

**WOMEN PARTICIPATION IN DEVELOPMENT: THE PROCESS OF
EMPOWERMENT IN. KAZIMULE AND CHAGUNDA AREAS OF CHADIZA
DISTRICT.**

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**Submitted in partial fulfilment of the requirements of the degree of Master of
Communication for Development offered by the Department of Mass Communication
University of Zambia.**

DECLARATION

I declare that this research report has not been submitted for a degree in this or any other University.

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ABBREVIATIONS

AAA	-	America Aid Agency
ADP	-	Animal Draught Power
AID	-	American International Development Agency
AWA	-	Area Women Association
AWDA	-	Area Women Development Association
CDWA	-	Chadiza Women Development Association
CUSA	-	Credit Union and Savings Association
DWA	-	District Women Association
FAO	-	Food and Agriculture Organization
FH	-	Female Household
FSRT	-	Farming System Research Team
FVS	-	Finnish Volunteer Service
GP	-	Group Promoter
KEPA	-	Service Center for Development Cooperation
MAFF	-	Ministry of Agriculture Food and Fisheries
NGO	-	Non-Governmental Organisation
PAM	-	Programme Against Malnutrition
TBZ	-	Tobacco Board of Zambia
TFT	-	Training for Trainers
TOT	-	Training of Transformation

UN	-	United Nations
UNDP	-	United Nations Development programme
UNESCO	-	United Nations Educational, Scientific and Cultural Organization
WCARRD	-	World Conference on Agrarian Reforms and Rural Development
WID	-	Women In Development
ZCF	-	Zambia Cooperative Federation

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ACKNOWLEDGEMENTS

In carrying out this study, I had the fortune of being in contact with friends and kind people from whose great contributions I benefited immensely. For lack of space, I am unable to acknowledge all of them; but to them all I wish to express my sincere gratitude. Some, however, deserve my special mention. First and foremost, I wish to express my heartfelt thanks to my lecturer and supervisor Professor Francis Kasoma, who saw me through from the first year to date. Without his thoughtful comments and guidance, it would have been almost impossible to undertake this attachment report. Secondly, my thanks go to all women of Chadiza and their husbands who kept me during my stay in Chagunda and Kazimule, not forgetting Miss Diniwe Tembo, whose house was my accommodation in Kazimule, and Miss Maria Mwanza and Mrs Agness Mwanza who acted as my opinion leaders. They took me to all the groups in Kazimule. In Chagunda I would like to thank Mr Jason and Mrs Diana Banda who kept me in their home and prepared me all requirements, not forgetting Miss Regina Mwanza who took me to all the groups in Chagunda. And lastly, I appreciate the patience from all members of my family.

ABSTRACT

This report is based on the findings after one month stay in Kazimule and Chagunda areas, sponsored by KEPA. The report is about women in Chadiza District in the process of development. The emphasis of the report is on empowerment which can enable women to play leading roles in their development projects. It is an indisputable fact that the theme of the role of women in the process of development has attracted a lot of NGOs who brought a number of programs in Zambia. In Chadiza, KEPA (Zambia) has brought a number of programs one of which is to assist women in the formation of group clubs, with an idea of motivating them towards development projects. Therefore, this report examines the women's development projects in Chadiza in the areas of Kazimule and Chagunda under KEPA (Zambia). The idea which is conceived by KEPA is to make the projects in Kazimule and Chagunda viable, self sustaining and at the end of the day empower participants in the decision making.

It is argued in this report that, the women in Kazimule and Chagunda must be empowered and equipped with skills. Above all, the women must be assisted and motivated towards development projects. The report critically examine women development projects under auspices of KEPA (Zambia). The idea of KEPA (Zambia) to organize women group clubs viable, selfsustainable and at the end of the programme empower participants is discussed. The report concludes that sustainability may not be achieved, because members want quick returns from their clubs.

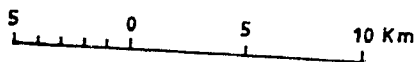
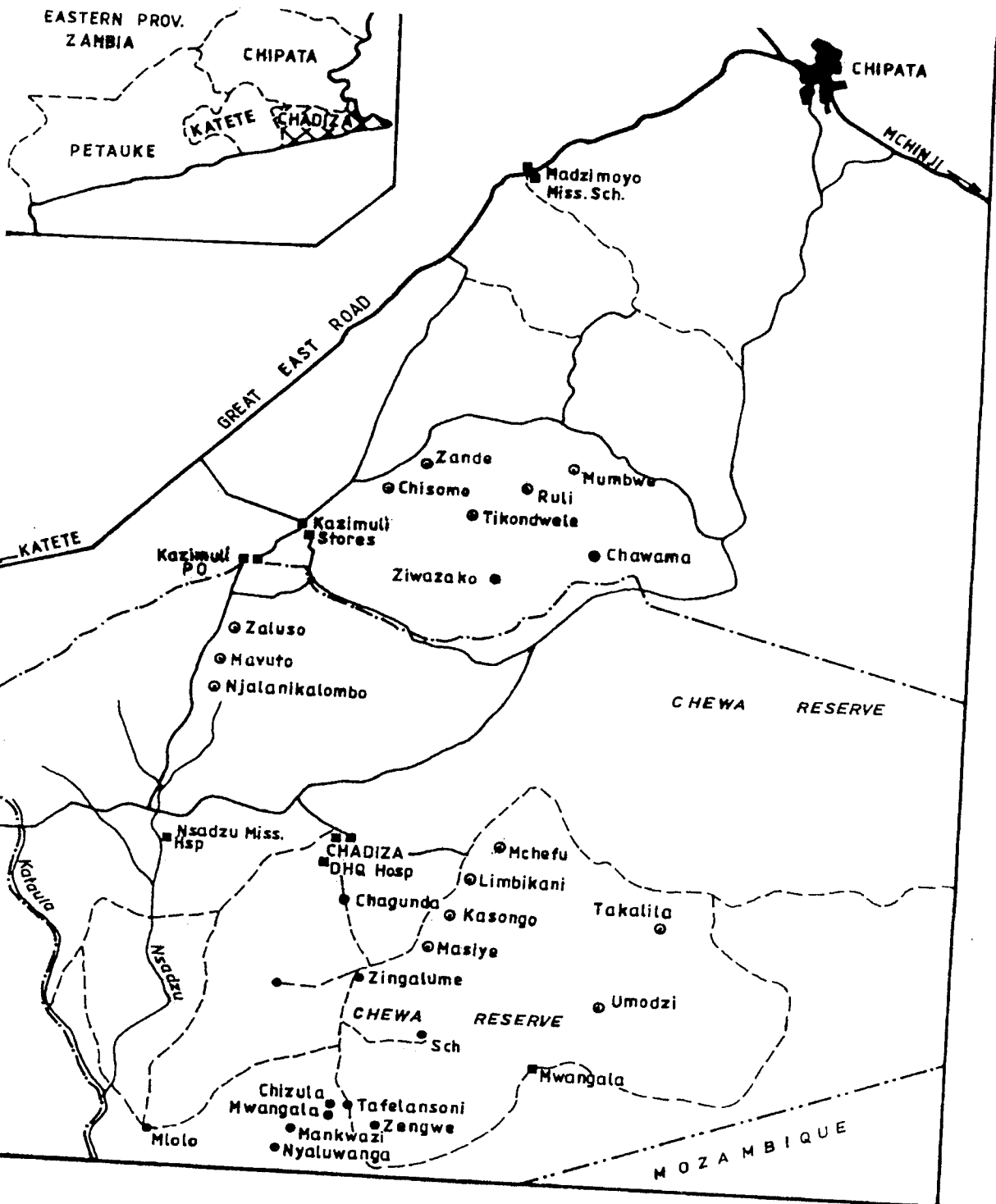
CHAPTER ONE

BACKGROUND INFORMATION

The following is a report of the major findings made during an attachment in the Eastern province, chadiza district in the areas of Kazimule and Chagunda, from 17th January to 16th February, 1998. (See fig. 1). The attachment was done at an on-going project whose main objective is to enable rural disadvantaged people, particularly women, to improve their socio-economic conditions through establishment of small, informal self help groups organized around group income generating activities which the groups themselves identify, encouraged by the KEPA (Zambia) the Finnish Volunteer Service.

Women work on development projects in all areas of Chadiza, under the umbrella of Chadiza District Women Development Association (CDWDA) at the district level and Area Women Development Association (AWDA) at the Ward level. The total number of beneficiaries in Kazimule and Chagunda areas is slightly over 200, making 11 members the average group size of all participating group members, of which 95% are female and 5% are male. There are 10 functioning groups in Kazimule and 6 in Chagunda. These groups are called clubs, but in this report we would prefer to call them development groups because they are groups of women striving to develop themselves and improve their living standards. KEPA (Zambia) uses locally recruited group promoters (GP) to facilitate the formation of development groups in each area of Kazimule and Chagunda.

This report includes an evaluation of the work which is done by the women in their quest for development, and the role we played as students of communication for development attached to the groups, and explains the experience gained after living in the villages. In the previous writings on development in Zambia, most writers focus more on the representation of NGOs and



- | | | | |
|------|-------------------------|-----------|------------------------|
| ■ ■ | Permanent Built up Area | ----- | International Boundary |
| DHQ | District Headquarters | - - - - - | District Boundary |
| ● | Settlement/Village | ==== | Main Tarmac Road |
| Hosp | Hospital | ===== | Maintained Road |
| P.O. | Post Office | ----- | Motorable Track |
| ○ | Active Areas | | |

Fig. 1: MAP OF CHADIZA DISTRICT

Government, while voices of the village women are missing. One aim of this report is, therefore, to portray the intentions and actions of the rural women in Chagunda and Kazimule. Therefore the aims of this report are:

- i) to focus on the development process and efforts done by the women in their own areas;
- ii) to examine how the women in Chagunda and Kazimule are participating in their own development effort;
- iii) to focus on the groups development process and its effect on participants;
- iv) to find out how far the participation empowered the women;
- v) to illustrate the activities of women group association in Kazimule and Chagunda areas;
- vi) to examine if women are benefitting from these group projects.
- vii) how does participation in agricultural development takes place?
- viii) The paper also explains how KEPA Zambia is trying to assist in empowering the women in their own development in Chagunda and Kazimule.

KEPA Zambia's role

Chadiza District Women Development Association is non-governmental and non-partisan organization in Chadiza, which is made up of all the women's development groups in Chadiza district. The aim is to assist women in their development process through formation of groups.

The objectives of the Chadiza District Women Development Association are:

- i) promotion of health awareness among women;
- ii) promoting domestic education among women in Chadiza;
- iii) initiating and carrying out income generating activities and establishing a revolving fund for the association;
- iv) seeking financial assistance from funding agencies when needed;
- v) promoting women participation in decision-making and in agroforestry;

vi) promoting literacy among women in Chadiza.

The above are the aspirations of the Chadiza District Women Development Association as elaborated by KEPA Zambia. The aim of KEPA is to allow women to participate in the development process, since women are pillars of the African society, and play an important role in the development of the country. The report explains the root causes of social economic imbalances that have developed as a result of the withdrawal of subsidies and explains how women in Kazimule and Chagunda are trying to solve these problems.

Statement of the problem

The attainment of independence by Zambia brought much hope to many Zambians. It was believed that this would enable politically independent Zambians to control their economic destinies and thereby generate self-sustaining growth and development and improve the standard of living of the people. However, despite political independence the cherished dream of economic independence has not been achieved. Indeed, the most glaring fact about Zambia is that it is still the poorest country in the Southern Africa. Zambians are living in absolute poverty, especially Zambian women in the rural areas.

Women face many problems in their effort to contribute to development in Zambia. The problems women face are: inadequate national policy recognizing women in national development; lack of access to land, therefore are unable to expand crop production; technology service provided by the government do not favour women; further more until recently married women were not allowed to apply for loans in their capacity as small scale farmers. Single women were obliged to prove that they were single. A study conducted by Kanyangwa identified the role played by women in Zambian agriculture and the impact of this role is very important

in economic development of the country. The study however concluded that female households face more severe constraints to food production because they cultivate small area given to them by village administrators. Most women lack education as a result lacks access to numerous sources to information. This findings in the Kanyangwa report is very similar to the results of my study and therefore support my findings in Kazimule and Chagunda.

