



In reply please quote:
GSDP/ADMIN
No. _____

REPUBLIC OF ZAMBIA

MINISTRY OF AGRICULTURE AND WATER DEVELOPMENT

P.O. BOX...3,.....

SINAZEZE.
.....

9TH MAY, 1983

The Mission Inspector, ✓
Gossner Mission,
Berlin,
GERMAN.

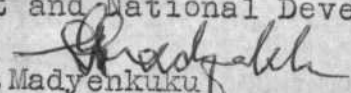
For the attention of Rev.E.Mische.

Dear Sir,

We thank you for the money sent to the project in the year 1982 in respect of Siatwiinda and Buleya Malima Irrigations for there extenstions from (E.E.C. funds). In Buleya Malima the work had gone more than expected, as a result we have over spent by 20,000 DM. Because of this over expenditure, the project at its last staff meeting decided that a request be made to you sir to send to the project (G.S.D.P.) The 20,000 DM.

We hope that this will meet your kind approval, so that the money will be sent to us without delay.

Yours in Christ and National Development,


G.K. Madyenkuku

Project Secretary

for the/ PROJECT COORDINATOR

cc The project file
cc The Team Treasurer
cc The Manager, B/Malima

Gossner
Mission

GSDP/ADMIN

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Project Secretary

for the/ PROJECT COORDINATOR

cc The project file
cc The Team Treasurer
cc The Manager, B/Malima

NEEDS FOR VILLAGE WATER SUPPLY PROGRAMME ' SECTION WELLS

1983

Cleaning old wells

Investment costs:

submersible pump (electric) K 1500

flexible pipe 15m 1 1/2 inch or 2 inch K 500

generator set K 3000

manpower:

one general worker (12 months x K70) K 840

running costs:

1000 l diesel for generator K 500

Digging new wells

Investment costs

chain puller (winch) k 1500

2 sets of molds for making concrete rings K 1200

cement for 20 new wells (roughly 200 pockets)

K 1900

K 10940

compiled by Samson Mbale
and Eva Engelhardt

QUARTERLY REPORT OF THE WORK WITH COOPERATIVES IN THE SOUTHERN
GUTHRIE WILDER FOR JANUARY/FEBRUARY/MARCH 1983

(For CUBA and the DUCO only: Financial Reports have been submitted to your offices as follows:

Syatwiinda CU: up to March 1983
Nkandabbwe CU: up to March 1983
Sinazeze CU: up to March 1983
Maamba CU: still in preparation (up to March 1983)
Malima CU: up to March 1983
Buleya CU: up to March 1983
Nuuka CU: up to November 1982 (others not yet done)

1. Syatwiinda Selfhelp Savings and Credit Union

The membership has increased to 210 now. The sharecapital remains at about 10 000 K due to the drought and the need for cash to buy food.

I audited the books of accounts and after some booking corrections the books are correct now.

The Board of Directors meetings did not take place due to poor attendance in these three months.

The loans committee has contacted the members with delinquent loans again. Those who are employed by an organisation filled in the stop order forms for loans so that the situation especially on some very old loans will improve now.

A Form III school leaver is assisting the treasurer in his job. We want to make sure that in case of absence of the treasurer somebody else is able to write the books of accounts. This providence has proved good already as the treasurer got ill for some time. His representative was able to take over without big difficulties.

2. Nkandabbwe Credit Union -study group -

As the arranged meetings had to be dropped again due to lack of attendance I prepared a letter giving a final date for a meeting(see the attached copy).

I still have to fight against the idea of making business in this CU as some members always come up with this idea in order to attract more members.

3. Sinazeze Credit Union -study group-

On one of the meetings with Sinazeze CU some members of Nkandabbwe CU were present. After some quarreling both Cus decided to stay as separate societies.

The meeting with Chief Sinazongwe and the ward chairman had to be dropped because of illness of the chief.

I audited the books and found them in order.

Now we are preparing for the elections of the Board and the opening of a bank account.

4. Malima Savings Society -study group-

Both meetings for the recruitment of new members had to be cancelled due to the visit of the General Secretary and the illness of the chief.

I wanted to audit the books. As there are no changes the books are still alright.

Malima CU is also preparing for the opening of a bank account.

5. Buleya Savings and Credit Union -study group-

The meeting with the chief and the ward chairman will have to be cancelled for Buleya CU as well.

After some corrections the books of accounts are correct now. Buleya Cu also thinks that membership will increase soon when it has an account with the bank where the money gets some interest. The total money is about 194 K of which 177 K are shares. The membership is at 33 members.

6. Muuka Savings and Credit Union -study group-

After the meeting in December we arranged that Muuka CU should give notice after they had a Board of Directors meeting so that I go there and we discuss the problems together. Up to now I did not hear anything from them.

7. Maamba Collieries Savings and Credit Union

Maamba Credit Union was registered on 20.1.1983 under No. 1784. Now we are preparing for the 1. Annual General Meeting. The writing and the auditing of the books is still going on.

Here we have to think of how to solve the problem of the treasurer's big job, especially as up to the end of 1983 the membership is expected to be at 600. The treasurer is still working voluntarily. The management of Maamba Collieries Ltd. gave the Saturdays as days free for CU work. But these days are filled up with the attendance to members.

Due to wrong information Maamba CU also thought of starting business with the share capital.

As some of the mine workers are living within Svatwiinda CU's area we had already the problem of double membership and double loan application. The member was referred to Maamba CU as that one is on the safe side concerning loan, repayment.

Maamba CU is suffering heavily from the lack of passbooks. Members are not willing to join if they do not get any record of their money with the society. Through this report I would like to ask the responsible officers again to try to get the passbooks printed as soon as possible otherwise also the other CUs are going to suffer soon.

8. Maaze Consumers' Cooperative -study group-

On several meetings the contracts of the manager and the salesman were discussed. They are now ready for confirmation.

It was decided that the manager should be the driver of the MCC's car for the time being.

The manager gets support in his job from a Form V school leaver who is interested in such work. I am looking for a course for further training on cooperative management for this young man.

Since September 1982 8 loads of mealie-meal have been sold each one of about 250 bags (25 kg). We got some problems with other shop keepers as the price of the MCC was lower than theirs. To avoid such difficulties in future it was agreed that the MCC follows the price of other shops at least with bags of mealie-meal.

9. Miscellaneous

I got 350 K from the VEP Society for two seminars. I have been and I am still busy with auditing so that I was not able to run these seminars. At the moment it even looks like I shall get money for my work from the Government which I would like to spend for seminars also.

(Ingrid Fuchs, GSDP officer)

DRAFT

TERMS OF REFERENCE

A. INTRODUCTION:-

The "Gwembe Small Scale Irrigation Project" (Project) situated in the Gwembe District of the Southern Province is bound by Lake Kariba (East), Njongola River (North), the watershed of the escarpment (West) and the Maze river (South), as shown on project location map. The lower part of the valley which has potential for irrigation development slopes gradually from the escarpment zone towards Lake Kariba (free supply level 500 m a.s.l.). Although a mean annual precipitation of about 700 mm has been recorded, the rainfall distribution from Nov.-March is unreliable, there is no effective rainfall of any significance from April to October. Water shortage for domestic use and agriculture cause concern among the people.

The population estimated at over 50,000 lives in 170 villages. It is believed that in the Senior Chief Mweemba's area there are about 24,000 inhabitants and in the area of Chief Sinazongwe about 29,000 inhabitants. The annual increase in population is estimated at 2.80%. The comparatively high population density and widespread rural poverty in the project area is due to relocation of the Tonga people when the Karibadam started to impound water in 1958 submerging the fertile alluvial plains of the Zambezi and destroying thousands of homesteads. The Tonga people resettled on higher grounds with soils of low fertility where water is still scarce. Crop production (millet, maize and cotton) and livestock production levels are generally very low restricting many farmers to live under the poverty line.

The government decided to improve the situation by gradually introducing irrigation in the area, and since 1970 pilot irrigation schemes were successfully established and operated by the Gossner Service team. (In January 1983 the team was composed of the following expatriates: 3 agriculturists, 1 mechanical engineer, 1 civil engineer, 1 sociologist, under agreement for technical cooperation between the Government and the Gossner Mission of Berlin). The success of the pilot phase (presently 40 ha under irrigation) in which many farmers actively participate, has encouraged the Government to expand irrigation in the project area aiming at about 2000 ha net. It was subsequently agreed by the Government of the Republic of Zambia and the Kreditaustalt für Wiederaufbau (KfW) on behalf of the Government of the Federal Republic of Germany to employ an independent consulting firm to assess inter alia the development potential and to prepare a comprehensive feasibility report on the project.

The Ministry of Agriculture and Water Development (MAWD) is the executing agency for the project. Apart from the MAWD other agencies will participate in the project, viz :-

- Provincial and district administrations
- Zambia Electricity Supply Corporation (ZESCO)
- Southern Province Cooperative Marketing Union (SPCMU)
- Lint Company of Zambia (LINTCO)
- Credit Institutions established in Southern Province
- Ministry of Works and Supply.

