>
</tr>
<tr>
<td>41-50</td>
<td>12</td>
<td>50</td>
<td>3</td>
<td>25</td>
</tr>
<tr>
<td>51-60</td>
<td>2</td>
<td>8.3</td>
<td>3</td>
<td>25</td>
</tr>
<tr>
<td>Above 60</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>24</td>
<td>99.2</td>
<td>12</td>
<td>100</td>
</tr>
</tbody>
</table>

The majority of the participants were in the middle age group that is 41 to 50 years range. Contrary to the assumption that older women did not see the necessity of CMPP, the research revealed that they saw the necessity and participated in the programmes. There were only 2 respondents in the 21 to 30 years age range, because the majority in this age range preferred living in urban areas.

4.2 The impact of CMPP on women

One of the measures used to determine the impact of CMPP on women in this study was to investigate whether women implemented what they were taught.

4.2.1 Implementation of what women were taught

The CMPP teaches the following skills, the vision workshop in which women identify projects they would like to embark on,
identification of problems, finding solutions to problems and implementation of projects.

The research revealed that the women implemented what they were taught. Since they used the CMPP cycle which was taught to them in coming up with projects. 100% of the male and female respondents confirmed the use of the CMPP cycle in coming up with projects like hammer-mill operations, tailoring, poultry, piggery and feeder road repair which is carried out annually.

4.2.2 Project Planning
The researcher wanted to find out if women planned projects on their own. According to the research findings there is evidence that women planned projects on their own. The best example was the tailoring project which was started by women and it was being run by the women themselves.

4.2.3 CMPP Projects
The researcher wanted to find out whether women embarked on CMPP projects after educational meetings. The research revealed that the annual review follow-ups by CMPP organisers found women embarking on projects as a result of CMPP educational meetings. CMPP educational meetings resulted into the emergency of projects which include hammer-mill operations, piggery, tractor hiring and the repairing of feeder roads. The women had also started sewing uniforms for sale. Some programmes have been a success while
others have not. The feeder road repair project was successfully completed. The piggery project was not successful because the animals were attacked by diseases. As a result the pigs were sold and the money invested into a consumer shop which eventually ceased to function because of thefts. Similarly the tailoring project came to a standstill because both sewing machines were stolen. The only project that exists at the moment is the hammer-mill operation. Both the female and male responses confirmed that all the projects were as a follow-up to CMPP educational meetings.

4.2.4 Attending Meetings

The researcher wanted to find out whether women attended CMPP meetings. It was revealed that 100% of the women attended meetings unless when ill or confronted with agent issues. The two CMPP organisers also confirmed that participation and attendance was not only at CMPP meetings but also other cooperative meetings.

4.2.5 CMPP Benefits

As a measure of CMPP impact on women, the researcher wanted to find out whether the women benefited financially or through services from the CMPP. The results of the research were that financial assistance was limited to soft loans for problems like funerals and educational for their children. The major benefits were through the services from CMPP such as buying goods on credit from a consumer shop, tractor hire for ploughing their land at a minimal
ost, free training skills and grinding mealie meal at a minimal cost as compared to other individual owned hammer-mills.

3 Areas in which women are assisted

The researcher wanted to find out if the women were being assisted in terms of finance, equipment, transport and training skills by agencies that were involved in the co-operative movement for instance Z.C.F., District and Provincial Co-operative Unions. It was assumed by the researcher that for CMPP to succeed the initiators were expected to assist the women in the above mentioned areas.

The interviews and responses from the questionnaires revealed that the women were being assisted in areas of finance, equipment and training skills. 100% of the female respondents said that they were being assisted in the above areas.

Table 3: Shows distribution of the respondents according to their views as to whether Sitakunya MPCS had improved since the introduction of CMPP or not.

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th></th>
<th>Female</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>yes</td>
<td>11</td>
<td>46</td>
<td>7</td>
<td>58</td>
</tr>
<tr>
<td>no</td>
<td>13</td>
<td>54</td>
<td>5</td>
<td>42</td>
</tr>
<tr>
<td>Total</td>
<td>24</td>
<td>100</td>
<td>12</td>
<td>100</td>
</tr>
</tbody>
</table>
46% of the female respondents and 58% of the male respondents said that Sitakunya MPCS had improved since the introduction of CMPP but 54% of the female respondents and 42% of the male respondents said that Sitakunya MPCS had not improved since the inception of CMPP.

The improvement according to the respondents was in terms of raised standards of living since the members were now engaged in small businesses resulting into a steady source of income. Other improvements include improved skills in decision making, individual and social problem solving. Those of the opposite views said that Sitakunya MPCS had not improved since the introduction of CMPP because of rampant thefts and mismanagement of the society’s property and funds.