Zambia's economic and social conditions began to deteriorate more in the 1970s, despite many efforts on development and policy reform measures which have essentially involved economic reforms. This has led some pessimists to predict that Zambians would not be able to improve their economy. The bad economic situation is widely believed to have originated from the development strategies and policies that most African countries pursued upon attaining political independence. Many of them, including Zambia, carried out import substitution industrialization strategies which had retarded rather than improved their economies. Therefore, in order to restore growth it is often argued that Zambians should liberalise themselves and remove the distortions that were introduced in their economic systems through government intervention and face what they can produce and manage.

It is also argued that rural development in Zambia has failed to satisfy its objectives and promises to the rural poor majority because of lack of participation by the local people. A recent evaluation by the World Bank found that half of Zambia's rural development programmes both in schools and agriculture funded by the Bank are outright failures. A review of Zambian Government assistance to agricultural co-operatives through offering loans to individuals in the First and Second Republics reveals that it was a failure. Individuals did not pay back the loans given to them by the Government, co-operatives formed by initiatives from the Zambian Government did not bear fruits they were intended for, because they were initiated from above.

A study by Zehender (1989) showed that the failure of development projects in various countries in the South is caused by imposition. In the same vein studies made by the International Labour Organization (ILO) on eliminating rural poverty and that done on behalf of the Food and Agricultural Organization (FAO) by Mosher (1981) showed that when people are excluded from activities of projects aiming at developing them, they will not consider those projects to be for their own benefit and this causes such development projects to fail because the grassroots are sidelined. Unless, therefore, the rural people are given the means to participate fully in their own development, the development projects in Zambia will continue to fail.

The general purpose of this study is to find out the major pattern of participation in development; to see what patterns groups should take in participatory communication for development. It will be shown how participation is taking place.

The Ministry of Agriculture, Food and Fisheries (MAFF) does not have stated policy which sets the guidelines to assist female farmers or integrating women producers into broader agricultural development plans. Though important initiatives concerning women exist within the extension and planning division of the MAFF, this is not helpful to women in any way. How then are these clubs to survive under these difficulties? The Government of President Chiluba has introduced many far reaching policy changes since its inception in 1991. None of these have had such visibly and impact for its citizens as those affecting agricultural markets. The Government of Zambia retreated from purchasing agricultural produce, buying inputs for farmers and offering credit. In all, the Government withdrew from direct involvement in farming and followed capitalist method of development. This brought confusion and despondency especially for women in rural areas like Kazimule and Chagunda. The impact was also bad in the terms of rural credit. The institutions which constituted the agricultural credit system from 1987 namely Lima

Bank, Zambia Co-operative Federation (ZCF) and Credit Union Savings Association (CUSA) have all collapsed.

Literature review

Since the 1980s, the emphasis in development policy has switched to women's active role in production as an efficient means to attain development, the so-called women in development (WID) approach, especially prevalent in structural adjustment policies which Zambia is following. This development approach is carried out mainly through women's organizations. The major difference, as we shall see, is the stress on women as active partners in development, instead of being passive recipients of aid. Participation means that women must actively engage themselves in economic activities that affect them. They must organize themselves, formulate their practical and strategic needs and make demands on the state and on society. These demands can result in structural transformation of the rural women. This change in rhetoric and approach coincides with similar changes in communication for development thinking, which focuses on grassroots organization and popular participation as prerequisites for development and growth.

Quebral, (1985:25-27) visualised participatory development communication as an art and science bridging the widening socio-economic gap in society. Yadav (1986:9), took a similar stand when he argued that development can easily take place when decisions, actions and inputs are facilitated by the people themselves within their own environment. Yadav further went on to indicate that the process of social change in a desired and predetermined direction in a specified area or section of a given society can only succeed if the people themselves participate in their own development. Childers, also perceived development support communication as an input in the developing of a plan (Childers, 1990:11-2). The economic and social development through participatory process has been highlighted by Roger, (1976) and Singhal, (1989) when they

argued that the development of people is by people themselves.

White, Nair and Ascroft, (1994:345-8) are right when they stated in their chapter that local people know the environment they live in, because they have lived there for a long time, therefore, for an expert who comes from outside and want to impose development on the people, that would not work. People should be able to make changes within their own environment using local resources and materials. In this way development would be sustainable.

At the World Conference on Agrarian Reforms and Rural Development (WCARRD) held in Rome in 1979, the international community identified lack of active participation of the poor in programmes designed to assist them as the cause for failure in many development projects. Further the WCARRD, declared that participation by rural people in the institution that will govern their lives is a basic human right if rural development was to realise its potential. The conference resolved that the disadvantaged rural people had to be involved in designing policies and in financing their own programmes. We see here that a close link between participation and voluntary financing would lead to autonomous and democratic organization of any programme.

The conference argued further that, rural women should be given opportunity in rural development. We can also propose that assistance which may be channelled through peasant women farmer groups, as is done in Kazimule and Chagunda areas is likely to succeed.

Therefore, it is generally agreed by most development experts that agricultural and rural development is essential if developing countries are to develop effectively. Todaro, for example argued that if development is to take place in developing countries, it should start from the rural areas and by indigenous people, in general, and in the agricultural sector, in particular in order

for development to be self-sustaining women should not be excluded (Todaro, 1989:296-8).

Roberts and Elliotts also stressed the importance of agricultural development to the whole development of the *Zambian* economy. They argued that although *Zambia* is not dependent upon the agricultural sector to generate foreign exchange, the central fact is that a strategy of development that leaves unchanged the standards of living of the rural population would be judged as misconceived and fail. They concluded that the importance of agricultural development to the *Zambian* economy or any developing nation for that matter, could not be over emphasized (Roberts and Elliotts, 1971:269).

Rural development may proceed well, if among other things, there is an effective understanding of communities in which change agents are going to work. The agents as noted by Gordon are concerned with participation of all groups in the community in activities aiming at improving living conditions of people (Gordon, 1969:74). In these circumstances, Christenson and Robinson are right when they argued that there is a need to be able to define a community and understand how it functions. This would enable a change agent to perceive elements which stimulate consensus or interest of the beneficiaries, while at the same time a change agent living within the community would be able to identify elements which hinder people from participating in their own development. However, this can only be done if change agents live with the beneficiaries. Living with the beneficiaries helps change agents understand problems confronting their community (Christenson and Robinson, 1980:6).

In their study, Lloyd and Wilkinson (1985:32-5) pointed out that local ecologies are more or less complete organizations of social life. According to these authors social life breeds solidarity a main characteristic of rural communities. Brokesha, Hodge and Sanders, (1966:26-9) have

provided a detailed discussion of characteristics affecting communities. These include, geographical locality which refers to places where people live, marked by boundaries, such as the one we found in Kazimule and Chagunda. Boundaries have local names to which all members in Kazimule and Chagunda are associated with. Therefore, since the community lived in one area and are governed by traditional culture, personality characteristics and time they know their area better than anybody.

The ethnic composition of people and the quality of social interaction between them varies from community to community. However, the pattern of life is influenced by physical environmental factors and natural resources. Culture varies from one community to another in terms of values, tradition, norms and beliefs. Time, is important in terms of the length of period the community may have existed in a given area. Long existence in one area is one of the indications that the community understand and know their area better than any stranger. Wilson, (1992:25) saw a community which has been living in an area for centuries as a sign of complex economics and as a social process in which individuals find the satisfactions that are supplied by their area. Putting it in another way, the community in villages are large social wholes which are capable of meeting their needs. Residents are able to meet their requirements from birth to death. We can then argue, therefore, that villages in Kazimule and Chagunda areas are towns of the residents who have been living there for a long time. Sanderson (1987:481) argues that people living in the rural areas comprise of social interaction of different people and their institutions in a local area in which they live in the dispersed farmsteads, hamlets or villages. To Sanderson, this forms the centre of their activities. Sanderson, therefore, saw community life in a rural area, as centred around village centres. Sanderson also argues that development can succeed only if it is done and carried out by the locals in their own areas since they know the disadvantages and advantages of their environment. Sanderson further argues that since women do most of the

labour in the rural areas, they produce most of the food consumed by their families. Women should, therefore, be allowed to participate in clubs sponsored by any NGO. This according to Sanderson brings sustainability in development. Sustainability if achieved by women Sanderson argues, brings continued development and people will live in harmony because they have joint projects.

Discussing a case for the rural West African Situation. Opeke, (1984:371-2) argued that villages are dwelling places for peasant farmers made up of three or more mud huts. Some villages can be likened to a small average farm of three or four hectares, where crops are grown and livestock kept. A good example in Zambia is Kazimule area west of Chadiza district. This area developed as tenant farming area after it was reclaimed from white tobacco farmers immediately after independence. And Chagunda area east of Chadiza which developed as traditional villages some years back.

Methodology

During the attachment the major method of data collection was mainly through the use of group interviews and participant observation. As said earlier, there are 16 women groups in both Kazimule and Chagunda and we managed to meet all of them. The fieldwork was conducted during afternoons. The reason was that, January and February are two months when women are busy in their fields.

The time table was worked out with group leaders. Each of the 16 groups was allocated the specific days. Non-members were also encouraged to attend. All meetings took place under the trees. Most of time we had to raise the questions, this was done in order to stimulate debates during the meeting. This student and his colleague preferred to sit down on the mat with women,

but women discouraged this, they gave us stools during sessions. Interviews were also conducted with individuals in the groups. An member could answer and others would add or subtract. Such approach was aimed to generate participation of all members.

At the end of the session, individual interviews were done. The interviewee were randomly picked. There was no targeted number. We did not use questioner. The type of reseach was qualitative. Both men and women who were either members or non members were interviewed. During sessions, sometimes men answered on behalf of women, some questions were directed to women only. This student explained to women the need of them to ask on topics which affected their clubs.

We lived in two different villages, participating in the daily life and work as well as celebrations of women. We assisted in weeding of maize, cotton and groundnuts. Our stay became not that of just an outsider but participant in the activities of women and learning through discussions. In fact, some of the interviews were done during day to day tasks after long travel. At one time we walked a distance of 20km from the village where we were hosted to the tar road (Great East Road) and on our way we met different women and had some discussions with them. In the villages we were warmly received and the biggest achievement for me was learning deep Chichewa language, in addition to Lusaka Chewa which I know.

We learnt a lot through participation, which, according to Gronfors (1982) is a conscious and systematic method of sharing the life and activities of the target groups. Open-ended interviews with individuals was also conducted in Chadiza where we interviewed the Community Development Officer a Mr. Daka. Letters and documents at DWA house in Chadiza were examined. We also conducted some documentary searches in published works.