The World Bank is Supporting the Southern Province Agricultural Development Project which includes the Gwembe District.

B. GENERAL TERMS OF REFERENCE:-

2

The consultant shall provide the services by a consortium composed of a German and desirably Zambian consulting firm assuring that African professional staff will actively participate. The German firm as the lender assumes full responsibility for sound professional practices and standards of all designs, data, technical specifications and reports. The consultant is required to plan the project in close consultation with the Gossner Service Team utilizing the valuable experience gained in the past. In addition consultations with Senior Chief Mweemba, Chief Sinazongwe and farmers are strongly recommended.

Maximum period of assignment : 8 months

C. SPECIFIC TERMS OF REFERENCE:-

The project comprises irrigation development to the extent of approximately 2000 ha net with water supplies from Lake Kariba (pumping stations powered by electric motors) and/or gravity diversions from small dams eight of which have already been designed. (Reference is made to the following report comprising the design of small dams in the project area:-

KARIBA NORTHERN CATCHMENT AREA PROJECT DESIGN REPORT (3 VOLUMES AND TENDER DOC) BY HASKONING B.V. CONSULTING ENGINEERS, NIJMEGEN, THE NETHERLANDS. August 1982.

Results may be adopted if deemed suitable and acceptable by the consultant. To secure power supplies to future pump units capacity and extension of the existing 88KV-transmission line terminating at Mamba are to be studied. Improvement of domestic water supplies to villages (ex small reservoirs and/or ground water), road improvement and new feeder roads constitutes secondary components of the project.

In designing the project special attention will be given to labour intensive methods of construction, operation and maintenance utilizing local resources to the maximum extent feasible.

The study period comprises two phases, as stated below:-

1. PHASE 1 : BASIC STUDIES

1.01 . Objective and scope

The purpose of phase 1 is the review elaboration and evaluation of data, the appraisal of land, water and human resources, formulation of development options, comparison of alternatives and the submission of specific development proposals.

During this phase, the Consultant will render the services stipulated in para 1.2. to 1.11 and any other services deemed necessary by the Government and KFW.

1.02 . Soil surveys and mapping

- Semi-detailed survey with irrigability classification for 2000 ha net irrigable.
- Reconnaissance survey with capability classification for rainfed farming (areas unsuitable for irrigation development)

Standards and criteria: USBR (or equivalent)

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1.03 . Appraisal of water resources

- Surface and ground water.
- Demand supply correlation analyses

1.04 . Socio-economic survey

- Farming systems
- Land tenure system
- Social structure
- Administrative and social organizations

1.05 . Marketing and prices

- Market potential
- Marketing organisation
- Price analyses
- Transport of farmproducts

1.06 . Credit and Inputsupply

- Institution and organisation
- Demand and supply analyses

1.07 . Agricultural extension

1.08 . Agricultural research

1.09 . Engineering studies and cost estimates

- Topograephic surveying and mapping
- Geology and soil mechanics
- Civil engineering
- Mechanical engineering
- Electrical engineering

1.10 . Agricultural studies

1.11 . Assessment of alternatives
(Technical and economic)

Within four months after the commencement of the assignment the Consultant shall submit a development strategy report. The consultant will receive comments on the report within one month after submission. The report shall not exceed 20 pages (excl. appendices)

2 PHASE II : FEASIBILITY STUDY

2.01 . Objective and scope

Following the approval of the development strategy report by Government and KFW, notice will be given to the Consultant to proceed with Phase II. The most appropriate project alternatives) will be studied in detail for a comprehensive feasibility assessment. The final report shall enable the Government and International financing agencies to carry out project appraisal prior to financing.

During Phase II, the Consultant will render the services stipulated in para 2.02 to 2.16 and any other services deemed necessary by the Government and KfW.

- 2.02 . Soil survey and mapping
 - Detailed survey (500 ha priority areas for irrigation development).
- 2.03 . Agricultural Extension
- 2.04 . Agricultural research
- 2.05 . Agricultural studies
- 2.06 . Topographic surveying and mapping
 - (in detail, covering 500 ha priority areas)
- 2.07 . Engineering studies and design

(feasibility grade design: physical contingency allowance shall not exceed 15% on any construction and/or supply item).

 - Irrigation and drainage systems
 - Pumping stations
 - Transmission and distribution systems
 - Dams
 - Roads
 - Domestic watersupply
- 2.08 . Cost estimates (local and foreign)
- 2.09 . Detailed project implementation schedule
- 2.10 . Institutional and organisational requirements
 - (including phasing out)
- 2.11 . Financial analyses (farm and project level)
- 2.12 . Economic analyses
- 2.13 . Socio-economic impact
- 2.14 . Sensitivity analyses
- 2.15 . Conclusions and recommendations
- 2.16 . Specific proposals for project implementation

/5.....

2.16 . Specific proposals for project implementation
(terms of reference, cost of consultancy etc.)

Within eight months after the commencement of the assignment the Consultant shall submit the draft feasibility report to MAWD and KFW for approval.

NOTE:

The fields of activities (para 1.02 to 1.11, para 2.02 to 2.16) are to be regarded as indications subject to detailed description at the time of contract negotiations. Such description may be based on the technical approach proposed by the Consultant.

3. REPORTING REQUIREMENTS

The Consultant shall prepare the following reports:

- Progress reports at monthly intervals
- Development strategy four months after commencement of the assignment
- Draft feasibility report eight months after commencement of the assignment comprising the following volumes:

- I : Executive Summary (max. 20 pages)
- II : Feasibility Report
- III: Drawings
- IV : Appendices

- Final feasibility report after approval of the draft report.

All reports shall be written in English.

USEFUL TECHNICAL INFORMATION

1. Topographic Map (1:250.000)
2. Topographic Maps (1:50.000)
(contour interval 150 ft)
3. Topographic Maps of irrigation schemes
(1: 1200, contour interval 1 ft)
4. Aerial photographs (1: 30.000) July 1980
5. Land use in Zambia (by J. Schultz)
Part I : The basically traditional and use
systems and their regions.

Part II: Land use map
Weltforum Verlag, München, year 1976
6. Irrigation Potential in Zambia
(by joint FAO, German/Dutch Consultancy Mission)
Part I : Assessment of environmental resources,
adaptability and yield of crops

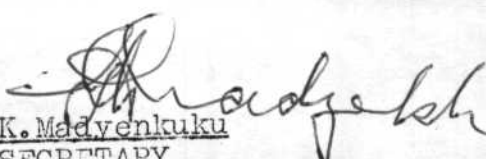
Part II : Economic assessment (year 1979)
7. Daily, monthly and annual rainfall data;
climatological data; detailed rainfall and
evapotranspiration analyses at 10 - day
intervals by FAO;
The Department of Meteorology.

GWEMBE SOUTH DEVELOPMENT PROJECT,
P.O. BOX 3,
SINAZEZE.

20th January, 1983

PROGRAMME OF THE VISIT OF THE P.A.O. ON THE 26.01.1983.

1. 9.30 Hours : Project Office
2. 10.00 Hours : Drive to Nkandabowe irrigation scheme and dam.
3. 11.00 Hours : Drive to B/Malima irrigation
4. 12.30 Hours : Leave Malima for lunch at Nkandabbwe.
5. 14.00 Hours : Leave for Syatwiinda irrigation After inspection of the scheme then disband.


G.K. Madyenkuku
SECRETARY

cc The A.D.A.O.
P.O. Box 38,
Sinazeze.



THE COOPERATIVE EXTENSION WORK IN GWEMBE SOUTH DEVELOPMENT PROJECT

The work with cooperatives within the GSDP has started in 1975 with a group of irrigation farmers at Syatwiinda. The officer in charge of Syatwiinda Irrigation Scheme advised them in the beginning. As the work with this first group grew a special expert for the promotion and advising of Credit Unions was asked for. Mrs. Elisabeth Hassler came in 1976 to work within the GSDP under the regulations of CUSA Zambia. Her task was to build up 2 or 3 credit unions in the Gwembe South District. Due to the war time she had to drop the planned credit unions at Malima and Sinazongwe Fisheries and could only manage to advise and promote Syatwiinda Selfhelp Savings and Credit Union. She then tried to put up credit unions at Mweezya and Sinazongwe township in 1977, as well as in Nkandabbwe/Sinazeze in June, 1978. These trials were not successful. The study group in Nkandabbwe is still existing but it is not working.

In August 1980 Syatwiinda Credit Union was registered. In May 1981 Maamba Collieries Savings and Credit Union was founded (a credit union was planned here already in 1977). Malima Savings Society followed in August 1981 (at Sinamalima) and Muuka Savings and Credit Union in October 1981. In April, 1982 two other credit union study groups started, one at Buleya Malima Irrigation Scheme and one at Sinazeze. Besides those credit unions a consumer's cooperative study group has been formed early 1982 (Maaza Consumers' Cooperative), in Siabaswi. It grew out of Syatwiinda Credit Union.