4.4 New Plans
The researcher felt that it was also necessary to find out from the female respondents if they had any new plans of improving their MPCS further. 100% of the respondents said that they had new plans. The plans included extension of the consumer shop, construction of a co-operative market, construction of improved grain storage facilities and input stores, extension of the depot and embarking on a poultry project.
Chapter Five

5.1 DISCUSSION OF FINDINGS

The discussion of the findings were interpreted with the help of objectives of the study.

The first objective was to find out whether women have implemented what they had been taught in CMPP. Going by the results of the questionnaire, 100% of the respondents confirmed that women used what they had been taught in CMPP. The views of respondents including the 2 CMPP organisers showed that women used the CMPP cycle in coming up with projects. CMPP cycle includes vision workshop, identification of problems, finding solutions to problems and implementation workshop. The respondents explained to the researcher how they came up with the projects.

Education is the key to successful co-operative development in the country. However, seeing that this has been successfully introduced at Sitakunya MPCS, there is need to extend it to other societies where it has not been introduced. Co-operative members are more active and involved than before in the planning and implementation process. Due to this involvement women also are optimistic that the programme is very beneficial to them. The organisers of CMPP, that is Z.C.F. and Food Security Division have seen CMPP to enhance decision making among women members. The step of being able to analyse the problems together is an important achievement.
The second objective was to find out the type of CMPP projects which women had embarked on after CMPP. According to 100% of the respondents, the projects that emerged as a follow-up to CMPP educational meetings were the hammer-mill operations, tailoring, poultry unit, piggery unit and the annual feeder road repair project. The views of the respondents were supported by the researcher actually visiting the sites of the projects.

The views were also supported by the annual records at the Food Security Division Office and the 2 CMPP organisers who confirmed that, the projects that had previously been not there were now operational for instance the hammer-mill operations.

The emergency of different types of projects was important. Traditionally co-operative members focused only on one activity for instance marketing of farm produce. CMPP has helped in no small way to promote diversification of the society's activities. The importance of having a variety of projects being simultaneously run is viewed from the security point of view by the researcher in case the project fails, for instance the tailoring project which ceased to function, the multipurpose co-operative society will rely on the other, for instance the hammer-mill project which is still operational. In addition some projects are income generating for instance the hammer-mill operations, while others are aimed at providing services to the members for example feeder roads.
The third objective was to find out whether women planned projects on their own. According to the findings 100% of the respondents including 2 CMPP organisers said that women planned projects on their own. The tailoring project is one of the projects which the researcher visited which was started by the women and is being run by the women. Unfortunately, the project did not succeed because two sewing machines were stolen.

The women at Sitakunya MPCS planned projects on their own. This is because CMPP had instilled in members a sense of self-reliance. Increasingly through participation in CMPP projects, members became aware that their own development rested in their own hands and it was futile to rely on outsiders to plan for them. When the women members are involved in planning CMPP projects, they will feel that the projects are theirs and they will support the projects. In other words, if the members are involved in the planning of projects it can instil a sense of responsibility and accountability on the part of the members. Once involved the members could no longer view the projects as the responsibility of external agents or professional managers, but as their own. They would therefore run their own affairs effectively and honestly. In addition many members who have been exposed to CMPP approach have opened up a great deal and contributed effectively to projects.

The fourth objective was to find out whether women attended CMPP meetings. It was revealed by the researcher that 100% of the women
attended meetings unless when ill or confronted with agent issues. The two CMPP organisers also confirmed that participation and attendance was not only at CMPP meetings but also at other cooperative meetings. The knowledge which women have obtained from CMPP has raised confidence in them to an extent where they are now able to speak in mixed groups (men and women groupings) unlike before when they used to be silent.

The fifth and final objective was to find out whether women have benefited financially or through services from the CMPP.

The researcher found that the women were being assisted in areas of finance equipment and training skills. The documents at Sitakunya MPCS confirmed that women were being assisted in the above areas. 100% of the respondents confirmed that financial assistance was limited to soft loans for members. The major benefits according to the respondents were through services from CMPP such as credit facilities from the consumer shops, tractor hire facilities in which the MPCS hires tractors from Z.C.F. and subsidies for members, grinding mealie meal at a minimal cost as compared to grinding from individual hammer-mills and provision of the training skills.

Although the respondents said that they were benefiting more through the services of CMPP. In the researcher’s view the members were not getting the maximum benefits of the above
mentioned services due to thefts and mismanagement of society’s property. Certain projects were no longer benefiting the members because of thefts for instance, the tailoring project and consumer shop.

The tailoring project ceased functioning because 2 sewing machines which the society possessed were stolen. The consumer shop is not serving its intended purpose of supplying the members with most of the goals they may require because it can not afford financially due to consecutive thefts. Thefts are rampant because the society has not employed a security man to guard the shop.