CHAPTER TWO

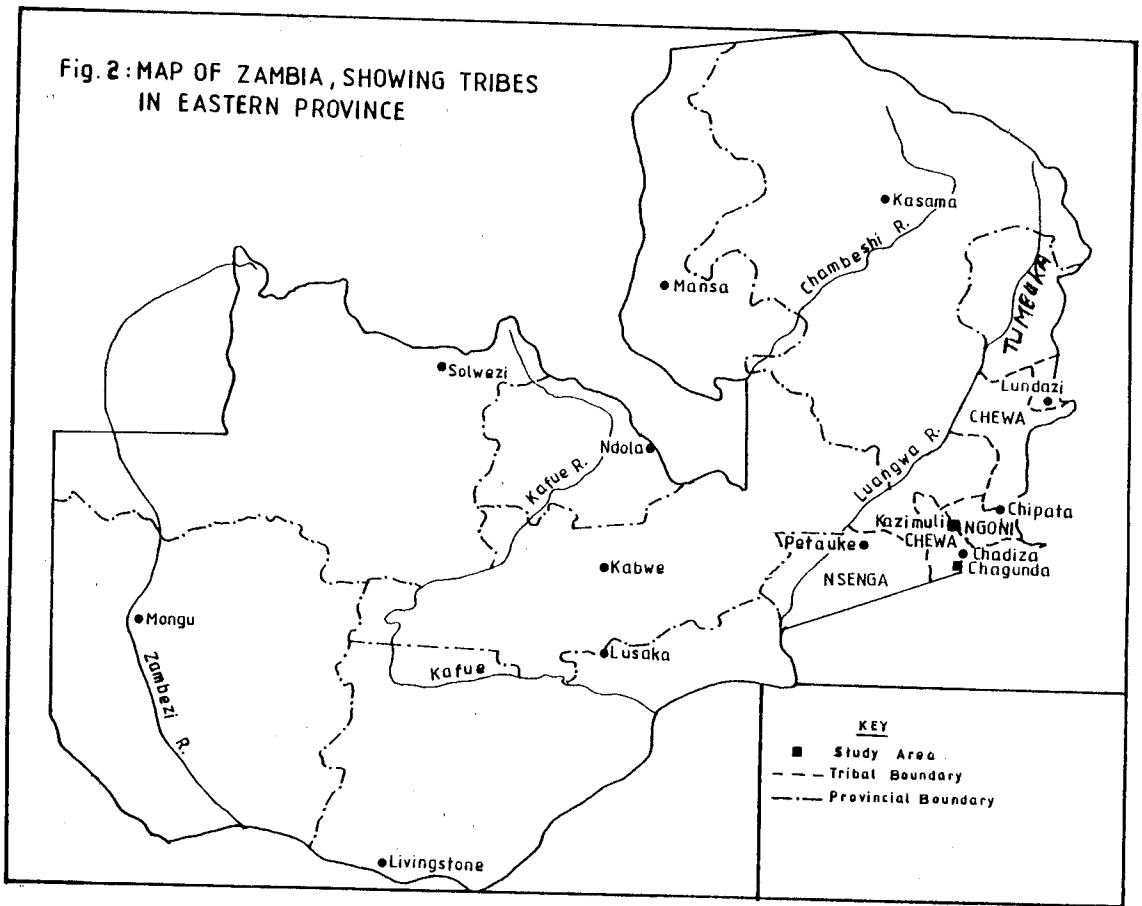
COMMUNITY LIFE IN CHAGUNDA AND KAZIMULE

In this chapter an attempt is made to describe the communities in Chagunda and Kazimule, particularly women. The chapter will also discuss this student's experiences in Kazimule and Chagunda. The discussion will provide us with some basis for detailed rural sociological studies of communities in these two areas under review and give us background information on people living in Kazimule and Chagunda. Background information is important for participatory communication for development. For it explains why people behave the way they do. As argued in the review of literature, people should participate in development that affect them because they best know what they need. Further, since they will have lived in the area for quite a long time they understand their environment better than anybody else.

Geographically, Chagunda and Kazimule areas are found in Chadiza District in Eastern Province of Zambia, (see fig. 2). The district is dominated by the Chewa ethnic group. We will, therefore, attempt to look at the Chewa people by tracing their history and customs. we will also, in passing, discuss the Ngoni and Bemba people who are also found in the district.

Upon arrival from Lusaka on the 16th January, 1998, we spent one night in Chipata town. On Saturday 17th January, 1998 we were taken to Chadiza, where we spent two nights. The town had no water that day, so we did not wash. On 20th January, 1998 this student and his colleague Mr. Beenwell Mwale were driven to Kazimule which is near the Great East Road. Our task as arranged by Trja Laitila, a KEPA representative, was to cover two areas: Chagunda and Kazimule.

Fig. 2: MAP OF ZAMBIA, SHOWING TRIBES
IN EASTERN PROVINCE



Experience in Kazimule and Chagunda

The co-ordinator of CDWA, Tarja Laitila took us to Kazimule to begin our attachment. We were just left to the women at Kazimule stores, some hundred metres from Kazimule Post Office. There was no arrangements or handover for our stay. We were just dumped to the women. The women did not expect us, they expected us in December, 1997. The women made quick arrangement and made our base to be at Mr. Joseph Tembo's farm some 200 metres from Kazimule Post Office. The farm was chosen because the woman who was assigned to take care of us lived there, Miss Diniwe Tembo.

Word was sent around the farms that the students from the University of Zambia had arrived. Members came in numbers to greet us. We first asked the women group leaders to introduce us to the chairmen and other political leaders in the farms. The idea behind this is, in an African situation like the one we were, it is not in order to address women in the villages without the knowledge of the village administrators. We were taken around to the women's groups. And dates and days for the meetings were arranged forthwith. We designed the plan with the chairpersons of the women groups.

Kazimule area is not a new place to me as I once lived in Chipata in the 1960s. I used to patronise the area of Kazimule. At that time the area was full of activities. There was a shopping centre which comprised of some stores, a bar and a butchery. Kazimule Post Office was one of the modern buildings. The area had some farms which were producing virginia tobacco. During the attachment, this student found that the shopping centre is only survived by the buildings, the shops were closed some years back and are dilapidated. Kazimule post office was also dilapidated, the roof is eaten by ants. The Post Office was only selling stamps, Telegraph and telephone wires were cut off. Diniwe Tembo the woman who was chosen to take care of us

in Kazimule did a commendable job. She cooked for us, she prepared warm water twice a day. She gave us two single beds with slim mattresses to sleep on, she used to prepare breakfast, lunch and supper before we retired to sleep. Her reception was very good.

As argued earlier our field work has to be done in the afternoon, to allow women to work in their fields in the morning. Miss Maria Mwanza and Mrs Agness Mwanza were assigned to accompany us in the fields in Kazimule. Some clubs were almost 20 or 30 km from where we were keeping. We used to take the whole day, and in such cases the women of the group we visited used to provide lunch. As a condition for the rural Zambia, there were no transport, so we covered these places on foot.

In the field women expected more from us. Our explanations that we were students, who have come to learn from them could not be understood. The women did not believe that a man of 55 years could be a student, they thought he was a worker from the Ministry who brought information about inputs which they required for their clubs.

On Sunday the 25th January, 1998 our hosts invited us to church. The main religious denomination in Kazimule and Chagunda are Reformed Church and Roman Catholic Church respectively. However, we could not attend the church services that day in Kazimule, because we had already made some arrangement to walk to the Great East Road. This student and his colleague wanted to view the area of Kazimule out of action area. Kazimule is almost 20km from the tar road. On our way all women we met were demanding help from us. The women expected and believed that the University student could change their life.

chairperson Mrs. Diana Banda were assigned to look after us. As usually they prepared all our requirements. At that time our mealie meal got finished. We had to buy another 25 kg bag in Chadiza. They are six women groups in Chagunda.

Our first night in Chagunda was bad, we were attacked by the white ants, we tried to burn the ants with paraffin but that could not work. We spent sleep less night. In the morning we told our host about our night ordeal. We were shown by a woman that ants can be stopped by surrounding their hole with a black charcoal line. We learnt later that ants were common in Chagunda especially during the rain season, so our experience was not a strange thing it was a common problem to some residents of Chagunda. Jason Banda a retired civil servant and the owner of the village, spread the house with insecticide and surrendered us his two beds to ensure that we slept well the following nights.

The following morning on tuesday we asked our opinion leaders to take us to the village headmen. Chagunda had about 8 village headmen, we met all of them. The arrangement was already made, because the AWA in Chagunda had about our presence in Kazimule and that after our stay in Kazimule we would be in Chagunda. We were taken around the area to meet chairpersons of the clubs. Like in Kazimule, there was no problem for this student's in adjusting to the area although the area was new to him. Men and women came to greet us. Chagunda concillor used to come in the evening to chant with us.

One point we made during our attachment and practical was to avoid to talk in english, we never shown to the women that we know english better than them. Although there was some attempts by women to address us in english. We could only use english at a person who could not understand chichewa. The community of Chagunda and Kazimule later realised that we were just

people like them who came to bring development for the women. We wanted to be treated like anybody else in the village, we did not want to be given special treatment. But women did not want that, they wanted to give us special care. We shared the meal prepared for us with people who came to visit us. In Kazimule the meal were served in Mr. Tembo's house which had modern dinning chairs. In Chagunda the meals were served in Mr. Jason Banda's home which had also modern chairs. We were against this arrangement, we wanted to feed like anybody, outside homes. But women did not want to agree to our suggestion.

We walked through the jungles crossed some stream, walking on hills and stones bare footed, when going to visit some groups. At one time we crossed the stream using logs. There was no better bridges in most cases. We shielded ourselves against rains with umbrellas.

The other thing this student advised his young colleague was not to move around with women during our attachment. This was done to avoid men to suspect us against their wives. At one occassion, one man followed his wife to the meeting we held in Kazimule. It was common to see women showing some gestures. We ignored this at all times. Although our guides were women, we maintained a safe distance from them and made sure that our discussion centred on development only. But we used to share some common jokes.

The period under review was bad not only to women of Chagunda and Kazimule but for people of Eastern Province. It was time of hunger in the area. Some villagers suspected us as agents of food for work, and demanded to know when they should start working for food. Some demanded to know when relief food would arrive in the areas. Women informed us that they

survived on boiled mango for their supper. The hunger situation was bad that the 25kg we carried finished in less than five days when we anticipated it to last us for a month in Kazimule, because we were sharing it with our hosts. We were put in bad situation, there were no where we could buy mealie meal. We have to depend on small packets of rice which we carried. We bought a goat, thinking that it would off set the finished mealie meal but only lasted for three days. Because of hunger situation some villagers mistook us for relief food agents, who went to the area to list names of old people who would receive relief food.

However, we had a lot of generosity from the women groups who gave us whatever they had, in Chagunda all groups we visited gave us a chicken to make our stay comfortable. Mr Jason Banda treated me to mabisi as soon as he learnt that I was a Lozi. He gave me mabisi at every supper.

CHEWA

The Chewa-speaking people of Chagunda and Kazimule are part of the larger Chewa ethnic group found in Zambia, Malawi and Mozambique. Before the arrival of Europeans and the Ngoni, the Chewa were part of a big nation whose boundaries embraced the area between 12° and 15° south and between 31° to 34° east (see map above fig. 2). The Zambian Chewa are mainly found in Chadiza. But prior to their occupation of this area, the Chewa trace their origin to the Congo where, it is said, they were part of the Baluba Kingdom. However, Langworthy argues that the Chewa might have first settled South of Lake Malawi between AD 1500 and 1600, where they were called Amalawi or "people of the fire flames." But later, due to environmental problems the Chewa in Malawi formed splinter groups some of which came to Mozambique and later to

Zambia (Langworthy, 1972:29-30).

Marriage and customs

The most conspicuous social trait of Chagunda and Kazimule Chewa as we found them is their pattern of residence which is based on matrimonial affinity. Their traditional system of descent is reckoned through women. This maternal dominance purports that any children a man has fathered has no right to his property, they are his wife's children and can only inherit their maternal uncle's property. Thus our stay in Chagunda and Kazimule showed that maternal uncles are the owners of the villages. Similarly, we were told that, on the territorial level, succession to the throne is observed matrimonially. Males move and live in their wives' villages and are called Akamwini which literally means somebody's husband. A man's freedom in his wife's village is sometimes limited. As a result of this some Ngoni we met who settled in Chewa land, who have joking relationship with the Chewa sarcastically called a Chewa man as "nothing but a hired bull." Bemba joined in sharing the same joke. This is, of course in disapproval of this system of marriage where children belong to the woman. We also noticed many children whose uncles did not care to take to school or stopped school roaming about in Chewa villages because they joined the Nyau secret society. Above all, the Chewa system of matrilineal residence as well as its accompanying matrimonial system of inheritance have been held responsible for the conflicts and failure of development in Kazimule and Chagunda.

Other ethnic groups

The other ethnic groups that are found in Chagunda and Kazimule are the Ngoni who, it appears, first came to live there in the late 19th century. However, the Ngoni are prominently in

Kazimule, and most of them are retired civil servants who took up small farms after working for the Government of Zambia, some migrated from Chipata District.

Kazimule was formerly occupied by white settlers who were given farms as compensation after fighting in the Second World War (Roberts, 1976:76). The settlement by whites seems to have started in the late 1940s and early 1950s. According to post office record, Kazimule post office was built in 1953.

The Ngoni are patrilineal, this means the family lineage is through the father and children inherit property of their fathers. According to the patrilineal Ngoni the responsibility of raising up children is the father's, but if the father dies, the responsibility falls on his elder or young brothers.

We found it common among the Ngoni for the wife to move from her home and settle in her husband's home. She becomes a permanent member of the husband's family after he has paid the bride price. Bride price is paid by the husband's family to the wife's family. The husband is the main authority in the family and sons or daughters inherit land and other property from their fathers. We were also told that the brothers of the husband may come together and agree that one of them should step into the shoes of his brother in case of death and perform for the widow and her family all the functions which the deceased performed. However, nowadays such tradition is becoming less popular because of deadly diseases such as AIDS.

There are also some Bembas in Kazimule, they also own small farms. Bemba's are of recent arrival and most of them are retired civil servants. Some found themselves in the area after marrying a Ngoni or Chewa woman and then decided to set up a small village or occupy a small farm.