All study groups since 1981 were started because the residents of those particular areas have asked for them. The GSDP staff wants to cover the whole area of Gwembe South which means also to put credit unions at Sinazongwe, Mweezya, Sulwegoonde and Siameja sides. But this would require at least two cooperative extension workers. It is also not sure whether cooperatives are wanted in those areas. CUSA policy is to put up only 2 or 3 good running credit unions in the beginning for Gwembe South. These could be Syatwiinda and Maamba Credit Union for instance. The other credit union study groups still have to show whether they will be successful.

End of 1982 the credit unions had the following membership and share capital:

credit union	membership	share capital inK
Syatwiinda	205	more than 10,000
Nkandabbwe	36	270
Maamba more than	200	more than 30,000
Malima	16	90
Muuka	19	280
Buleya	15	274
Sinazeze	11	7

The consumer's cooperative has 30 members and 880K share capital.

Maamba Credit Union expects to be registered by end of March this year.
The consumers' cooperative expects to get the trading license in March this year.

Cooperatives are still strange to the people of the valley. So it will take quite sometime until they work properly and independent. All credit unions still need advice. The study groups still need a lot of education.

For the two credit unions which are running since 1977 resp. 1978 a budget of 1500 to 2000 K has been available for education each year up to 1980. Since then, when all the other study groups joined one by one, there was a budget of only 1000 K in 1981 and nothing in 1982. So all the plans for education and seminars had to be dropped which had and has an impact on the work of course.

In the beginning CUSA wanted to send a zambian counterpart to the valley. This idea has been dropped now as CUSA has changed its policy.

The treasurer of Syatwiinda Credit Union has attended a half years course on credit union management at the PCC at Kabwe. He might be able after some further training to take over the job of the cooperative extension officer of the GSDP (according to Mr. Haluboba, General manager of CUSA Zambia, in 1982.

(Ingrid Fuchs,
officer i/c since 1981)

- I. For 1982 no money was granted by the Government for the work with cooperatives. This had a big effect on my work during the year.

I planned to do more education, especially a seminar of one week for the board of directors of all credit unions and some small ones at the week ends and for special committees only. All these seminars had to be dropped due to lack of funds. I hope to have the chance to hold them in 1983.

II. Syatwiinda Selfhelp Savings and Credit Union

The membership increased to 205. The share capital first went down during the year but is now up to K10,000 again. There were difficulties with savings because of the drought in 1982. The loans have increased to 5,500K. The loans committee is coming to work properly and independent now. As a result the situation on delinquent loans has improved.

The credit union had troubles with the Standard Bank in Choma. The bank did not allow them to keep their savings account (of which the credit union got the needed interest) but told them to open a current account, as the word "limited" behind the credit union's name (each credit union's name) would show that it is a profit making society. Even the officers of the DMC could not convince the manager of the bank that a credit union is not for profit. So Syatwiinda Credit Union closed this account and put its money into the ZNBS account and with CUSA Central Shares.

2,000K are given as a loan to the Maaze Consumers' Cooperative which developed out of Syatwiinda Credit Union. Both societies are working close together and both are benefiting from each other: the MCC gets the capital for working and the credit union the interest of the loan.

In August I audited the books of accounts and the ledgercards and I found them alright besides some minor mistakes. The treasurer is comparing passbooks and ledger cards as members come to the office with their passbooks.

Nkandabbwe Credit Union. Sinazeze Credit Union- study groups- Nkandabbwe Credit Union is decreasing in shares and membership. But still more the remaining members want to go on with their own credit union.

Sinazeze Credit Union started in a bad time as I had been on maternity leave and home leave this year which interrupted the work with this and of course all other credit unions. On the last meeting in 1982 the credit union started to accept members and savings. 11 people joined.

Maamba Collieries Savings and Credit Union- study group- This Credit Union could have been up to more than 40,000K shares now and more than 200 members if registration had taken place already. Due to lack of interest of the DMC members withdrew their savings and even from membership. They were waiting for getting loans. But when they saw that it would take long time until the credit union gets registered they lost the interest in the society. Now the officers of the Department told them that the application papers are lost which means that the registration is delayed again.

But they want to register Maamba up to March 1983. At the moment there are difficulties in the work of the board because also some board members withdrew from membership. The remaining ones try to do their best but especially the treasurer is overburdened. The vacant offices have to be filled in soon. Some of the board members attended seminars for industrial credit unions which were of good use for them. I audited the books of Maamba Credit Union in August. The mistakes I found are corrected now.

Malima Saving Society - study group -

This also is a credit union which suffered from the little time I had in 1982. But it was also a problem on their side because of the few meetings we arranged for most had to be dropped due to poor attendance. There were nearly 300K shares. The money was withdrawn again as it was "easily available". Board members think it would have been better to put the money somewhere else than with the treasurer so that members could not withdraw so easily. We plan to make a meeting for all residents at Malima side with Chief Sinazongwe and the ward chairman to get more members.

Bulewa Savings and Credit Union - study group

The potential members of this credit union were very busy so we had only a few meetings. But they assured me that the interest in a credit union is very high. They have about 270K savings now. Here also we intend to make a meeting like the one in Sinamelima.

Munka Savings and Credit Union - study group -

Also Munka Credit Union did not get enough attention in 1982. At the end of the year we had a good meeting with Senior Chief Mweemba so that this credit union may come up from the ground soon. Savings are about 280 K.

Maaze Consumers' Cooperative - study group -

Since September the Maaze Consumers' Cooperative is working. It is selling mealie-meal for which it got a special permission from the DES Sinazongwe. The manager is trying to get trading license soon. The advertisements in the newspapers are done. A manager and a salesman are employed. The share capital is 880K. Together with the loan of Syatwiinda Credit Union they have more than 3,000K for making business. Membership is restricted to 30 in the beginning. In 1983 they will get a car from EEC money.

- III. As I mentioned above already I did not have enough time to look after all credit unions properly. At the moment I am advising and promoting 7 cooperatives which is far too much for one person only. My time could already easily be filled up with Syatwiinda and Maamba Credit Union and the Maaze Cons. Coop.

I shall try to do my best but I doubt whether I can give the appropriate time to each of them. The treasurer of Syatwiinda Credit Union is going to be employed by CUSA as a manager for his credit union. He was advised to support me in my work so that he gets some experience. I hope to get his help soon. Unfortunately he was not accepted as my counterpart as I would have liked it. But he got some hope that he may be promoted by CUSA Zambia in future time.

Kanchindu 7.01.1983

(Ingrid Fuchs,
CSDP officer)

Confirmed at the staff meeting on 3.3.83

G. m.

REPORT OF THE WORK ON COOPERATIVE IN THE SOUTHERN GWAMBE
VALLEY FOR OCTOBER/NOVEMBER/DECEMBER 1982.

(For CUSA and the DMCO only:

Attached you find the financial reports of
Syatwiinda CU from March to October,
Nkanda two CU from April to June,
Malima CU from March to November (no changes in Nov.)
Muuka CU from April to November (no changes in Nov.)

1. Syatwiinda Selfhelp Savings and Credit Union

The financial reports are written up to October, the one of November is in preparation. The loans committee is working on the delinquent loans and is making progress there. Many farmers have failed to pay back their loans because of the drought this year. The loans committee is able to write the part two of the financial report form by itself now. Membership is up to 205 now and the share capital is more than 10 000 K.

2. Nkandabwe Credit Union - study group -

Membership and shares are the same. The treasurer is out, so I could not contact him on the issue of savings and withdrawals. In Sinazeze 11 members joined in December. The next task to do will be to elect the Board of Directors.

3. Maamba Collinies Savings and Credit Union - study group -

Maamba Credit Union has been visited by the DMCO now. He promised to help them to get registered soon (March). Unfortunately the application for registration got lost (the same happened to Syatwiinda CU that time).

4. Malima Savings Society - study group -

There is a mistake in the books of this CU which the treasurer is tracing. He has to compare passbooks and receipts. We had a meeting on the duties of the board which was quite successful. Some Board members have moved to another place, so they need to be replaced. The membership is reaching 16 now and the share capital 90 K. It has decreased from 293 K because the money was not put into an account with a society to get interest. We plan to have a meeting with the chief and the ward chairman on 12.1.1983 to convince more people to join.

5. Buleya Malima Savings and Credit Union - study group-

Due to the brickmaking in Makonkoto for the new secondary school members were not able to meet.

The total money is 274 K now.

We try to arrange for a meeting with the chief and the ward chairman early 1983 for attracting more people.

6. Mauka Savings and Credit Union - study group -

We had a meeting with Sencir Chief Mweemba, Mr.V.S.Syankondo and Mr. E.Syabalo for all people of Mauka area. About 50 came and showed big interest. As the meeting was held in Citonga I could not understand what has been talked, but Mr.Syankondo and Mr.Syabalo told me that it was a very good meeting. Both of them are in the credit union movement since 1977 and have a lot of experience. Unfortunately only 10 women were present. So I encouraged the men to tell their wives to come also.

7. Maaze Consumers' Cooperative - study group-

The MCC has started to sell mealie-meal. The business is running very well. The advertisements in the newspapers are done. The cooperative expects to get the trading license in March. There is no new about the ordered car yet. It will be a VW Pick-up with double cabin, diesel.