5.1 Summary

a) The aim of this study was to determine the impact of CMPP on the women of Sitakunya MPCS. The study found that women have implemented what they had been taught in CMPP. The women used the CMPP cycle in coming up with projects. The cycle include vision workshop, identification of problems, finding solutions to problems and implementation workshop.

b) Projects emerged as a follow-up to CMPP educational meetings. The projects included hammer-mill operations, tailoring, poultry unit, piggery unit and annual feeder road repair project.

c) The women planned projects on their own.
d) Women also attended CMPP meetings unless when ill or confronted with urgent issues. Participation and attendance was not only at CMPP meetings but also at other co-operative meetings.

The researcher found that the women were being assisted in areas of finance equipment and training skills, financial assistance was limited to soft loans for members. The major benefits according to the respondents were through services from CMPP such as credit facilities from the consumer shop, tractor hire facilities in which the Sitakunya MPCS hires and subsidises to the members. Although the respondents said that they were benefiting more through the services of CMPP, the women members were not getting the maximum benefits of the above mentioned services due to thefts and mismanagement of society’s property.

5.2 CONCLUSION

From this study the researcher concluded that the introduction of CMPP had an impact on women. CMPP was achieving its original set goals as expected and this means that CMPP had facilitated change in behaviour.

The women used the CMPP cycle in coming up with the projects which include vision workshop, identification of problems, finding solutions to problems, finding solutions to problems and implementation workshop. A number of projects had emerged as a
Follow-up to CMPP educational meetings and the women planned their own projects. The women also attended educational meetings unless ill or confronted with problems and that they participated fully.

As anticipated the women were getting assistance in areas of finance, equipment and training skills. Although the respondents benefited through the service of CMPP, they were not getting the maximum benefits due to thefts and mismanagement of society's property.

3.3 RECOMMENDATIONS

The author would like to make the following recommendations:

**Recipients**

1) Due to rampant thefts Sitakunya MPCS through the board of directors should employ a security guard to be guarding the consumer shop and property of the society. If the society cannot afford to pay him the members should agree and choose a group of people who should take turns to guard the shop.

2) While the need for member participation in project identification form the basis of CMPP, it is recommended that in all projects requiring considerable financial outlays professional advice on viability must always be sought.
Practitioners

1) There are reports that some co-operative societies are rarely visited by CMPP organisers to check the progress of the projects, therefore the researcher strongly recommend that the CMPP organisers make frequent visits to the societies based on duty rota for example once or twice a week.

2) Facilitators should spend more time in assessing men's and women's roles in project implementation in order to determine women's contribution of labour at the various stages of project implementation.

Policy Makers

1) CMPP has been a success and has contributed to the development of the areas where it has been introduced. In most areas where it has been introduced it has brought the spirit of self-reliance among women. It has further improved the levels of management in co-operative societies.

2) CMPP requires more money for training co-operative members, therefore the researcher recommends that Z.C.F. should allocate more money for the CMPP programme.

3) Being the current organiser of CMPP the co-operative movement should provide transport to the field officers to be able to cover wider areas in which CMPP projects
are carried out.

4) The author recommends that the co-operative movement seriously continues promoting the development of non-agricultural income generating activities consumer shop so as to offset the problems brought by drought.

5) The co-operative movement should encourage training/seminars among field staff to further their skills of organising and co-ordination of CMPP projects.

Future Research

Future researchers should focus their study on the management of financial and society's property.
## Research Time Framework

<table>
<thead>
<tr>
<th>Period</th>
<th>Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>23rd May</td>
<td>Identification of the problem</td>
</tr>
<tr>
<td>24th May</td>
<td>Formulation of Topic</td>
</tr>
<tr>
<td>31st May</td>
<td>Writing of the Statement of the problem</td>
</tr>
<tr>
<td>2nd June</td>
<td>Gathering data and writing of literature review</td>
</tr>
<tr>
<td>15th June</td>
<td>Writing up of the proposal and submission</td>
</tr>
<tr>
<td>21st June</td>
<td>Data collection and data analysis</td>
</tr>
<tr>
<td>16th July</td>
<td>Draft writing of report</td>
</tr>
<tr>
<td>2nd November</td>
<td>Preparation of final report and its submission</td>
</tr>
<tr>
<td>Material</td>
<td>Quantity Price</td>
</tr>
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<td>----------------------------------------------------</td>
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<td>Typing paper</td>
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<td>Pencils</td>
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<tr>
<td>Pens</td>
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<tr>
<td>Staples</td>
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<tr>
<td>Erasers</td>
<td>2 x K180.00 each</td>
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<tr>
<td>Tipex set</td>
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<tr>
<td>Field note book</td>
<td>1 x K650.00 each</td>
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<tr>
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<td>Fuel costs</td>
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<tr>
<td>Lunch allowances</td>
<td>10 days x 7,000.00</td>
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<td><strong>TOTAL</strong></td>
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</tr>
</tbody>
</table>
THE UNIVERSITY OF ZAMBIA
SCHOOL OF EDUCATION