Villages in Kazimule and Chagunda

The village plays a very central role in many parts of Zambia. Its functions are varied and may differ from area to area, province to province and even from district to district. The focus of our discussion centres on economics, social and cultural functions of a village as we observed them in Chagunda and Kazimule. In its most broad sense, a village in Kazimule and Chagunda consists of a group of households whose members are related in one way or another. The network of relationship is on the basis of kinship, acquaintances and common experiences. Historically, the village has been the smallest administrative unit for political mobilisation and for rural development. Sizes of villages in Kazimule and Chagunda vary from a few to many huts.

The village in Kazimule and Chagunda is, sometimes, not a highly organized work unit in, but generally, members of a village are prepared to help one another although the extent of such help varies from village to village. The degree of co-operation is based on kinship which for the Chewa and Ngoni is based on matrimonial and patrimonial lineage respectively, as well as other relationships existing among the inhabitants. Coltman (1965) adds another dimension when he wrote:

It must be borne in mind when looking at the social and economic functions of a village in Zambia that what one community considers a desirable social or economic feature in its everyday living pattern may not suit others whose social attitudes differ. All social and economic functions of a village reflect local needs (Coltman, 1965:45).

Finally, personal and domestic disputes among the villagers are settled by village headmen and kinsmen from each party involved in the dispute.

The Process of Socialization

The villagers in Chagunda through their forums play an important role in the socialization process. It is here where many things are discussed. Boys and girls are told of past events, stories on how to behave and their roles as they grow up in the society. Colson (1967) and Richards (1969) argued that these forums leave a strong imprint upon the minds of the youth. This is particularly true for Chagunda which is comprised of traditional villages unlike Kazimule which is relatively modern and is occupied by family tenant farmers.

We were informed that, in the olden days, older boys of the villages were responsible for herding cattle, a responsibility they did without remuneration regardless of the number of herds owned by each boy's parents. Today, with the penetration of the money economy, some boys have to be paid. However, among the women who own domestic animals, the function to look after cattle is still entirely for male relatives. Each village in Kazimule and Chagunda had one kraal. In some villages there are pens for goats. The construction of a new kraal for cattle or pens is again chiefly a boys' task.

For girls, many roles pertaining to women behaviour are learnt as they participate in the various tasks done by women. The climax of the village as socialization agent for girls is marked at various initiation ceremonies when the girls come of age, particularly those roles about marriage.

Visits of villagers to town

Visits of villagers to town were found to be rare. Only those in salaried employment went to the Chadiza boma once a month to collect their salaries. Those in the informal sector employment went to major towns only when they had family matters to settle with their urban relatives such as funerals. However, youngmen migrate to the urban areas to look for employment. The result of the migration is that there are high number of female headed households in Kazimule and Chagunda. The consequence of the female-headed household is that male labour is greatly missed. The heavy traditional reliance on male labour meant that with absence of male, there is some breakdown in both family and agrarian production. The reason become clear if we look at general pattern of labour in the villages. Men do the initial clearing of land by cutting down trees. Women collect and burn them. With large percentage of energetic men gone to urban areas women were not able to maintain this system single-handed. Therefore, a tendency developed to use the same field over and over again leading the soil gradually becoming depleted and declining food output. In addition, since the Chewa are matrilineal and matrilocal, living in the wife's village, this student noticed that the women could not claim support from their husband's brothers because they were not there in their villages.

The absence of men has another consequence in Chagunda and Kazimule. Women entered into polygamy at the early age of their marriage, so that they could have access to male labour. This was common among the Chewa of Kazimule and Chagunda.

Among the Ngoni, the situation was a bit different. Ngoni are patrilineal and the social structure of patrilineal people states that males staying behind are obliged to look after the wives, and daughters of absent brothers.

Division of labour

Division of labour at village level was found to be strictly in terms of sex within families in these areas under review. Men were engaged in strenuous task such as house building, lumbering ploughing and other jobs. Women were engaged in collecting firewood, drawing water, looking after children and sometimes gathering some fruits and smearing mud on the new built houses. Cultivating the land was usually done by women. Crops such as maize, beans, groundnuts are grown for consumption, but sometimes are for sale.

Whilst in Kazimule and Chagunda this student observed that women played an important role in the village life. Their labour was very important both in the fields and in the homes. They were the one who tended the fields most of the time and cared for their families. They were very busy most of the time. Men were also busy working, but it was common to see them relaxing and drinking their local brew. Women were also engaged in petty trading.

Natural features

There are no river valleys in Kazimule and Chagunda, as such these areas suffer from shortage of water during the dry seasons. However, there are some dambos used as gardens during the dry seasons. On uplands the soil is rocky and sandy. The Chewa country side of Kazimule and Chagunda areas is mountainous with valleys. The climate is sharply divided into wet and dry

seasons. The wet season is the only time for crop agriculture and this occurs between November and March when the rains fall.

Access to resources

The period under review (16th January to 17th February 1998) was seen by the development groups in Kazimule and Chagunda as a time of crisis, because people were confronted by radical changes in agricultural policy and drought. This section attempts to analyse women farmer's perceptions of, and response to these conditions. At community level, the crisis has manifested itself in different ways according to particular circumstances, especially local agro-ecological conditions and the inaccessibility to markets. Many members in these groups found themselves unable to meet their own household food requirements. Faced by the withdrawal of help from the Government, farmers in these areas could produce only enough to meet their subsistence needs.

The problems of lack of Government support for produce, and lack of guaranteed markets of inputs. In discussing the above problems and constraints which they faced, group members exhibited a sophisticated notion of the nexus of causes which resulted in low productivity and poor welfare. As an example, the table below outlines what the women small scale farmers in Kazimule and Chagunda villages believed to be the causes of their poverty.

TABLE 1: Major constraints to crop production from farmers by study site

KAZIMULE AREA	Unreliable marketing, lack of credit facilities, lack of farm implements, poor roads, lack of fertilizer and other inputs e.g. seeds.
CHAGUNDA AREA	Poor roads, no markets, low commodity price. Sometimes late supply of inputs. Lack of employment to raise money for farm inputs.

Agricultural marketing

Many women stated that selling their produce was their main problem. As in the case of inputs, there was a shortage of dealers and the price offered was very low compared with the price demanded for fertilizer. Buyers in most cases did not pay in time. They collected the produce and left without paying for the items they had collected. The high cost of transporting the items to the market was also mentioned as obstacle. High cost of grain bags, and lack of nearby markets made many women to revert to bartering their produce with other materials like salaula (second hand clothes). The roads were poor in these areas. It took long hours for a four wheel-drive vehicle to travel from either Kazimule or Chagunda to Chipata or Chadiza.

Effectiveness of agriculture and veterinary extension

Women expressed very unfavourable views of the agricultural extension services which they received from the Department of Agriculture. They said agricultural extension services were

basically non-existent. Extension agents never visited them. Some women stated that extension workers are youth who have theoretical knowledge from textbooks, but lacked experience. Other women said that, messages from extension workers, focused too much on maize planting to the exclusion of other crops. Some women felt that they did not feel male extension workers communicated effectively with them, in the presence of their husbands. That is why they did not want to attend their meetings.

For the veterinary services, according to women in Kazimule and Chagunda, there had been a drastic decline in veterinary services during the 1990s, resulting in high animal morbidity which leads to mortality and declining cattle numbers. This was due to the introduction of commercialization of veterinary services in 1993. Free acaricides were no longer offered by the Government. Although most women who owned cattle in these groups expressed willingness to purchase veterinary drugs, these drugs were not available to them without travelling a long distance to Chipata. Furthermore, many women felt that the drugs were expensive and unaffordable. Women also considered the consultation fee paid to veterinary assistant in order for them to vaccinate their animals unjustified, they claimed that veterinary assistants are not doctors to be paid consultation fee. The women also complained that these services were centred at Chadiza Boma which was very far away from some villages. It was also found that the veterinary camps in Kazimule and Chagunda were not staffed. The officer who resides at Chadiza Boma lacked transport to treat animals in Chagunda and Kazimule.

Unfavourable performance of veterinary extension led to Livestock diseases which have been ranked as the greatest problem facing not only women but even men in Kazimule and Chagunda.

Cattle numbers have dwindled greatly. Increased cattle diseases was linked to declining veterinary extension services and unavailability of drugs, in both areas of Kazimule and Chagunda. The death of animals underlie both social as well as economic problems. As the result of animal mortalities, households were unable to meet their social obligations such as making marriage payments, holding female initiation ceremonies, making payment in local court cases and transportation of goods to markets and the sick to the nearest health centre. Cattle diseases also affected cultivation in cases where the animals were used to pull ploughs.

Social attributes

One of the aims of the attachment was to establish the background of participants in the development programme. To do this the following aspects were examined: age, education, marital status and membership of other organized groups. This student found that the age of women participating in the clubs ranged in the age of 18-60 years. With almost half falling into the age of 20-39 years of age group. Very few participants were aged 15-20 years. See (table 2) since this age group consists of women that beginning to start life, not yet established in the community, beginning to consolidate domestic responsibilities, and therefore, did not have much time to participate in the groups. Participation were highest among women aged 40 years and above age group. Women in this age group, unlike the younger age groups, are in the end of their child bearing period, more established in society and less burdened with domestic responsibility. It was also found that women who were literate participated well in their clubs than illiterate.

TABLE 2: Distribution of members by age group in Kazimule and Chagunda.

AGE GROUP	PERCENTAGE
15-19	2.5
20-29	24.3
30-39	21.3
40-49	29.2
50-59	13.4
60-	7.4
Don't Know	1.4
TOTAL	100

Youth unemployment

Youth unemployment was another problem we noted in the villages. Some of the youth had received secondary school education but had no training or employment. This had led some of them to be involved in crimes such as stealing or indulging in drinking kachasu (locally produced gin) and smoking dagga. The problem of youth unemployment was serious in Chagunda and Kazimule, particularly when one considers that less than one fifth of primary school pupils goes to secondary schools.

Illiteracy

Illiteracy is a serious problem in Zambia especially for women in rural areas, who comprise two thirds of the rural people (Milimo, 1997:15). This was the same for the Chagunda and Kazimule rural setting. In principle, men and women have equal access to formal education. However, although at the primary level there is a relatively equal number of girls and boys by the end of secondary school education only about one third of the girl pupils remain. At more advanced

levels like colleges the percentage is dramatically lower. This was very true for Kazimule and Chagunda areas, considering that these places are far away from Chadiza Boma. In Kazimule there was only one primary school up to Grade 7. In Chagunda the level of illiteracy was even higher for there was no senior primary school nearby. The nearest school only goes up to Grade 4. In addition to this many female pupils lost school places after being pregnant before they could even reach Grade 8. While we were in Chagunda it was common for the women to point at one of them that she used to know how to write and read but she no longer because of lack of reading materials.

The illiteracy rate was therefore higher among women, and this contributed to their general lack of information about such things like credit, agricultural inputs, extension services etc. To make matters worse, the heavy work load of Chagunda and Kazimule women in their households precludes their involvement in literacy classes or clubs meant for development. Illiteracy is, therefore, one of the greatest constraints on female farmers and one of the reasons why women have been ignored, not only in Chagunda and Kazimule but elsewhere in Zambia.

Health and nutrition

We found health facilities lacking in Kazimule. The nearest clinic is 28km from other villages. There was no clinic in Chagunda, in Kazimule the Clinic there was managed by untrained personnel. Malnutrition of different degrees was chronic rather than acute in Kazimule and Chagunda. In 1984, it was estimated that at least 40% of Zambia's population (i.e. about 3 million Zambians of all ages) were undernourished or at high risk of malnutrition (Milimo,

1997:17). The situation was most serious for children in rural areas under five years of age and lactating mothers. However, in Kazimule and Chagunda areas the situation was not as serious as this student had expected. Of all the reasons for malnutrition poverty was the most mentioned. Recent studies in other parts of Zambia, have shown that, when women have responsibility of providing the labour for both cash crops and food consumption. Food production suffers because women concentrate on producing for cash (Milimo, 1997:18). In Kazimule and Chagunda, it was the same, women concentrated on producing cotton, and tobacco for sale, instead of producing crops for consumptions.