8. Miscellaneous

Mr. Vickson Syankondo will be employed by CUSA Zambia as a manager for Syatwiinda Credit Union. He was advised to help me in my work, including the MCC, to gain experience. The Gossner Mission is paying his salary and allowances to CUSA, and Mr.Syankondo gets paid from there, so that he is responsible to CUSA only.

As there seems to be no money for the work with cooperatives in 1983 also, I applied to VSP for funds for seminars. I also try to get some money from Germany.

(Ingrid Fuchs,
GSDP officer)

Confirmed at the staff meeting of 3.3.83

Siatwiinda Irrigation Scheme,
P.O. Box 3,
Sinazeze.

26th October, 1982

The Project Administrator,
Box 3, Sinazeze.

MONTHLY REPORT FOR OCTOBER, 1982.

Scheme - Siatwiinda Irrigation
Farmers involved - 74
Number of active farmers - 71

Climatic conditions: It is hot during the day and nights with some showers of rain.

Rainfall data as per 26/10/82: This mth - 032.00mm
Previous - 000.00mm
G.Total - 032.00mm

The rain started on 12/10/82.

Farmers activities: Selling okra, onion, tomato and preparations for rice nurseries.

Nurseries: One farmer has already sown in rice nursery in preparation for the season.

Crops grown: (a) Okra = 10.40ha
(b) Tomato = 0.40ha
(c) Maize = 0.10ha
(d) Wheat harvested 0.20ha yield 50kg pocket.

<u>Crop Sales:</u>	Onion			Tomato			Okra			Total		
	Kg	K	N	Kg	K	N	Kg	K	N	Kg	K	N
This mth	110	66	00	614	307.00		6079	4255	30	6803	4628	30
Prev.Total	68	40	80	1084	542.00		8170	4468	20	9322	5051	00
Seasonal Total	178	106	80	1698	849.00		14249	9723	50	16125	9679	30

Engines: (a) No. 1723H.4A28- Is running well. The only problem we are facing is the suction tube which is becoming short due to old age and get flat in some places. However the workshop officers tried to work on it, but did not work because the one-way valve is not controlling water from the reservoir. As a result, we are not pumping and on 27/10/82. The engine will be transferred near the water as the suction tube to reach the water.

(b) Old engine: It is on breakdown valves are not working properly.

Diesel: 390 litres only available for the engine. If the new order of 3000litres will not arrive before the on set of heavy rains, that means farmers are not going to grow rice because there will be no diesel.

House:- Nil

Sisal Programme: There is no progress on the nursery. Members of the club have stopped working on the sisal programme.

Miscellaneous: Gwembe South Builders started building the main canal for the new extension. The new extension when completed approx. in 1984 will cover 25ha. Existing has 28ha. used by the farmers and 4ha. used by the reaserch station (32ha)

There fore $25ha + 32ha = 57ha$.
This work started on 7.10.82 - With 27 general workers employed from Siatwiinda villages. The money is a grant from EEC. Which we are using for this extension shortage of Monthly return chart renders to have no appendix for individual farmers' record.

Marketing problems: (a) Okra, there is no problem on this crop. Marketeers from Lusaka, Kafue, Mazabuka, Choma, Maamba and Livingstone come to buy in large numbers.

(b) Tomato-some of the farmers did not sell anything from their yields; the estimated loss is approx. 2000kg.

(c) Onion no problem of marketing.

Leave:-Mr. H.Fuchs is still on leave as from late August to date 26/10/82. Mr.D.Mutinta was on a local leave for 7 days as from 8th to 15/10/82; attending a funeral at Pemba.

Meeting: Nil

Visitors: Nil

Visits: Pemba for the funeral

(Signed)

D.Mutinta

AGRICULTURAL ADVISOR

Gebäude und Mühle in Siabasi

Problem aufgetreten, als Hans-Martin Fischer Geld (1500 K) für die Mühle in Siabasi haben wollte, weil es für etwas anderes gebraucht werde. Klaus war dabei (Dezember-Teammeeting). Nachdem die Sache im Januar-Teammeeting vorgetragen wurde, beschloß das Team, daß ich Elisabeth schreiben sollte. Es wurde festgestellt, daß Mühle + das Gebäude, in dem sie steht, Government-Eigentum sind (also ist das Geld auch nicht für Hans-Martin's Zweck verfügbar). Ebenso ist das Handelswerkzeug Government-Eigentum.

Zur Jahresbericht 1979 von Elisabeth werden diese Gebäude zusammen mit dem CW-office und dem großen Lagerhaus als Eigentum der CW bezeichnet.

("In August the credit union got a chance to buy some buildings and a grinding mill, situated right in the centre of the area the credit union is covering. ... and today this forms the so-called Siabasi Credit Union Centre and consists of

- building with grinding mill
- building with five small storerooms
- big shed for storage
- office building for the coop.")

Nachdem die CW diese Sache mit einiger Mühe klar gemacht werden konnte, geht es nun darum, das wirkliche Eigentum der CW abzusichern. Es fehlen Quittungen und sonstige Belege über den Kauf durch die CW. Das Team ist ebenfalls nicht in der Lage, dies vorzuweisen.

Auf meine Anfrage bei dem damaligen Kooperationsverwalter der Zouye-Coop (von der die Gebäude stammen), erhielt ich die Auskunft, daß er nur eine kleine Quittung habe, bzw. das Duplikat, und das das Original an das Team (bzw. Elisabeth) gegangen sei. Auf meine Bitte, mir eine Kopie davon zu geben, schrieb er sich selbst eine neue Quittung und gab mir das alte Duplikat.

Diese Quittung vom 30-7-79 beläuft sich auf 400 K,

die vom GST gezahlt werden. Wofür, ist nicht
angegeben. Vermutlich bezieht sich diese Quittung auf
die Mühle in Nkandabere, denn in Elisabeths Antwort-
brief^(Mai '81) schrieb sie, die W. hätte 700K aus Meisverkäufen
für die Gebäude bezahlt. Nachdem ich die Sache wieder
in der Team meeting gebracht habe (Juni), wurde dort be-
schlossen, die Sache nochmals an Elisabeth zu berichten,
da das Team nicht in der Lage ist, eine Quittung
für die Häuser an die W. zu geben. Offensichtlich
sind diese Gebäude nicht durch die Teambücher gelaufen.
Es gibt dort keine Quittung über den Verkauf aus
Team und von da aus an die W. (Elisabeth schrieb
auch, die Gebäude wären extra abgemessen worden).

Vilius Sitkutka

32 sheets	12 feet	22K	(later 16 K ?)	704 K
50 bags of cement		(5,60 K)		280 K
1700 bricks	(3000 ordered)			<u>255 K</u>
				1239 K

Aufgaben Sitkutka

(über eingezahltes Geld):

700 K sheets ✓
 300 K doorframes (5)
 320 K windowframes (6)
 300 K cement
280 K poles
 1900 K

Ledger card CV

(eingezahlte Summen)

400 K
 300 K
280 K
 980 K

Missing : 300 K doorframes
 320 K windowframes

He was also promised to get advice (for instance on poles)
 and builders. Was not done.

Kreditinstitut im Gwembetal niederlassen. Durch die eigene Initiative mit Unterstützung des Gwembe-Süd Projektes wird damit eine empfindliche Lücke geschlossen.

Mitte 1980 erhielt die Siatwinda Kredit-Genossenschaft auch offiziell eingetragen und damit eine unabhängige Einrichtung.

3. Sinazeze

In Sinazeze ist die Entwicklung nicht so positiv verlaufen. Ein Hauptursache mag darin liegen, daß kurz zuvor eine Kredit-Genossenschaft pleite gegangen ist, wobei Gelder veruntreut wurden. Das hat die Menschen verunsichert und mißtrauisch gemacht. Aber in jüngster Zeit wächst auch in Sinazeze das Interesse an einem Neuanfang. Interessanterweise holen die Bauern Vertreter der Kredit-Genossenschaft in Siatwinda, um sich beraten zu lassen. Das ist eine erfreuliche positive Entwicklung, denn die beste Hilfe von außerhalb kann nur darin bestehen, daß die Menschen sich selber gegenseitig unterstützen und beraten.

4. VSP

Im Laufe der letzten zwei Jahre wurden freilich die Schwächen dieser Kredit-Genossenschaften für eine umfassendere Entwicklungsarbeit deutlich. Nach der Verfassung dürfen sie keine Geschäfte abwickeln, was in den ersten Jahren vor der offiziellen Registrierung geschehen ist, weil keine andere Institution diese Aufgabe übernehmen konnte. Die sind streng auf Sparen und Kreditvergabe in ihrer Wirkmöglichkeit beschränkt.

So wurde eine neue Gesellschaft ins Leben gerufen, die auch kleinere Geschäfte durchführen kann. Der englische Ausdruck dafür ist "multi-purpose society". Ihr wurde der Name "Valley Self Help Promotion" (VSP) gegeben. Diese neue Institution kann vielleicht einmal für das gesamte Gwembetal eine zentrale Bedeutung erlangen. Zum Glück haben die evangelische und katholische Kirche vor Ort ihre Mitarbeit zugesagt. Auch die Behörden sind Mitglied und unterstützen diese neue Einrichtung.