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

A QUESTIONNAIRE FOR THE FEMALE MEMBERS OF SITAKUNYA MULTIPURPOSE
CO-OPERATIVE SOCIETY – LUSAKA

Dear Respondent,

This questionnaire is intended to be answered by women members of
Sitakunya Multipurpose Co-operative Society. Please feel free to
answer the questions.

INSTRUCTION

1. Tick the appropriate answer
2. Fill in the blank

1. Marital status
   a) single
   b) married
   c) widowed
   d) divorced

2. How old are you?
   a) 20 - 30
   b) 30 - 40
   c) 40 - 50
   d) 50 - 60
   e) Above 60
3. What is the Co-operative member participation programme (CMPP) all about?

4. Do you attend CMPP educational meetings?
   a) Yes ...............  b) No ....................

5. Do you participate in decision making during the CMPP educational meeting?
   a) Yes ...............  b) No ....................

6. Do you participate in identification of problems during CMPP educational meetings?
   a) Yes ...............  b) No ....................

7. Do you participate in finding solutions to problems identified during CMPP educational meetings?
   a) Yes ...............  b) No ....................

8. Which self help projects have you started?

9. Did you start the projects mentioned in question 8 as a follow up to CMPP seminar?
   a) Yes ...............  b) No ....................

10. Do you benefit from CMPP projects?
    a) Yes ...............  b) No ....................

11. If yes, what are the benefits?
12. If no, why are you not benefiting?

13. In which of the following areas are you assisted?
   a) Finance
   b) Transport
   c) Equipment
   d) Training skills
   e) Any other

14. Has Sitakunya Multipurpose Co-operative Society improved since the introduction of CMPP?
   a) Yes .................. No ................

15. If yes, how has the society improved?

16. If no, why has your society not improved?
   Give reasons: ................

17. Do you have any new plans?
   a) Yes .................. No ................

18. If yes, what are the plans? ................

THE UNIVERSITY OF ZAMBIA
SCHOOL OF EDUCATION

A QUESTIONNAIRE FOR MALE MEMBERS OF SITAKUNYA MULTIPURPOSE
CO-OPERATIVE SOCIETY - LUSAKA

Dear Respondent,

This questionnaire is intended to be answered by the male members of Sitakunya Multipurpose Co-operative Society. Please feel free to answer the questions.

INSTRUCTIONS:

1. Tick the appropriate answer
2. Fill in the blank spaces

1. Marital status
   a) single
   b) married
   c) divorced
   d) widowed

2. How old are you?
   a) 20 - 30
   b) 30 - 40
   c) 40 - 50
   d) 50 - 60
   e) above 60

3. How many women members attend Co-operative Member Participation Programme (CMPP) educational meetings?


4. If the number mentioned in No. 3 is few, why are they few?
<table>
<thead>
<tr>
<th></th>
<th>a) Do women participate in decision making during the CMPP educational meetings?</th>
<th>b) How many women participate in decision making?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Do women participate in identification of problems during CMPP educational meetings?</td>
<td>a) Yes  b) No</td>
</tr>
<tr>
<td></td>
<td>How many women participate in finding solutions to problems identified during CMPP education meetings?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Have the women started their self help projects?</td>
<td>a) Yes  b) No</td>
</tr>
<tr>
<td></td>
<td>If yes, have they started the projects as a follow up to a CMPP seminar?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has Sitakunya Multipurpose Co-operative Society improved since the introduction of CMPP?</td>
<td>a) Yes  b) No</td>
</tr>
<tr>
<td></td>
<td>If yes, how has it improved?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>If no, why has the society not improved? Give reasons:</td>
<td></td>
</tr>
</tbody>
</table>
INTERVIEW SCHEDULE

This interview is intended to find out the CMPP organisers’ views about Sitakunya-Multipurpose Co-operative Society

1. How long have been working with Sitakunya MPCS? 

2. What are your objectives; what do you hope to achieve?

3. What are some of the limitations of working with Sitakunya MPCS?

4. What factors have positively affected the CMPP at Sitakunya MPCS?

5. What factors have negatively affected the CMPP at Sitakunya MPCS.

6. What has been your best achievement working with Sitakunya MPCS?

7. What has been your worst experience working with Sitakunya MPCS?

8. What is the level of participation in each stage of the project cycle that is planning, identification of problems, finding solutions to problems, project identification and implementation?