Poverty

Poverty was another problem. All the women groups interviewed described that a rich person was one who had many wives, educated children, a piece of land for farming, cattle and a good house. When asked whether on these criteria they themselves were poor, average, or rich. They said, they were extremely poor. Some replied that they had very little land and therefore, they were poor. In some households food shortage was common, children did not attend school because of hunger and were poorly clothed. In Chagunda area at a Mr. Phiri's village, the Headman did not describe his people as being poor, but lazy. This was supported by one school teacher, who attributed the problem of poverty of some villagers to their being lazy and not being able to make full use of their fields. Whatever arguments people may raise, it is also true that these areas had no market for villagers to sell their produce. The only trading which was evident in these areas was barter. Traders from Lusaka went to the area exchange their salaula (second hand clothes) with maize, groundnuts or some other produce.

Access to land

In Zambia all land is owned by the state and is put under the hands of the President by the Land Act of 1995. But, in practice, there are two systems governing the land, that is chiefs and village headmen on the one hand, and the State on the other. Chiefs and village headmen allocate land to their subjects for farming. This is common in Chagunda which is occupied by traditional villagers. We have already noted that Kazimule was at one time occupied by the British farmers, the land there is administered by the District Council on behalf of the State. Upon attainment of independence in 1964, the area of Kazimule was claimed by the Zambian Government and was reallocated to the Tobacco Board of Zambia (TBZ). When liberalization of economy came in 1991, the Board left and the tenant farmers were left out to fend for themselves. This is different from Chagunda where land has been traditionally held. There are thus two systems operating side by side which govern land tenure, that is, the customary law which governs traditional land in practice as in Chagunda and the State in Kazimule.

Traditional land is held communally rather than privately owned. Rights to use land is provided to both women and men governed by custom and culture of the ethnic law of inheritance. For example, in the Ngoni villages, it is the eldest son who inherit the land. In case of polygamous households, the land would go to the eldest son of the first wife. If there are no sons, the eldest daughter may inherit the land. Generally women have access to land through their husbands, the Ngoni widow may inherit the field given to her by the husband as long as she lives. Among the Chewa women may inherit land from their uncles.

Despite that women's access to land varies according to both Chewa and Ngoni customs. The common feature between them which we found was that they were discriminated against land allocation by men. In most cases, villages were headed by men who believed that men were always the head of the family and should have land while women were considered to be wives and subservient to the husband. In addition to this, fertile land is scarce and village headmen were reluctant to allocate to women good plots for food production. This land squeeze prevents women's clubs in Kazimule and Chagunda from operating effectively. For women to develop their clubs which are based on land produce, and for them to participate in rural development, there should be adequate land distribution which recognises both women and men. Therefore this student argues here that for the women in Kazimule and Chagunda to participate well in their own development clubs female producers should not be left out by village headmen in distribution of good fertile land. Muntemba had the same argument when she observed in the Central Province that women should also be given good land (Muntemba, 1983:4).

Climate factors and deforestation

Adverse climatic conditions were ranked among other important problems by women in Kazimule and Chagunda. It was more acutely felt in the 1992-94 season, when drought affected the whole country and resulted in crop failure, reduced grazing land and lack of water for domestic use, we were informed that, women had to walk long distances to draw water. The reduction in grazing land affected the watering pattern of livestock and made livestock keeping, especially cattle, not viable.

This student noticed another factor: that of degradation of common property such as forests and other natural resources.. Deforestation by careless cutting of trees is common in most parts of Zambia but in areas like Kazimule it is worse, because as said earlier, the area was cleared first as a farmland for European settlers. This meant reducing the source of manifold timber and non-timber products like honey and fruits. Deforestation was identified as a problem by one of the Chadiza Councillors when we were at Chagunda area. Deforestation was also recognised by some women as responsible for changing the weather pattern. Some members attributed deforestation to commercial charcoal burning. In Chagunda, deforestation was attributed to slash and burn cultivation. The area of Chagunda has been occupied for a long time, during which many trees have been destroyed. This makes tree planting in Kazimule and Chagunda very important.

Group names

These symbolise the villages names for example Luri group in Kazimule is named after the name of the nearby hill and the villages around that area are called Luri. In Chagunda village names were found to have a meaning behind them, which each villager identified with psychologically.

The Nyau society

The Nyau society plays an important role in Chewa Society and has much influence at the village life. Its cult is shared by all the Chewa speaking people of Chadiza. Nyau dances are performed during the communal female initiation rites at puberty, (Chinamwali) and at funerals and at annual traditional ceremonies. On these occasions, dancers dress in attire representing animals, masks caricaturing a particular human being and perform on special piece of land called Mzinda.

Behind the Nyau mask is believed to be the spirit of men and animals. Only men are initiated into Nyau and only men are allowed to drum ordinance to Nyau. So the Nyau performance as this student noted in Kazimule and Chagunda has vituperative behaviour, so that when a Nyau moves into the village from the bush, it is believed that, what is occurred is re-enactment of the people's myth, in which men animals and spirits lived in harmony Linden, (1974). But this student was surprised with this cultural dance. He noticed that dancers abused onlookers when they danced. Furthermore, some songs were obscene, despite the strong belief behind Nyau culture.

However, within a social functional context, this vituperative behaviour from male performers provide some resolutions to conflicts within Chewa matrilineage homes. The societies, claims Linden (1974), offers husbands and wives solutions to their marriage problem. Nyau dancing offers husbands living in their wives villages some relief from the social difficulties facing them. This student was told and noticed that Nyau society binds together men of different status from different villages. Indeed, Nyau dance unites Chewa people together. It is also a difficult society to join by an outsider. Once a male youth joins Nyau, he may even stop schooling.

CHAPTER THREE

DEVELOPMENT

This chapter will discuss the concept of development, and attempt to define development. It will then present a more detailed background discussion of women groups and their organizations and activities in the Chadiza area. Group promotion by KEPA is discussed within the need for development. The relationship between the District Women Development Associations and Area Women Development Associations is also discussed.

In his model of development communication, Freire, considered development communication as a tool that the grassroots can use to take control of their environment. This tool can be used for the following purposes: becoming aware of the various facets of the real development problems in their region; assisting in organizing people so that they react collectively and effectively to these problems, bringing to light the conflicts that divide the various interest groups; learning to provide alternatives and solutions to various problems. Freire insisted that mere transfer of knowledge by an authority to a passive receiver does nothing to promote growth. According to him, for development to be effective it had to be on line not only in acquiring of technical knowledge and skills, but also in raising awareness out of environment. This approach, consists in helping people to formulate their problems, instead of imposing on them a plan that is formulated elsewhere. According to Freire people should be taught what they want within their environment (Freire, 1970:76).

Kasoma defined development as:

Improvement in human life condition at individual and societal levels which is achieved through desirable but fluctuating

changes or adjustments in the environment. Environment here means the sum total of all that goes into making the human life situation. It includes, the physical and the psychological vicissitudes of the human life situation. (Kasoma, 1990:2).

If this is true for development as argued by Kasoma, then development cannot be measured but merely observed. Development can succeed if it is initiated and participated upon by the citizen of certain locality. Thus development can only take place in Kazimule and Chagunda if citizens there take upon themselves to develop their area, since development as to the above definition means, people should be able to utilize their own environment. No development can be sustainable in Kazimule and Chagunda unless the people their carry it out. For it is people of Kazimule and Chagunda who are aware and best informed about the culture and surroundings of their areas.

Dennis Goulet in his paper entitled "Development for what?" Argued that:

there is no general judgement about the meaning of development which can be made except with reference to the central value orientations, which is conditioned by the choice of development goals by the people themselves. (Dennis Goulet, 1968:301).

According to Goulet, development goals differ and are always oriented towards the satisfaction of the people's want and needs in the specific areas. In this case, development is always guided by the requirement needed by the people in their environment, Goulet argues that no one can measure development, because development means change in environment which should be realized by the people in certain area.

Participatory development

The idea of participatory development was formulated in the 1970s. Primarily because of growing awareness that development efforts following modernization paradigm of the 1950s and 1960s failed to reduce poverty among the communities of the Developing Countries. Many people in the South began to question the development approach which targeted economic growth of the Developing Countries as its main goal. During these first decades, the success of the Developed Countries was held as the model for the countries in the South to aspire to. Development was thought to be brought by wide scale diffusion and adoption of modern technologies. The disadvantage of such a system was that development projects were planned outside the area they were intended usually in the national capitals of Developed Countries and then exported to Developing Countries and implemented by the experts brought in from Developed Countries. Often people in the villages who were the beneficiaries of these plans would first learn about development project from their local radio station.

During era of the modernization approach, mass communication played an important role in promoting information about development. But the local people had no input to the messages which were targeted at them and were not consulted over the projects to be implemented. Development was centrally planned without any consultations with the communities. As a result, development could not be attained in most targeted areas. Development was also then reckoned primarily with quantitatively measuring the total volume of goods produced by the country rather than improvement of standard of living of the citizens.

Towards the end of the 1970s, development agents began to realise that it was not possible to increase the volume of goods and services unless certain structural impediments to production were dealt with. It was also realised that development should begin at societal level.

From the 1980s most development agents, NGO and countries in the South have realised that measures aimed at structural reforms and economic and social equity do not, by themselves, ensure development, if the local people are ignored. So development agents and some NGOs began to plan yet another approach to development which would pursue basic needs and promote self reliance which harmony with environment. As Jayaweera, put it, development that guarantee human rights, access to resources, participation, and democracy. It became known as development support communication, (Jayaweera, 1987:79). This approach had wide following and FAO adopted it in its development projects.

People's participation came to be defined in many different ways. Stewards (1997) defined it as something which is done willingly and is based on mutual respect and understanding. Stewards further argued that participation in development is as old as man himself. Some people have used participation to mean everything concerning the involvement of men in running the affairs directly or indirectly affecting them, while others have used the term participation development to mean more consultations with NGOs in order for the development project to sustain.

Generally four different stages of participation can be observed in most development projects which are participatory in nature. These are: planning, financing, managing, and monitoring of

development projects.

Participation communication is used to describe processes of two way communication that encourages dialogue centred on problem analysis and people communicating with one another to search for solution to their problems. Participation allows people to discuss issues affecting them so that they make a reasonable decisions in tackling problems.

However, some scholars like Mckee (1974) have criticized some forms of participation as being false and imposed, they feel that lower people in society are being manipulated through pseudo-participation to accept plan made by powerful people. They also feel that prematurely mobilizing people to make their decisions and chart their own development can put the people at risk of conflict with powerful interests and this may jeopardize their safety in development. They also argue that NGOs who mobilize people in this way are actually manipulating them.

This student did not find this in Kazimule and Chagunda. We found women make their own plans and manage their own clubs despite being mobilized by KEPA.

Participatory may be defined here as taking part in a complex social, technical and institutional process, through which communities may become more fully involved in their own development. More particularly, it means taking an active part in the design, implementation and evaluation of specific development initiative (Bonfiglioli, 1997).

Development communication

Development communication arose within the framework of the contribution that communication and the media can bring development in the countries of the Third World. The United Nations Educational, Scientific and Cultural Organization (UNESCO) and the American Aid Agency (AAA) sponsored numerous projects utilizing the media for communication for development, information, and educational purposes with a view to facilitate development. Other major UN agencies like the Food and Agricultural Organization (FAO), the United Nations Development Programme (UNDP), and the United Nations also got into the practice of promoting communication within the framework of development projects.

Communication for development is communication which aims at promoting development within the community. Its objectives aim at increasing the income of the households. In Kazimule and Chagunda this definition of communication for development may apply.

Participatory development communication may be seen as a social process aimed at producing a common understanding or consensus among the participants in development initiative (Balit, 1988:4). Some definitions emphasize access by the population to communication process with the view of promoting social justice, democracy and development among the people.

These various definitions demonstrate that economic intervention by communities in their development is important. Also important is the need for an exchange of information which can contribute towards the resolution of development problems and improve the quality of specific target groups.

Early attempt to develop Kazimule and Chagunda

Early development work in Kazimule and Chagunda started as early as 1950s. Kazimule was occupied by expatriate farmers as earlier mentioned. Most of them were former soldiers who fought in the Second World war. These farmers started leaving the area in the 1960s. With the leaving of the white farmers Zambians farmers took over their places. Zambian farmers did not have resources to produce the quantities of tobacco which could be profitably sold on the world market. The Government, for its part wanted to increase tobacco production in order to promote exports for Zambia, it also wanted to reduce excessive dependence on copper exports for foreign exchange earnings.