Auch sie vergibt Kredit an Einzelpersonen und Gruppen. Aber sie übernimmt vor allem die Vermarktung für Mais und Reis. Leider müssen die Bauern oft sehr lange auf ihr Geld für ihre Produkte warten. Außerdem werden Mais und Reis nicht mehr aus dem Tal transportiert und bleiben im Tal.

Eine weitere wichtige Aufgabe von VSP ist der Verkauf und die Verwaltung von gebrauchten Kleidern geworden, die Gemeinden aus Holland und unserem Land ins Gwembetal schicken. In den letzten Jahren konnten auf diese Weise Kleider für Kwacha verkauft werden. Mit dem Erlös wurde die Gesundheitsstation in Kanchindu neu gebaut.

Auch VSP ist eine Einrichtung der Menschen, die im Gwembetal leben.

Der Umfang der Geschäfte ist sprunghaft gestiegen. Eine wichtige Aufgabe ~~für unsere Mitarbeiter~~ unserer Mitarbeiter wird darin liegen, daß geeignete Tongas geschult und Verwaltungsfragen ausgebildet werden. Noch werden wichtige Aufgaben von unseren Mitarbeitern wahrgenommen, was sich bei einer Aufbauphase nicht vermeiden läßt. Aber entscheidend bleibt, daß diese Geldinstitute bald ohne fremde Beratung existenzfähig bleiben und wie bisher eine Einrichtung der Tongas selbst bleiben.

- 1) Ernährung
- 2) Vermarktung von Reis u.
- 3) Kleiderverkauf
- 4) Kauf von Mais u. Reis

und die wichtigste:
Beratung: aber auch mit
ganz wirtschaftl. in
hauptsächliche Mitarbeiter
einsetzen.

Beide Beratung ist noch für längere Zeit notwendig bei vollständige Selbstständigkeit

- 8. DEZ. 1982

The financial reports of the Credit Unions are not yet written because I have been on leave and no forms are available at the moment. I was promised to get the stencils for making the drafts of financial report forms but up to now they are not in.

1. SYATWILINDA SELFHELP SAVINGS AND CREDIT UNION

Since the old treasurer has come back from his course on cooperative management there is some movement in the Credit Union again. The membership is up to 195 now (end of August). The share capital is slightly decreasing due to the poor harvest and the need for buying food. Withdrawals are mostly made in small amounts below K 10.

The loans committee worked on delinquent loans again and the situation is improving. We made a plan how to visit those members whose loans are delinquent for a long time and who do not come if they are invited to do so.

As there are some differences between the ledgercards and the passbooks the treasurer has started to compare and correct them if necessary.

As the Department for Marketing and Cooperatives, Choma, could not convince the manager of the Standard Bank that a Credit Union is not a profit making society the CU has decided to close down the account with the bank which was forced upon them (Current account) and to put the money into an account with the ZNBS. Also 1000 K have been save with CUSA Central Shares now. For 1981 the Credit Union could not give out dividends as it did not get interest on their bank account but have to pay fees instead. The little money they got had to be spend for the AGM and for travelling to Choma to the bank as well as stationary. The AGM has been on the 17. April. Although they have been invited nobody from CUSA and the Department came. They also did not write or give any other sign of interest to say that they can not come and why. Unfortunately I also could not attend to the meeting.

The CU is working closely together with the Maaze Consumers' Coop. 2300 K will be given as a loan to this Coop. so that both sides are gaining from it (the MCC gets money for working, the CU interest). I have audited the books and found them alright besides some minor mistakes.

2. NKANDABBWE CREDIT UNION -study group-

Shares and membership are still decreasing.

I arranged a meeting with Sinazeze CU and 13 people came. The second time nobody was there.

It is a problem for me to arrange meetings with credit unions like this one, as all CUs say they can only meet on Saturdays because of the workers. So all CUs want Saturdays as meeting days while during the week only few meetings can take place. That means of course that the intervals between the meetings are rather big which is not good.

Up to now no officer of the Department or CUSA has attended to the project's staff meeting although they have been invited to talk on Coop. policy in connection with Nkandabbwe CU and they promised to come.

3. MAAMBA COLLIERIES SAVINGS AND CREDIT UNION -study group-

The situation in this CU was quite good up to some months ago. Members are more and more getting annoyed that the society is not yet registered and they cannot get loans. They withdrew a lot of money already and even start to withdraw from membership. The share capital is about 15 000 K now but was already above 20 000 K.

For me it is not understandable how it can happen that so little interest is shown towards a society like this with big chances for the future, especially as this will be the only big industrial CU in the district. I asked several times for a date for the formation meeting but besides making promises nothing else was done by the Department. The CU is also disappointed about CUSA as they also do not get any response from there. At the moment I am auditing the books of this CU which will take me up to the beginning of my leave.

4. MALIMA SAVINGS SOCIETY -study group-

No progress. They wanted to give me a date for a meeting. I am still waiting for their note.

5. BULEYA SAVINGS SOCIETY -study group-

The Board has been elected on the 5. April and the members have started to save. I am also waiting for their note about a meeting before my leave.

6. MUUKA SAVINGS AND CREDIT UNION -study group-

We had a good meeting on the 10. April, but I slowly come to the impression that this CU will not work as there are not many people living in that area and as they are not prepared to or able to keep money at their place which means that the CU cannot work properly.

7. MAAZE CONSUMERS' COOPERATIVE -study group-

On 26. June the Board has been elected. The manager and one sales man are appointed. It got the permission from the DES Sinazongwe to deal with mealie-meal. They have become members of the Syatwiinda CU and got a loan from there to start their business. Now they are active to get the trade license and the registration soon. They have the chance to get a car for their business, financed by the European Economical Community. The car might come at the beginning of next year.

Members are up to 30 now (restricted membership in the beginning) and the paid-up share capital is about 880 K. Board members have to pay up the full amount of the minimum share capital of 50 K up to the end of September otherwise they are expelled from the Board. This is a special regulation which was made due to the bad situation in the valley this year.

8. MISCELLANEOUS

Concerning the banking facilities in Gwembe South: there is no progress and little chance to get a branch of any bank down here.

The pit latrine in Siabaswi needs a door, the concrete slab and the roof then it is completed (material is already there). The seminar at the Malima FTC had to be dropped due to lack of funds. This year there is no money for the Cooperative Work in the GSDP. Therefore I also cannot do the small seminars for the various committees which I planned. Also the seminar of the Department for Gwembe South had to be dropped due to lack of funds.

Attached you find the confirmed work programme for cooperative in Gwembe South for the next five years which had to be made for the project's budget for 1983. I did not negotiate with CUSA so that the statements are not according to CUSA policy which I noticed too late. CUSA policy is to have about 2 good CUs in Gwembe South rather than having many non-running ones. I also realized too late that the number of CUs I am trying to run at the moment is too big for one person.

From 7.9.-12.10. 1982 I shall be on leave.

(Ingrid Fuchs, GSDP Officer)

Kanchindu, 25.August 1982

COOPERATIVE EXTENSION

Proposal for a work programme in Gwembe South for 1982 - 1986

I. Credit Unions

In 1977 Syatwiinda Selfhelp Savings and Credit Union started as a study group. It was registered in 1980.
In 1978 Nkandabbwe Credit Union started. It is still a study group.
In 1981 Maamba Collieries Savings and Credit Union, Malima Savings Society and Muuka Savings and Credit Union were formed.
In 1982 Buleya Savings and Credit Union started.

So now there are 3 Credit Unions in each Chief's area.
To cover the whole Gwembe South District at least 2 more Credit Unions are needed in each Chief's area: one in Sinazongwe, one in Mweezia/Simumbande/Sinakasikili area, one in Sulwegonde/ Sinakumbi/ Sinakoba area and another one in Siameja/ Ndengeza/ Nyanga area, including Kafwambila and Syampondo areas. (see also map)

Experience shows that quite some time is needed to get a Credit Union running. Syatwiinda CU needed 3 years and still needs some more to run properly, Nkandabbwe CU is still on trial. Both of them were well looked after in those years as the previous promoter of the GSDP was only working with those 2 CUs.

Now that there are more study groups the available time for each of them will be shortened. Unless the promised man from CUSA is not working in Gwembe South most of the existing and planned CUs will need more than 5 years to come to complete independence and proper running.

The problem of getting Zambian staff for the work with CUs is mainly a financial one (of CUSA). The Gossner Mission has promised to help for a period of about 3 years. It will pay the salary fully in the first year and then in a decreasing way every following year until CUSA has taken over completely (this is still in discussion). By that time the CUs should be out of the GSDP so that they are fully under CUSA respectively the Department for Marketing and Cooperatives.

II. Other Cooperatives

Besides the CUs a study group on a Consumers' Society is in progress in Syatwiinda area. As this is a more difficult form of cooperative it needs good preparation and supervision for some years, especially as basic knowledge on planning and calculation has to be taught.