The Tobacco Board of Zambia (TBZ) was formed by the act of parliament in 1967 in order to facilitate tobacco farming. The TBZ offered credits to small scale farmers in Kazimule and to villagers in Chagunda. The family farm scheme started in Kazimule in 1971 TBZ (1971). Towards the end of the same year the scheme started in Chagunda. Credits to small scale farmers were given in the form of fertilizer, chemicals, seedlings, packing materials and tractor hire. At the same time credit programmes for the mass of agricultural producers were initiated in Kazimule and Chagunda areas. The Land Bank was formed to start the scheme and villagers were encouraged to get loans, sometimes even to buy draft animals. But this bank scheme failed because farmers were not paying back the loans given to them.

The Credit Bank of Zambia was formed in its place, and injected credit into rural areas, but the bank also failed to collect money owed to farmers.

In 1970 the Agricultural Finance Company, a subsidiary of Rural Development Corporation, took over the credit scheme but to no avail. All these creditors failed to get the money they loaned to farmers, therefore these schemes failed to sustain in Kazimule and Chagunda partly because they were not people's initiative. During this student's stay in Kazimule and Chagunda he found that the small scale farmers who were producing tobacco in 1970s were no longer producing anything apart from a poor crop of maize. Hence there is no sustainability despite the past efforts by the Government. As stated earlier, it is argued by communication for development scholars that project may succeed and sustained if people are consulted or involved at planning, financing, implementing and monitoring.

We have argued that the loan scheme failed in the areas under review because they were top down development plans; the centralizing planning by political leaders as well as the few economists and bankers at the top allowed very little participants of people who were the target of that development. This approach therefore could not reflect the new concern for self-reliance in development.

The development scenario in the area was also complicated by politics. Previously the people of Kazimule and Chagunda were relying on Government and other development agencies. Therefore, the past development assistance either in material or monetary form was distributed by the government according to loyalty to the ruling and only party United National

Independence Party (UNIP) which was considered supreme. The result of this was failure to get returns from the loans given to farmers. When the new MMD Government took over power, it immediately removed subsidies on all agricultural inputs. Loans to farmers were also withdrawn. This was a big blow to people in Chagunda and Kazimule who were used access to loans. In addition Government reforms such as market liberalization also adversely affected the small scale farmers and made the situation even worse for the people of Kazimule and Chagunda to form clubs. So there was need for new activities and objectives that would increase the income of the household and that would be accepted by all stake holders in Kazimule and Chagunda. The MMD Government believes that, the economy should be in private hands. As the past experience has shown that the government cannot be the ruler and buisnessman. The new situation opened doors to NGO and citezens to work for themselves, this created new thinking. And individuals were encouraged to use their skills as the way to survive.

When KEPA (Zambia) mooted the idea of organizing women in groups to form clubs in the early 1990s, it found women were looking for something to replace gaps left by withdrawal of subsidies. And which would gurantee market for agricultural produce in Kazimule and Chagunda. The women welcomed the idea, and formed clubs. Therefore, the roles of women's group clubs as this student noticed in Kazimule and Chagunda were: access to services, empowerment, pooled labour, knowledge-sharing and resource sharing.

We have seen rural development strategy which was followed by the UNIP Government in Zambia failed to march with time. However, there were many social, cultural, economic and environmental aspects of society in the Eastern Province of Zambia, which directly influenced

the outcomes of the club formation. Some notable socio-economic variable which affected the formation of groups among the resource poor farmers in Kazimule and Chagunda were such things as: lack of credit; lack of visits from extension officers; lack of inputs; and withdrawal of subsidies. The idea of forming group clubs was thus to promote joint ventures, so that income generating activities which would assist in development would be achieved.

Group members shared common goals. They met in their group clubs and discuss things which they hope would assist them in overcoming development problems they were facing. During our stay in Kazimule and Chagunda, we found that members of the groups spoke in simple and broad terms, their main aims were to raise family income and to work together in the community. If one of the members had problems she could ask for an assistance from her fellow members in the group. In other groups we found that members met more than once per month and talked with friends and family members to find solutions to one or two common problems. If groups members identified problems during their discussions they would work toward finding ways of solving them.

The formation of these clubs in the areas under review is a good idea to reach women, as Chilivumbo and Kawangwa (1984) have argued that clubs include mixed members, some well-to-do- and others poor, make it possible for members to assist one another. To a development agency like KEPA it is a useful medium to work with various women in the improvement of the socio-economic endeavour.

The group clubs may progress towards the creation of viable grassroots organizations at the sub-district levels. For example, in the Kazimule Area Women Association and Chagunda Area Women Association, the Chairperson, represent their areas at the District level, in a notable

system of communication for development. Changes in the socio-economic environment of these areas are expected especially in the wake of withdrawal of subsidy and credit schemes by the Government of Zambia. Club may offer both opportunities and substitutes for participatory type of progress. Having said that we can then summarise our role as development communication students as follows:

- i. to advise on how to fill the gaps left by the withdrawal of subsidies by the Government;
- ii. to identify the needs of people by means of direct contacts with the groups;
- iii. concretization examination of the problems identified with the withdrawal of farming inputs by the Government in the light of local conditions;
- iv. formulation with the group of a durable methodology for solutions to problems so identified;
- v. identification of the amount of information required by the groups and trying to advise how access to this information can be facilitated;
- vi. work with the groups on execution of action to implement the projects they have designed.

CHAPTER FOUR

GENERAL PROBLEMS AFFECTING THE WOMEN'S CLUBS

Women are pillars of the traditional African family. As such, they have an important role in the development process. Yet women are often excluded from participating in communication for development. Women are not only responsible for ensuring the food supply but, very often also for providing everything the family needs. Women in Kazimule and Chagunda, like other women elsewhere in Zambia, have been doing development work, without having the chance to express themselves openly. The introduction of policies for self-management in rural communities such as those of Kazimule and Chagunda have brought a necessity for women to participate actively in communication for development.

This chapter presents problems affecting women's clubs this student observed in Chagunda and Kazimule. It was clear that women today are breaking the bonds of silence and are demanding the right to be heard. In so doing they are organizing themselves into groups to form groups for development.

The impetus for the formation of women clubs in Kazimule and Chagunda areas came from KEPA representatives, as well as missionaries at the Roman Catholic Church in Chadiza. The idea was that women could be assisted easily in groups.

Generally, all women's groups visited by this student lacked capital with which to maintain and improve their activities. Funds obtained through subscription were too little.



Figure 3: Field photo of Chisoni Women's Group in Kazimule

Presently, these groups are not effective as productive unit. There were little attempts made by these women to identify projects which could bring immediate income.

Participation requires that both the beneficiaries and change agents should be able to monitor development projects at the lower level of society. Without monitoring, confidence would be lost. This was true for the group clubs in Kazimule and Chagunda, there was no monitoring so these clubs may fail. The clubs had inadequate supervision. In fact, even those women who were taken for the Training of Trainers (TOT), did not train their colleagues in the groups to enlighten them about what they learnt and what they should do in their development efforts. This student noted that women lacked leadership skills to manage their projects well.

Illiteracy

The situation in Kazimule and Chagunda reminds this student of a similar situation in Mumbwa witnessed while conducting research for the Swedish International Development Agency (SIDA) several years ago. About 290 women Lima Club members in that area of Central province were greatly hampered by lack of education. It was found that women who were literacy were more aware of their farming needs and quicker to adopt new services offered by the Lima programmes than those who were illiteracy. The same situation obtained in Chagunda and Kazimule necessitates a need for literacy programmes.

Another big problem faced by these women were negative attitudes held by their husbands; some husbands did not want their wives to join the clubs. They accused women in the clubs as wasting time talking and gossiping and in the long run they gained nothing from the clubs. Some men

told us openly that they were tired of men who go round their villages with papers and pens talking about development which do not come.

This section presents this student suggestions to women and their reactions to these suggestions.

The women specifically asked the student to help them on:

1. How to write project proposals to assist them to obtain loans from NGO;
2. What project they needed to generate income for their clubs;
3. How they would improve the road network;
4. How they should acquire a clinic;
5. How they would promote literacy among themselves, since they had no reading materials;
6. What type of animals they should keep;
7. Why forests should be preserved.

How to write project proposal

On proposal writing this student's advice was that they should gather information about the problems they were facing and forward them to the recipient of the proposals in advance, of the actual submission of the proposal, they should include all what they need. They could forward these to KEPA which acted as go between with other organizations. This student demonstrated how to write a proposal for a clinic. They had to indicate the extent of sickness in the area, distance from the nearest clinic, the background of their organizations, group clubs, the objective of the clubs, and population the clinic would serve. In addition this student advised the women to produce their budget whenever they are asking for loans or grants.

Problems should be indicated in full to the funders. If it is a literacy programme they sought, they needed to state the extent of illiteracy in the area and the approximate number for whom the literacy classes are targeted. They also needed to give the time frame of the project which should be covered by the grant or loan. The women were told that the output, for example, how many women would be taught how to read and write.

Report presentation

This student also taught the women how to write and present reports. He gave the women the following format:

Name:	Kazimule Women Association Report
Place:	Kazimule Stores
Date:	May 6, 1998
Author/Secretary:	D. Tembo.

The women were told that report should start with the introduction which contains the summary and the purpose of the report. The report should have the main body which contains main points. The report need not contain everything of what took place but the main points should be covered. If the body of the report is long, it is better to break it with subheadings, representing particular ideas and subjects. The last point should be conclusion which contains resolutions and summary of the report.

Projects required for the people of Kazimule and Chagunda

Milimo has stated that women in the Northern province earn income through making clay pots which could be sold to travellers. Some of these pots are brought and sold in Kabwe and the Copperbelt towns. Geran (1997) has also argued similar case for women in the Western Province who could use their skills of making mats brooms and other utensils to earn income. Women in Kazimule and Chagunda could do the same to exploit the skills which might be there but were not currently exploited.

Another worthwhile project for the women in Kazimule and Chagunda is the planting of trees on hill slopes to prevent soil erosion. To drive the lesson home about the need to plant trees, this student used a local drama group to perform a play about the need for planting trees.

Animals

Kazimule and Chagunda have various animals. They include goats, cattle, and pigs. These animals are found all over Kazimule and Chagunda areas. There are also chickens both hybrid and traditional as well as guinea fowls and ducks.

From the research which was carried out by Pushpanath, (1994) it was noted that most peasants in Eastern province eat more pork and goats meat than beef. Therefore, this student advised women to keep more pigs and goats so that meat from these animal can be sold to raise money for the clubs. Moreover, pigs and goats are more drought resistance than cattle. Cattle are more demanding to keep since one who keeps cows leaves his village in the morning and comes back in the evening sometimes after dark and the one who keeps goats and pigs is at home, because

these animals wonder about in the village and feed on anything they find. In addition, cattle are more vulnerable to diseases than goats.

On birds, most of the groups preferred hybrid chicken. To this student, this was very unfortunate because hybrid chickens were more prone to diseases than the village ones. Moreover, the feeds were also expensive to buy. The women were also advised to keep guinea fowls, for the same reasons. Guinea fowls are on great demand for sale.

Crops

We have already discussed types of crops which are grown in Kazimule and Chagunda and we have discussed the problem of marketing since the withdrawal of NAMBOARD (National Marketing Board) and other buyers who used to buy crops in the rural areas of Zambia. During our stay we were relieved when we saw buyers of tobacco and cotton distributing inputs to farmers. However, this student received complaints that farmers had no choice over the prices charged for their produce. The buyers determined the price.

The best crops for Kazimule and Chagunda areas are sunflower and groundnuts. They do not need fertilizer and can grow well by using traditional manure. Groundnuts also grow well in sand soil. Groundnuts are in high demand in the urban areas, so they can bring in the much needed income. In fact, this student noted that before the coming of fertilizer, peasants in these areas were using cow dung manure. After independence, fertilizer was introduced and traditional manures abandoned.

The women were advised to revisit the old traditional manure system. Cow dung is the most used in Zambia's Western province which has similar sandy soil and the yields are generally good. It was more logical to use manure since fertilizer could only be obtained from Chipata, Chadiza, or Katete from the distance of over 40 kilometres away, thus making it very expensive because of additional transport costs.

The women were also advised to diversify from growing only maize to growing sorghum and millet which do not need fertilizer. Sorghum is highly demanded by chibuku brewers in Lusaka and Copperbelt towns. Moreover, millet and sorghum are resistant to drought and thus suitable for those areas. The women were also advised to rotate their crops.

Like other peasants in Zambia, the people in Kazimule and Chagunda rarely kill their animals for meat. Only when the cow is sick will be killed or dies on its own. This student advised the women that cattle should be transformed into wealth by selling them.