The Gwembe South Builders Cooperative also needs education on the organisation and operation of a cooperative.
It could be advisable to form a cooperative at each irrigation scheme in order to coordinate the growing and selling of crops over the whole year especially if contracts with consumers are involved.

Kanchindu, 18. 4. 1982

Ingrid Fuchs, Officer i/c

CREDIT UNIONS IN
GWEMBE SOUTH DISTRICT

Chief Sinazongwe's area:

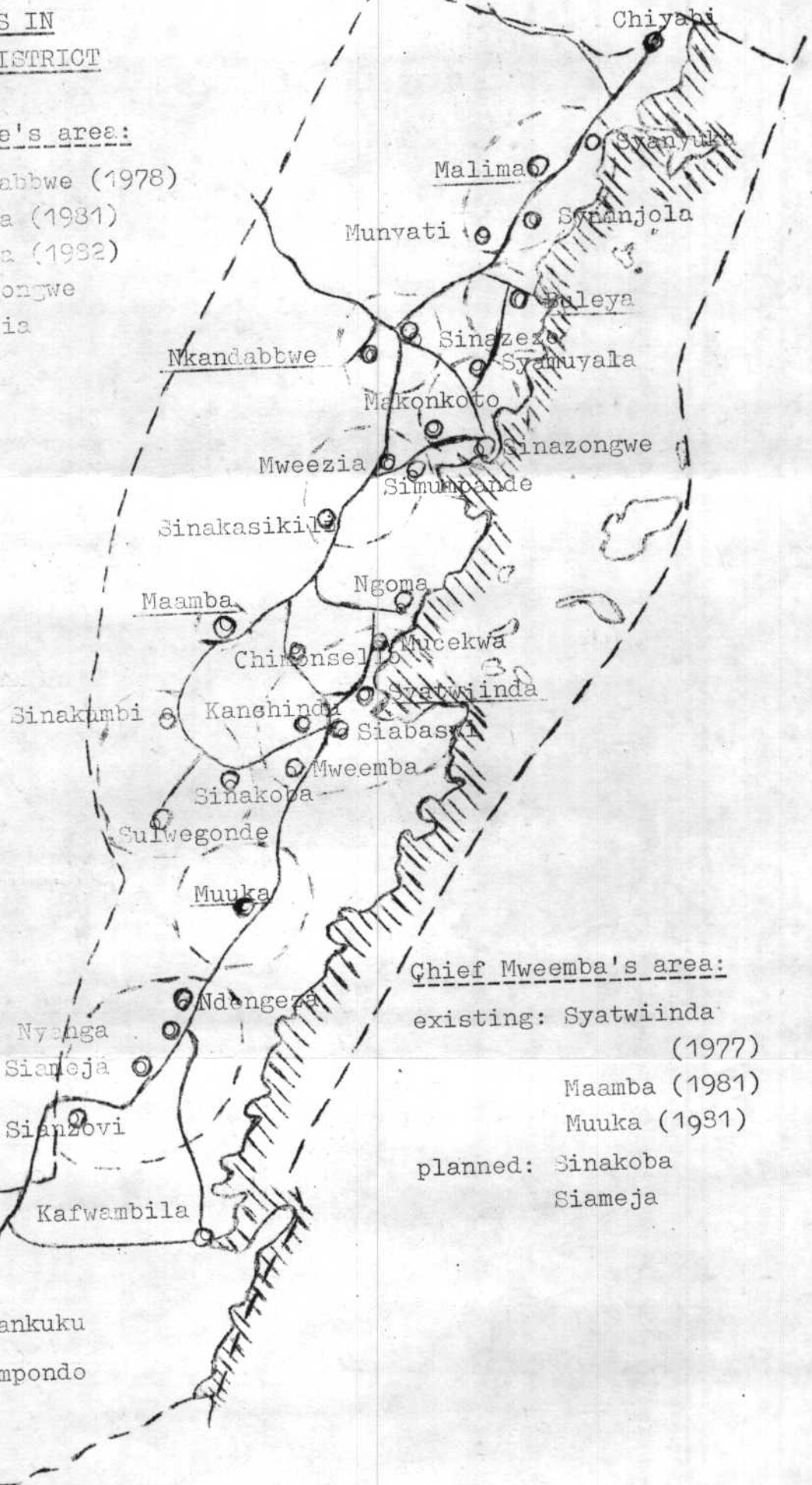
existing: Nkandabbwe (1978)

Malima (1981)

Buleya (1982)

planned: Sinazongwe

Mweezia



Chief Mweemba's area:

existing: Syatwiinda

(1977)

Maamba (1981)

Muuka (1981)

planned: Sinakoba

Siameja

Credit Unions in
Quemby South District

Chief Supt. 1892

exhibiting: *Sarcocolla* (Abundant)
Malina (19.1)
Sulcia (15.5)

plum est: Surazou
Hue. 16

Chief Kumbumba's Area

existing: *Syngnathus* (1977)
Alasmus (1981)
Almura (1981)

Samuel: Siunkoba
Samaja

GWEMBE SOUTH DEVELOPMENT PROJECT,
P.O. BOX 3,
SINAZEZE.

24th June, 1982

Scudder
Colson
Mr. D. Scudder

Report

FUTURE DEVELOPMENT

Present:

Mr. G.S.Nakasamu - chairman
Mr. G.K.Madyenkuku -secretary
Mr. A.Spreng
Mr. H.Fuchs
Mrs.Fuchs
Mr.D.Mutinta,
Mr.K.Nduyi
Rev.M.K.Malyenkuku
Mrs. M.Sitte
Mr. M.Sitte

In Attendance: Prof. T.Scudder Dr. Colson

Apologies: Mr.W.Ncite - Malima
Mr.P.Wendt and Mrs. E.Engelhardt on leave

At 09.22 hours, the chairman called the meeting to order, he called upon prof. scudder to present the paper as prepared the three, on the future of the Gwembe South in Development. Profesor Scudder said that as the paper was with the staff of the project for sometime now, our job today is to make some corrections and additions before we can pass the paper to other authorities. Mr. Spreng remarked that from his observation the paper does not make any remarks of what is already done by the project, all what is contained in the report is mainly future planning.

On the question of the planning officer who is to be recruited from West Germany, Mr. G.Madyenkuku said that it should be a good thing if he will be stationed in the camp. This way the project staff will respect his planning as they will be involved all the way in his planning.

Mr. Spreng said that the planner for sure should not be in Lusaka, but should be housed in Choma or at Sinazongwe township and have his office there. Mr. Mutinga agreed with Mr. Spreng, but stressed that he should be in Sinazongwe. Rev. Malyenkuku agreed with Mr.Madyenkuku that he should be stationed in the project compound in order to create the spirit of oneness with other project workers including members of the team, if he stays away, this spirit will not be there.

Mr.Syabalo remarked that it will be the best idea to station the planner in the camp, for if he stays away, the other team members will regard him as there inspector of whatever they are doing. Mr. Fuchs felt that the planner was for province or district, therefore he should live in Choma or Sinazongwe.

Mr. Syabbalo said that this planner should be among the people he has come to work for. His stay at Choma does not come in he should therefore stay at Kanchindu where there is already a house. Mr. Spreng asked to know whether this man will come in as a team leader. In general the Zambian staff think that he should not be the team leader. Finally Mr. Scudder remarked that there is now enough discussion on the planner so it will be given a good thought.

Staff meetings.

Mr. Scudder felt that the control of the staff meetings as it is done at present is good in that you have rotation system of chairmanship. The secretary and the current chairman should arrange the agenda in such a way that they can be controlling the meeting effectively. It should be up to the chairman to cut down discussions then come to conclusions. Mrs. Sitte also agreed with the present system of rotation of chairmen and that the whole preparation of the meeting should be so arranged with the chairman and the secretary. Mr. Spreng stressed that the chairman should be firm in cutting down discussions then find suitable conclusions.

Mr. Sitte remarked that long discussions are necessary and that in some subjects these should be given enough time. Mr. Nakasamu remarked that in future we must see that decisions are carried out effectively by the officers concerned after being decided upon by the staff meeting. Dr. Colson suggested that to shorten discussions the items on the agenda should be explained so that the members are only there to adopt. Mr. Scudder also added that it should be strongly observed that no relevant matters should be brought into discussion away from the main points.

Staff of C.S.D.P. (Recruitment)

Mr. Mutinta rose a question whether what is meant is to recruit on Gwembe residents.

Mr. Scudder - The point is that we want to have Gwembe residents or anybody from other districts provided they are prepared to stay in the valley. At present we have a problem of educated people to work in Gwembe, therefore it is better to have the people who know Gwembe and its people, it is not a matter of tribalism.

2. Mr. Mische - what was the cause of the gap between the Zambian and the expatriate staff. In reply Mr. Spreng said that the main difference was on transport, on that the expatriate have the chance of getting loans for transport:-
- (1) question arose whether the mission is able to take up this task of transport?
 - (2) it was also stressed that the other point is that the salaries of the Zambian staff are so small that they can not be able to pay for the loans in time if so given as the prices of vehicles at very high.