Literacy

This section is about literacy programmes organized by KEPA (Zambia) in their communication for development in Kazimule and Chagunda. In order to show the need for literacy and its effectiveness on the people it is necessary to make a few observations about the causes of high illiteracy in Kazimule and Chagunda.

Causes of high illiteracy

We have argued earlier in this report that the female enrolment and progression rates tend to decrease yearly throughout the primary and secondary schools in Zambia because of high cut off points. There are three stages in this dropouts rate: The first stage is at Grade 4 after which pupils go to the new school for Grade 5. Pupils often experience problems of walking long distances. Parents tend to withdraw their daughters from schools because of distance. The other cut off points are at Grade 7 and Grade 9 where the competition is even stiffer. One other big factor which brings high illiteracy rate among in Kazimule and Chagunda are traditional gender attitudes toward girls. Girls are relegated to subordinate roles. They are always offered for marriage at an early age.

Types of literacy

There are two categories of literacy in Zambia: basic literacy which aims at making those who are illiterate to be able to read and write simple messages related to their every day life, and functional literacy which is for both illiterate and literate adults. Functional literacy is the best and is offered so that adults should be able to draw personal benefits which will assist them to contribute to development. Functional literacy is always accompanied by some kind of training, such as growing crops. Functional literacy is the best for the women in Kazimule and Chagunda. This type of literacy has the objectives for development. The women would be taught how to read and write on the problems they were facing.

The problem we noted with the literacy programme in Kazimule and Chagunda was a lack of objectives for development. people were just taught how to read and write without considering

the problems they were facing. To rectify this problem, a functional literacy programme was encouraged by this student which would assist to improve the standard of living of the people and improve in farming skills and health skills.

This student suggested that learners should first do basic reading and writing. And in addition each student should have some plots for demonstration, for which inputs such as seeds and fertilizers are provided as well as supervision on how to use these inputs to produce more maize. At the end of such literacy the student would have learnt two things: reading and skill. However, lack of staff at the village level who can teach such skills may hamper such a programme. In order to solve the staff shortage problem, women who have undergone literacy courses at Chadiza should be used to teach others. The Department of Community Development must be consulted and involved for this purpose. Adult literacy is an essential activity for Chagunda and Kazimule communities since it is closely linked to overall development.

Reading materials

The most serious handicap in the promotion of literacy by KEPA in Kazimule and Chagunda was the lack of reading materials in indigenous languages. Reading material in vernacular are needed for both imparting and maintaining literacy. Kasoma (1991) advocates for rural newspapers, owned by the rural people, written in their own languages. Such newspapers would assist in promoting and maintaining literacy as well as imparting new knowledge to targeted women groups in Kazimule and Chagunda. The rural newspaper would not only assist women groups to be literate, but also those boys and girls who had primary education but relapsed into illiteracy due to lack of reading materials.

This section attempted to examine problems in promoting literacy in Kazimule and Chagunda areas as carried out by KEPA. During this student's stay in Kazimule, he found that although women in their groups were willing to participate in the literacy programme, their efforts were hampered by lack of reading materials and teachers to undertake literacy classes. The Department of Education should work hand in hand with KEPA to provide reading materials.

CHAPTER FIVE

OBSERVATIONS AND CONCLUSIONS

Access to services

The purpose of forming Women's Groups in Kazimule and Chagunda was to enable club members to have access to agricultural services; health; veterinary extension services; credit schemes; markets for the women produce and other services withdrawn upon coming into power by the MMD Government.

However, we observed that access of group members to these services in their area had not increased since the formation of groups. The study also revealed that most of the women had not yet received benefits they anticipated since they joined these group clubs. In Chagunda, for example, the area is almost 8km from Chadiza. Extension officers sometimes visited the area to offer services to the peasants. These visits were not for the women as members of the clubs but it was generally for all peasants in the villages.

Service providers

Group members have little control over who actually decides to work in their areas, during our stay in Kazimule we found Water and Sewerage Health Education (WASHE) organizing women groups to build toilets and making wells. Some women groups were working with Farming System Research Team (FSRT) and others with Animal Draught Power (ADP). Chagunda groups were receiving literacy training which was organised by the Ministry of Community Development in the area. In Kazimule, groups were working with the buying agent from Sinda in Katete. *The agent offered them inputs for the crops.*

Women and extension work

The degree to which extension services were actually helping group members was difficult to ascertain. Most group members were simply happy that they were now being visited and learning new things like plant-spacing, the use of new varieties of seeds and control of pests on vegetables, among other things. Whether these techniques were increasing yields or addressing real needs on the fields could not be determined by a one time interviewer.

However, a couple of problems were mentioned about extension services. One woman in Kazimule stated that she was happy to learn but it would be more useful if the extension agent came to her field to see what she was doing. There was also some frustrations among some women who no longer felt they needed to learn theories.

The extension agents in Chadiza district were few with an average of one agent to about 100 farmers who were far apart. There was transport problem to cover these farmers, and the traditional male bias existed among agents. Extension officers were always men, and seldom do these men visited women farmers in the field, this put female farmers at disadvantage. Masons (1990) observed the same thing for the Western Province. Many sources including male group members, group promoters and camp extension officers all attested to the fact that the number of women's clubs in Kazimule and Chagunda were not always visited by male extension workers. This is a common problem all over Zambia, and is as a result of fear of jealous husbands. A study of all female farmers not only in the clubs, but also in those female headed households' revealed that few women were visited by agricultural extension officers. This prompted the women in the groups to express the idea of having female extension officers who would be able to talk to them freely. They argued that they would be able to work more freely with fellow

women extension staff than with men as this would remove suspicions from their husbands.

When asked what they would like the extension officers should do if they were paying their salaries, the response was always that they would rather send them to go and seek ways of getting inputs for their crops rather than to teach them theories. Lack of input supply and marketing services frustrated many members and extension agents who have no control over the availability of such services were usually blamed.

Thus, extension agents were disseminating information about new techniques of variety of seeds, but the usefulness of the information seems to be limited by the input supply problem. Furthermore group members wanted different kinds of information and services, notable market information and input supply, than what was extension services was able to provide.

Benefits of group membership

During group interviews, benefits of groups were often a topic of discussion. The question was phrased as: What are the benefits you get from being in a group? In some cases a few people in the group gave their opinions, and at times only one person responded and the group agreed. The responses received to this question could be grouped into 5 categories, empowerment, outside linkages, knowledge sharing, emergency resources and pooled labour. Only two groups responded that they have not seen any benefits from group membership. The different responses are described below.

Empowerment

Empowerment, It refers to any comment made when we met the groups, which has to do with increased confidence or ability to speak for oneself and to own property. Many female group members mentioned that before being in the group they were unable to speak in a group of people, now they could. A response from one woman in Chagunda, who claimed that membership has encouraged her to become a leader in her community. Some women group members who were involved in community work in these areas, Informed us that, the experience they had gained by working in their groups has helped them with other types of work elsewhere. Therefore groups are an important forum which allows sharing information among group members.

Another benefit we identified was the increased confidence and ability to make decisions. This level of empowerment of group members has had an effect on the community as a whole in Kazimule and Chagunda, with signs of increased involvement of group members and their ability to take leadership roles in other community work. For example, the lady who hosted us at Chagunda was a Chairperson of her group and she was a chairlady of women at her church in Chadiza. However, what we saw lacking among these groups were the accumulation of assets and cash resources necessary for real empowerment for the group members. Group members have no land for their clubs, on which to cultivate the cash crops to raise resources. Members of these clubs work on the borrowed land and have no resources to produce capital which could make them more productive.

Outside linkages or networking

Networking is defined as interacting with people outside the groups. A large part of this was based on learning from other people outside the groups like the group promoters, extension agents already discussed, health workers, veterinary extension workers etc. Skills like plant-spacing; new crop variety and fertilizer use was from extension agents; and nutrition, sanitation and other health related issues from (WASHE) one of the NGO which was operating in Kazimule. The groups in Chagunda (which is near Chadiza) learn about health education from the health worker who visited them from Chadiza. Some groups had asked for the extension agent to come and help them with specific problems in agriculture. In Chagunda we were asked to invite Ministry of Health officials to visit the women in their clubs and teach them about nutrition and other health related issues. One group in Kazimule and two in Chagunda spoke of inviting neighbouring farmers to group meetings to share successful farming techniques they applied to get more yield. A group promoter who is KEPA representative was asked to facilitate such linkages.

Knowledge sharing

The greatest number of responses was from knowledge-sharing category 13 out of the 16 groups could be grouped as having considered knowledge-sharing among group members a big benefit. Group members learned from each other about a variety of topics in development. However, we observed that, there was no sharing of skills like making handcrafts (baskets, mats, brooms) knitting, cooking and sewing which members could teach each other. The only skills shared were agricultural, like growing vegetables. They shared ideas about market prices and where to get inputs. Those who attended a course of training of trainers always shared their knowledge

in the groups and made efforts to train others during meetings. The best skills which may fit these group are those skills which can generate resources as quickly as possible, like knitting and sewing, cooking and food preservation; making baskets, mats and brooms etc as these can assist the groups to raise money when sold but there was no one who has sought that line, most groups concentrate on growing maize, cotton and tobacco for sale. These crops are very demanding, and it takes time to raise income from them.

This student advised the group members to devise skills which could be available in the villages, like basket-making, mat-making and broom-making which could be sold to travellers.

Emergency resources

The third largest category of response had to do with the use of group resources, such as cash. The question was asked how they wanted to spend the money which would be realised. Most of the group members wanted to share profits, some said the money should help them in time of crisis. Medical fees were the most often stated problem with which group money should be used. School fees were also mentioned, and lastly, hiring ploughing services. These groups as we have seen, had no assets, like oxen and plough, so hiring for ploughing to promote agricultural production was repeatedly mentioned.

This student, advised the women that club resources were not for sharing out but for promoting activities of the clubs. So each member who gets money from the club should be pay money back.

Pooled labour

Pooled labour was considered a benefit to many group members. Many respondents mentioned that pooled labour was done to generate some capital for the group clubs. Others stated that work could be finished faster and more things could be accomplished with the help of the group members. This study revealed that married women were usually in need of external labour. Such labour usually come through hire with cash. Most married women would hire such labour from the groups. Thus groups which can pool their labour could be hired and raise cash for the club.

This was a very important effort and this student encouraged the women to emphasize on pooled labour since most of the women have no resources of their own to start from, pooled labour would assist them in raising capital for their clubs.

Group membership and status

Due to the fact that visits to each group were brief and short, this student was not able to carry out wealth ranking exercises in the community in order to discover the relative status of group members as compared to their neighbours. However, through observation and discussions with other community members it became clear that there was lack of ownership of capital or easy access to oxen and ploughing equipment. As most members of these groups were women with many representing female headed families, findings from a similar research carried out in Senanga West, indicated that, women would be most unlikely to own oxen and plough (Bus and Viertra, 1991). We found the same thing in Kazimule and Chagunda areas. The distinction of group members as non-owned farm implements was supported by the stated reasons for loans of groups and when asked the best uses of their money if they happen to accumulate large

resources. Many group members reply included saving to purchase oxen and ploughing equipment. Other group members mentioned using their pooled cash resources to obtain ploughing services for their members.

This lack of access to ploughing was significant as a big constraint to agricultural productivity for small farmers in Kazimule and Chagunda and one can even argue that most of the group members who had no access to oxen and ploughs were disadvantaged and fit well among the underprivileged. However, it should be noted that there seems to be differences in the income and food security levels of the people in various groups. While some group members could be considered among the poorest in Kazimule or Chagunda others did not seem very disadvantaged. The majority, however, faced real and harsh constraints to agricultural productivity and could not meet their food needs for the entire year.

Organization

Most groups stucked to KEPA policy that only women should hold leadership position in groups and in all group clubs only women were chairpersons. All these ranks of chairpersons, treasurer and secretary were held by literate women, who were able to keep records. It was also from these ranks that one member who was enlightened enough was chosen to represent the AWA at the district level at Chadiza. The representatives at the AWA forms a governing body for the whole district, and become Chadiza District Women Development Association

These groups had no written by-laws not even the main group in Chagunda involved in more successful economic activities central around a hammer-mill. This was the main weakness of

these groups. Yet the registration process currently in Zambia requires written by-laws which illustrate the purpose of the group and what it is doing. With no written rules to be followed by these clubs, it means they are operating in vacuum. By-laws are important for the group to get resources from funding organizations and also when the groups want to discipline their members. Bank loans cannot be negotiated without by-laws.