Irrigations- Mr.G.K.Madyenkuku asked to know whether it is not possible to tap electricity from Maamba pumping station to Simunpande proposed irrigation. Mr. Scudder reported that he had a talk on this with Imutwana the Managing Director of Maamba mine who told him that this can be possible provided the project has the money to cover the extension. Maamba managment could nagotiate this with ZESCO if only they are approached by the GSDP management.

Zilili gardens.

Mr. Spreng requested to know why the zilili gardens were stoped? When in the past used to cultivate them as it is explained in the paper. Ba Gray said that the problem here is that the lake's rise and fall is not certain. Mr. Scudder said that at present this can be negotiated with the people in Lusaka who will be able to tell the rising and falling of the lake. If the zilili are resumed they will be a great help to the people.

Having no more to discuss the meeting ended at 13.00 hours.

CHAIRMAN

SECRETARY

Gwembe South Dev. Project

June 16, 1982 Meeting between G.K. Madyenkuku and H. Berch. T. Scudder sitting in as observer.

Points made: HB explained that IRDPs are in fact very different than the former IDZs. The IDZs failed for many reasons including the fact that they focused on high potential zones like Chipata and did not reach out into the poorer rural areas. Created many jealousies. Also financial problems since most of the money in fact came from the GRZ. But also to not embarrass the Government about the failures, the story went out in 1978 that IRDP was just a new name for IDZ.

But major policy changes have been made. First, the focus is now on the poorer rural areas. Second the ~~failure~~ funding comes almost entirely from overseas donors so the money is there (over 90% of funds are donor supplied). Third, the donor see their commitment to the poorer rural areas chosen as lasting for 20-25 years. Fourth, Donors and IRDP unit in Lusaka insist on associating counterparts with all experts and providing training for them. Fifth, IRDPs work directly with the District Council which are helped to increase their development competences through direct funding (to buy equipment to grade roads etc.) and through secondment of expatriate personnel to help solve problems.

GKM expressed fear that since money is power, the capital from the donor would push out the Gossner Mission and GSDP staff. HB replied that the solution to this problem was to make sure that any IRDP agreement preserved the identity of the GSDP, as now organized, to continue doing its grass-roots approach. He noted that there is currently a shift going on with in the different IRDPs from experts to volunteers. The latter have greater commitment and cost less. So IRDPs have much to learn from the GSDP approach and staff. He agreed with GKM's point that it was important to preserve Gossner personnel and help them financially to do their work without pushing them out.

GKM noted the great need for electricity for irrigation and for small industries like tomato canning. HB agreed and added fishing also. Highly technical and large jobs like roads, electrification and lake transport can be funded through IRDP. They would be handled outside the organization of the GSDP as separate projects which would help Gwembe District come up. Donors would want to include 1-2 their own personnel to work with these large projects which would complement and not threaten the work of the GSDP. Again HB stressed the importance of preserving and encouraging the low cost and democratic character of the GSDP and noted that IRDPs in other districts are being encouraged to move in that direction. IRDPs are longterm investments in the development of poor districts. The commitment is to 1-2 decades of work. IRDP philosophy is to either put in roads and structure which will last 20 years or train people to maintain simpler structures and roads on an annual basis. Both approaches are important, but special emphasis is on self-reliance which is why IRDP wants to work directly with the people and the District councils.

GKM asked about agricultural development. HB told about efforts in other IRDPs to organize farmers into groups of 10-15 to receive credit under the cooperative Credit scheme. The group is responsible for repaying loans of the members. Scheme is working. Repayment is running 90% higher, due to the pressure of the group on individual members. This program works closely with the marketing unions.

On local staff stress will be on secondment from government departments. Since 1980 the policy has been increasingly to assist District Councils to do the work themselves as opposed to IRDPs doing it directly - for then when IRDPs leave no one trained to do the work. This especially the new policy in Mpika and Eastern Province and should be the policy in Gwembe. GKM here noted that under the Rural Works Programme, GSDP tried to work

closely with the Council. But the Council did not do their part. On roads did not provide graders in time after handwork had been completed and did

did not construct splashers and bridges as needed. GSDP didn't have the machinery to do ~~and~~ this and when the council did not do ~~it~~ its part the hand-work was wasted. And on wells, again the Council did not do its part on the one well done cooperatively. Here HB said IRDPs can second direct to the Council expatriate~~es~~ staff to learn about the problems that the Council is having and help the council meet its commitments.

GKM notes that Gossner Mission can pay salaries of its workers but cannot provide the necessary finance for them to do their jobs. HB replied that is a major reason why GSDP, with its identity and structure preserved should become an IRDP. Then the money will be there.

HB also noted that better reports will be needed. GKM noted in return that Gossner in the past feared reporting and advertising themselves. But through this approach seemed correct at the time, in fact it has done harm since it is important for outsiders to know what one is doing.

I retyped this from Scudder without any change for the reason to have more copies.

Ake

GM - Dertli -

GOSSNER SERVICE TEAM
P.O. BOX 4
Via Choma
SINAZEZE

8. May 1982

Agreement between Rev. M. K. Malyenkuku, Kanchindu School
and Gossner Service Team

This is to certify that Gossner Service Team has given a credit to Rev. M.K. Malyenkuku to buy the car of Mr. K.J. Jähn, VW - Combi, AAD 5323.

The total amount of credit is K 2 000.

The interest on this credit is 8 % per year.

Repayment will be done as follows:

First instalment in June 1982.

Every month one half of the km-allowance paid for this car has to be paid as repayment. If there is no km-allowance paid for a month at least K 50 has to be paid back for this month.

The interests will be calculated every time from the remaining amount.

Till the full amount is paid back the car will remain the property of the Gossner Service Team.

For the Gossner Service Team

Hans Fuchs (treasurer)

M. K. Malyenkuku

GM-Berlin

GOSSNER SERVICE TEAM
P.O. BOX 4
Via Choma
SINAZEZE

8.5.1982

To the P.A.O.
Mr. Chivwema
Choma

Dear Sir!

According to the arrangement you made with Mr. Mische in Germany last year I report to you about the Gossner Service Team - money paid by the Gossner Mission Berlin for Gwembe South Development Project matters.

I. Travelling-allowances for GST-members

1980 January to September the GST claimed
from the GRZ
the GRZ paid
rest paid by GM Berlin is

K 18 225.38
K 10 124.91

K 8 100.47

1980 October to December and
1981 January to December the GST claimed
from the GRZ
the GRZ paid
rest paid by GM Berlin is

K 29 233.60
K 14 565.74

K 14 667.86

Total amount of km allowances paid by the
Gossner Mission Berlin instead by the GRZ
in 1980 and 1981 is

K 22 768.33

II. Donations to the Gossner Service Team 1981

K 3 881.46

III. Loaned to the Gwembe South Development Project
by the GST for various purposes in 1980 and 1981
and not yet paid back

K 736.10

for the Gossner Service Team

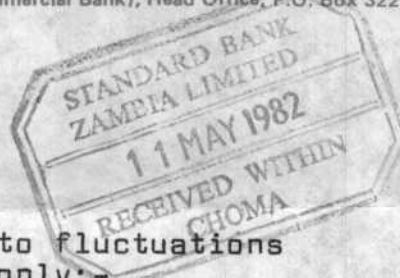
Hans Fuchs
Hans Fuchs, Treasurer

~ 60000,- Sh



Issued by the Business Development Division of Standard Bank Zambia Limited (Registered Commercial Bank), Head Office, P.O. Box 32238, Lusaka.

EXCHANGE RATES AS AT 3RD MAY, 1982



The following exchange rates are subject to fluctuations and should be viewed as indication rates only:-

	<u>T/T & SIGHT BUYING</u>	<u>T/T & SIGHT SELLING</u>
British Sterling	0.6275	0.6040
United States Dollars	1.1125	1.0820
South African Rand	1.1615	1.1185
West German Deutschmarks	2.6070	2.5100
Botswana Pula	1.0400	1.0015
Australian Dollars	1.0570	1.0085
Austrian Schillings	18.40	17.65
Belgian 'Convertible' Francs	49.30	47.40
Belgian 'Financial' Francs	54.80	52.55
Canadian Dollars	1.3750	1.3240
Danish Kroner	8.880	8.550
Dutch Guilders	2.8980	2.7885
French Francs	6.8020	6.5500
Greek Drachma	71.15	67.30
Hong Kong Dollars	6.510	6.260
Indian Rupees	10.510	10.065
Irish Punt	0.7620	0.7300
Italian Lire	1450	1395
Kenyan Shillings	11.875	11.435
Malawian Kwacha	1.2045	1.1600
Metropolitan Escudos	79.60	76.10
New Zealand Dollars	1.4480	1.3930
Norwegian Kroner	6.695	6.440
Singapore Dollars	2.3510	2.2620
Spanish Pesetas	116.10	111.70
Swedish Kroner	6.495	6.255
Swiss Francs	2.1800	2.0985
Tanzanian Shillings	10.420	10.035
Ugandan Shillings	9.890	9.525
Zimbabwe Dollars	0.8280	0.7970

GWEMBE SOUTH DEVELOPMENT PROJECT

THE LIMA PROGRAMME IN GWEMBE SOUTH

I The situation in the Gwembe District, Sinazongwe sub-district.

a) the change to cashcrop production

To understand the specific situation in the Sinazongwe sub-district, we have to consider first the results of the resettlements due to the creation of Lake Kariba. Those Gwembe Ton a, who lived on very fertile alluvial soils along the banks of the Zambezi river, had to be moved. And since they insisted to stay in the Valley area, they had to be resettled on soils in upland areas, which were in general poor and rocky. This did not effect the people in Gwembe North, who since long had lived on more fertile soils in upland valleys, it affected only few of the people in Gwembe Central, how still found enough land among their friends in Gwembe North. But it effected very much the people in Gwembe South, and there again more the people in Chief Mweemba's area.