Registration

KEPA (Zambia) begun encouraging groups to register themselves as legal entities under the Societies Act. The basic reason is that regular meetings of 10 or more people are illegal in Zambia unless the group is registered. There are other benefits from registration if a group is registered it may ask for a help somewhere else. The response of the various groups to the idea of registration varied and depended on how the group promoter explained the process. A few groups of about six in both Kazimule and Chagunda, had just recently heard about the potential of registration and did not know about the monetary requirement for registration.

This student explained to the groups that the main benefits of registration of the groups include increased exposure and ability to work with the various services and credit institution, both private and governmental. For areas where there are few NGOs functioning registration could be seen as a way to assist the women to be exposed outside their areas. This student explained to these groups that registration is important for legality and to maintain strong ties with other organization elsewhere. However, registration for groups with little cash resources may not *currently be in the best interest of the clubs*. After discussion with women they agreed that they *will allow themselves to be affiliated with their projects even if they were not ready to be fully*

registered.

Group strength and strength indicators

We wanted to find out and develop a list of indicators for group strength. The indicators are important for participatory development. We worked out a list of indicators from which to judge group strength. These included attendance to meetings, amount and frequency of savings, number of income generating activities, existence of by-laws and well-manned records, participation of all members in meeting discussions, and signs of decreasing reliance on group promoters i.e. KEPA representatives.

However, it should be noted that the importance of the indicators varied in importance from group to group. All members need not to be present for a group to be strong, but on the other hand if a group was rated on all of these indicators this may be an indication of overall strength.

The perception of group promoter on the strength of the groups were checked by observations in the field and the information contained in the KEPA plan of actions for 1997. In general, we observed that, the strength of the groups visited depended largely on the basis for which they were formed. For example, a group which was formed for the sake of giving credit to its members could easily fall apart. Similarly, groups which were told by the group promoter that forming a group would give them ready access to credit tended to be the weakest groups, because members came together and waited for the help from KEPA without working toward their goals. This suggests that for participatory development to take place, it should not be based on false promises, but on community understanding.

Savings

It is only by saving that the groups can generate capital. But the group's savings have not increased over the years to match with the increasing pressure toward market-oriented as opposed to subsistence agriculture. The need for cash has increased with the fee-paying health and veterinary services. These pressures have affected savings. Most groups visited showed negative result on savings. The highest group savings were found in Chagunda area which registered a total of K648,000 in all six clubs in the area. It appears that it was because of the -hammer-mill that one group had K500,000, Chagunda's Kasongo women club. In Kazimule, the total amount of savings was about K100,000. Most of these cash savings were held outside the formal banking system. Only one group kept its money in a bank account at Chipata. This did not only deny the groups interest on the money but raised the possibility of the money being misused.

Credit scheme

The main details of the structures of the credit scheme in Chadiza are not our concern here, For the purpose of this report, however, discussion is made as to whether if credit was available, would it be able to affect group development and progress. We observed that, even if credit scheme is introduced, women would not be able to pay the loans. The terms of repayments are not understood by the women. To raise the initial sum to pay for the ledger fees collateral is not understood by the women.

Lack of credit is as the result of financial institutions withdrawing from the areas. This could be traced from problems associated with loan repayments. Reliable financial institutions were liquidated. We observed that most women believed that as long as the season is bad, it was not

possible to repay the loans. We observed that, there has not been enough education on how to source credit and on loan repayment in the liberalised economic era of this country.

KEPA (Zambia) has no credit scheme in Kazimule and Chagunda. This is because the role of KEPA is to promote and empower women within their own development means. Moreover, credit scheme is too risk venture. Even under considerable pressure, KEPA might resist giving out loans from their revolving fund as loans are risky for people without property. However, KEPA assist in access to health services in two ways by providing cash if a member is sick when attending training at Chadiza Boma and by providing leadership and organization skills to manage community labour for the Ministry of Health sponsored wells and latrines.

Sustainability

Most members interviewed felt quite confident that their groups would continue to function without the assistance of KEPA, indeed most of the women clubs meet without KEPA representative present and AWA Chairperson assumed all responsibilities. These clubs are then likely to sustain. Their sustainability can be attributed to social benefits of club members. These are: learning from each other and assisting each others in time of illness, these were only important benefits this student observed enjoyed by individual members. These strong social benefits are easy to sustain once a club was formed, and can contribute to the human and social capital of the community.

Economic viability

Economic viability is difficult to achieve and was not in sight, because of the limited market, lack of already mentioned skills, the women had no idea to raise capital. This made economic benefits hard to achieve, than the existing social benefits discussed above. From the observation based on the group interviews ideas for income generation activities tend to come from individual members, and if they sound good a group would agree to try them, but the women lacked knowledge to implement their plans. There was no detailed discussion of exploiting resources and the use of profit which could be realized.

This student suggested that monitoring and evaluation should be created, KEPA should assist the women to make wise choice in exploiting their environment. This could help to improve the economic prospect of groups.

KEPA (Zambia)

It would be wrong to end this report without saying something about what KEPA Zambia is doing in Kazimule and Chagunda with regard to women group clubs.

The most impressive accomplishment of KEPA so far was its ability in promoting the participation of women in the various development activities in Chadiza District. It was because of KEPA organized women in groups that WASHE has been able to get women to assist in building latrines and digging water wells. KEPA always invites women to courses and workshops where they were encouraged to participate in discussions and planning for their development.

Supply of agricultural inputs was a pressing problem to many women group members in Kazimule and Chagunda areas. Although the problem could not be addressed by KEPA alone, the organization has continued to put efforts in finding linkages with traders and others who could help the villagers. KEPA enticed PAM a seed trader organization to move to Kazimule and Chagunda areas.

KEPA should continue to play important role of assisting women, as they seek linkages outside the community with other development organizations. There was a weakness which this student noticed from KEPA representative. KEPA representative did not think of weaning off groups which appeared to become self reliant as required in participatory development communication.

APPENDIX I: CHAGUNDA AREA WOMEN ASSOCIATION GROUP MEMBERS

KASONGO WOMEN GROUPS

Agness Zulu - Chairperson	Adinas Banda
Bety Mwamba -C/Chairperson	Tainess Tembo
Esther Thole- Secretary	Doreen Soko
Jannet Zulu - Treasurer	Nelia Ngoma
Vasiti Phiri	Chakutwa Banda
Pelina Daka	Minala Mwanza
Mboriyiwe Mvula	Bechiwe Banda
Tigwadire Zulu	Timoth Phiri
Doreen Phiri	Sainson Mbewe
Milliam Banda	

Pioda Daka

MASIYE WOMEN GROUP

Grace Mbewe

Agness Phiri

Paulina Sakala - Chairperson

Maureen Mbewe

Idesi Mwanza - V/Chairperson

Betha Zulu

Rahabe Mbewe - Secretary

Namagetsi Phiri

Teleziya Banda - V/Secretary

Racheal Zulu

Atelesi Phiri - Treasurer

Elizabeth Phiri

Elizabeth Zulu

APPENDIX I CONT.

Tasila Kwenda

Tilele Banda

Alibesi Banda

Hilda Zulu

Green Banda

Bean Kaomba

Sitela Banda

Grace Zulu

LIMBIKANI WOMEN GROUP

MCEFU WOMEN GROUP

Felinda Phiri

Alina Mwanza - Chairperson

Batisepa Daka

Deleni Jere - V/Chairperson

Smart Phiri

Joana Banda - Secretary

Hilda Banda

Hilda Mwanza - V/Secretary

Tiwine Phiri

Ainet Phiri - Treasurer

Tiligane Banda

Monica Banda - V/Treasurer

Ola Phiri

Vailet Phiri

Zilesi Mbewe

Fololida Mbewe

Titomenji Zulu

Elesi Phiri

Adrius Mbewe

Davison Banda

APPENDIX I CONT.

TIKHALILA WOMEN GROUP

Jostine Phiri - Chairperson
Felesiya Phiri - V/Chairperson
Tiyembe Phiri - Treasurer
Mary Mwale - V/Treasurer
Saleniya Phiri - Secretary
Alini Sakala - V/Secretary
Mary Banda
Aniya Mvula
Moses Mbewe
Fideli Banda
Gabriel Banda
Lasedi Phiri
Vasili Ngoma
Nelia Banda
Mevisi Phiri
Laines Phiri
Fred Mwanza
Joshuwa Tembo

UMDOZI WOMEN GROUP

Tainess Mwanza - Chairperson
Diana Banda - V/Chairperson
Ngoza Tembo - Secretary
Mary Banda - V/Secretary
Regina Mwanza - Treasurer
Emeliya Zulu - V/Treasurer
Misozi Zulu
Christina Phiri
Zilose Banda
Margret Mwanza
Agness Banda
Mathar Phiri
Dorothy Banda
Potani Banda
Gilbert Banda
Richard Banda
Ruth Banda
Cecilia Zulu
Penius Zulu

APPENDIX II: KAZIMULE AREA WOMEN ASSOCIATION GROUP MEMBERS

CHAWAMA WOMEN GROUP

Naselata Tembo

Janet Mwila

Pelina Phiri

Pelina Magawa

Beata Banda

Joyce Njovu

Alick Zulu

John Magawa

Julia Banda

Anna Zulu

Cosmas Tembo

Catherine Banda

Emmanuel Zulu

MABVUTO WOMEN GROUP

Vaines Phiri

Beatrice Makwakwa

Irine Banda

Alice Chulu

Chitamba Miti

Getrude Phiri

Polifa Phiri

Joseph Phiri

Jelimu Mwape

Pezili Mwakwaka

Chamani Banda

APPENDIX II CONT.

CHISONI WOMEN GROUP

Maria Mwanza
Fadah Phiri
Diniwe Tembo
Sophia Zulu
Tenelisi Nkhosa
Naomi Tembo
Judith Mbewe
Kennedy Phiri
Davison Tembo
Judith Zulu
Fanili Makukula
Vailet Lulazi
Milliam Phiri
Tiyenesi Nkhuwa
Alick Tembo
Cecilia Banda
Grace Mvula
Emelda Phiri
Enes Chanda
Fungula Mvula
Jubelo Zulu
Whyson Mvula
Standson Zulu

MUMBWE WOMEN GROUP

Aliness Zulu
Joyce Phiri
Getrude Phiri
Sitela Phiri
Catherine Tembo
Phele Nkoma
Laginesi Phiri
Ronald Miselo
John Banda
Netford Banda
Lackson Banda
F.E.R. Banda
Tyson Banda
Benton Banda
John Zulu
Benson Thole
Jackson Banda
Agness Mwanza
Dolika Lungu
Beauty Banda
Goodson Tembo
Nephat Phiri
Kana Njovu

APPENDIX II CONT.

Mulephele Zulu

NJALANKALAMBO WOMEN GROUP

Blenda Banda

Loveness Zulu

Blenda Phiri

George Phiri

Catherine Nthol

Beaty Shawa

Margaret Miti

Febbry Mwale

Eliza Njovu

Alifosina Njovu

Adesi Zulu

Lestina Zulu

Simon Njovu

ZALUTSO WOMEN GROUP

Joyce Tembo

Lucia Chingama Jere

Nelly Daka

Nelinia Sakala

Josephine Mbazima

Maurine Phiri

Silvas Njovu

KULI WOMEN GROUP

Mary Banda

Getrude Phiri

Alickness Kumwenda

Jesika Chula

Tipilile Ntole

Munda Phiri

ZANDE WOMEN GROUP

Rosemary Nkuwa

Hannete Ngosa

Idah Ngoma

Salah Zimba

Tisate Phiri

Tisake Phiri

APPENDIX II CONT.

Tikambenji Banda

Catherine Banda

Hezilone Kamida

Six Banda

TIKONDWELE WOMEN GROUP

Cecilia Banda

Vainess Mvula

Beauty Banda

Grace Mvula

Emelda Phiri

Dolika Lungu

Agness Mwanza

Fungulani Mvula

Jubelo Zulu

Goodson Tembo

Whyson Mvula

Standson Phiri

Mulephele Zulu

Kana Njovu

Grey Mvula

Nephat Zulu

Patricia Phiri

Royce Zulu

ZIWAZAKO WOMEN GROUP

Enes Chanda

Malama Chanda

Dismas Chanda

Catherine Chanda

Irine Ngoma

Esnati Banda

Rebecca Tembo

Rotenji Banda

Joe Mumba

Frank Chanza

Brown Njovu

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