This resulted in the peculiar situation that we find in Gwembe South a population density, which is surprisingly high for a rural area, on poor soils and in climatic conditions, which a advers for agricultural production.

But the resettlement had also positive results:

the valley, which was bared from development by the mountainous Zambezi Escarpment, was opened up by roads and feeder roads. And the resettlement area had been cleared from tsetseflies, so that cattle could be reared successfully. The new opportunities to buy commodities in the valley and to travel, created a need for cash: clothing and education are those areas, where cash is needed in every family.

All attempts to improve the existing agricultural practices have more or less failed: Improved varieties were not fit for the local environment, and farmers continued to grow local varieties as they always did without applying fertilizers. Only the introduction of the ox-drawn plough brough a major change in food production (leaving aside the introduction of irrigation farming).

But farmers were willing to change to new methods on two new cash crops which were introduced: cotton and sunflower. They observe spacing, apply fertilizers and insecticides and follow carefully other recommendations. Particularly cotton has become the dominating crop in the Sinazongwe sub-district. The climate is favourable, the required manpower available and the returns encouraging. The promotion of cotton has been supported by leaders on all levels in the district. Today, about $\frac{3}{4}$ of the arable land in Chief Sinazongwe's area and $\frac{1}{4}$ of the arable land in Chief Mweemba's area have been converted to cash crop production. The reopening of road in Mweemba after the end of the war situation brings an upward tendency there as well.

b) Food shortage.

Food shortages have regularly been experienced by the Valley Tongas. The Valley has been called a land of famine.

Nowadays meal-meal is brought regularly to the area from Choma, although the supply gets critical every year from December up to February. The supply is still difficult in most of Mweemba's area.

But it is alarming, that a rural area, and one with a good population, does not produce enough food to feed its own population. This arises particular concern, when the country in general still has to import food due to low food production. It also arises concern, that the area might end up with a monoculture with all the adverse side effects.

A number of factors contribute to the low food production:

1. One is the comparatively high price for cotton, and, until 1980, the low price for maize. The price for sorghum is still discouraging low.
2. Another is the failure of SR52 under valley conditions. This hybrid variety in depots, it demands extra expenditures for fertilizers, but the yield was often low, mainly due to late rains or long dry spells. The seed is sold only in 50kg bags, too much and costly for many farmers.
3. Again, Lintco provides all the inputs in quantities ready for use and on easy credit terms. These facilities

ties are not available in the Valley for food production. AFC is far and pays late.

It is not surprising, that in the competition between cotton and staple food, the farmers switched to cotton. And as there is land shortage in most regions of the Sinazongwe sub-district, they grow cotton, where they used to grow food before. But they still grow food for their own consumption. The most successful food crops in the last years were local sorghum and local maize.

The GSDP has successfully supported cotton production since the middle of the seventies with its Dryland Farming Programme. There is no further need to continue the support. But there is need to encourage food production. Since the beginning of 1981 GSDP has been aiming in this direction. The first step was a joint seminar of GSDP staff, agricultural extension staff, veterinary staff and members of the comm. development staff and health department staffs. It was planned for March 1981, but postponed several times for reasons, for which GSDP is not responsible) and finally held 10-15 August, 1981. The seminar helped to identify problems on food production and has helped to formulate an outline for the implementation of the Lima Programme in Gwembe South.

II Outline for a Lima Programme In Gwembe South:

The Lima Programme is a general programme in the country, which aims at increased agricultural production by small scale farmers by introducing modern methods of agriculture. In this outline the Lima programme is limited to the aim of increased food production for home or local consumption. Cotton and sunflower will continue to be the area's cash crops, and for these crops the farmers are already employing advanced methods of agriculture successfully.

a) Training and visit programme. The Sinazongwe sub-district is fortunate by having the only Farmers Training Centre for the Gwembe District in its boundaries. But the FTC staff has been limited in activities by the lack of funds, which are needed to board and feed course participants, for transport to collect participants and to go out for mobile courses, and for the payment of allowances for lectures at mobile courses. The first step for a Lima programme is therefore to provide the funds for the FTC to conduct courses at the centre and

on a mobile basis. The FTC has already received stationaries, from the World Bank in order he operate more effectively, and the combined efforts of the department of Agriculture, World Bank and GSDP will bring the activities at the FTC to full operation.

The Training and visit approach of course includes the Agricultural extension staff in the area, which will do most of the following in the fields. In order to ensure the mobility of staff workers, they have all been provided with bycicycles. But not in all regions staff personal can be posted, due to lack of adequate housing. This again is to a large extend a result of the war. The Lima programme therefore has to include the repair and where necessary the replacement of staff houses. This is particulary true for Siameja and Kafwambila, but the construction of permanent houses in Chiyabi and Mwanajoke has to be considered.

Since funds for this necessary measurers were not estimated and provided for 1981, three year plan programme was drawn, which needed only little money in 1981. This made it possible to start already in 1981 and to gather experience for the following years. For this purpose the two chieftancies were divided in three areas each as follows:

	Sinazongwe	Mweemba
1981/82	Malima/Chiyabi	Kanchindu/Siatwinda
1982	Sinazongwe/Mwezia	Siameja/kafwambila
1983	Sinazeze/Nkandabbwe	Sulwengonde/Maamba

For 1981 areas were selected, were the staff situation is satisfying and transport costs are minimized.

A immidiate start was possible, because the GSDP promised to help with transport and the Gossner Service Team was able to give a donation for the running of courses in 1981. For 1982 areas were selected, which need particular attention and encouragement. This is particular true for Siameja and Kafwambila. For 1983 the programme is projected for the remaining areas, to ensure that every farmer in Sinazongwe sub-district can be reached in a three years time.

In the first half of September, 1981, consultations were held in Malima and Kanchindu wards to implement the Lima programme immediately. Emphasis was laid on the participation of the eight ward officials, who were assigned with demarcated areas each, where they are responsible for the execution of the Lima programme. The co-operation of FTC staff, extension staff workers and party officials gives a sound basis for the realization of the whole operation. The regular weekly visits of the ADAO and one agriculturalist from the GSDP were arranged for, to encourage those, who conduct the training and visit programme and to monitor the programme.

The female extension worker gave an additional proposal to make the programme more effective, following the observation, that women do the bigger part of the work on the fields, she proposed, that every extension worker should establish one agricultural women club, which he advises and introduces to the Lima recommendations. This idea was very much welcomed and all extension workers agreed to establish one agricultural women club each.

b) Agricultural inputs

As important as training and visiting of farmers is the provision of the right inputs. This means particularly early maturing varieties of maize, like ZH1, SR14, which was phased out), or Pioneer 95, ZH 1 is the only early maturing hybrid maize, which is produced in the country now, and it should be given preference. Pioneer 95 is imported, it has proved successful in other areas with similar climatic conditions in Southern Africa. There is no need to stock local sorghum and local maize in SPCMU depots, because farmers are able to secure the needed seeds locally, but every farmer should have a choice between SR52 and an early maturing variety. Because farmers are not expected to grow maize as cash crop they need only small quantities of seeds, 5-7kg per Lima. The seeds should therefore be packed in bags of not more than 10kg, or provisions shall be made to repack the 50kg bags into the required small bags.

Although the regulations about sale of seeds make sense, i.e. not to brake sealed seed bags, the regulations should not be stronger than the farmers needs. Everything should be done to make food growing easy for local farmers.

In addition to maize seeds, there is need to stock other seeds as groundnuts(natal common for this area) beans, and of course sunflower. Fertilizer have to be stocked in all depots as well roads are all passable now, and additional storages have been provided by the local societies. It has to be kept in mind, that many farmers in the area are reluctant to use basal dressing, therefore the stocked fertilizers have to be selected accordingly (i.e. compound X or A/S). A consultation with the local Multi Purpose Co-operative Societies and the local SPCMU was held on 24.9.81 to ensure, that SPCMU is informed properly about the required inputs through the right channels in time for the beginning of the agricultural year.

c) Credits

The critical part for the Lima programme are the credit facilities. In order to compete successfully with cotton, the food production should be encouraged with similar credit facilities like those provided by Lintco. But there is no AFC office in Gwembe South, and SPCMU has not yet established the neccessary institution in the area. The problem of course is, that the food shall be produced for subsistance purpose and not for marketing, making the recovery of loans difficult. This might only be possible in combination with other crops. But nevertheless everything should be tried to provide loans for food production already in 1981.

III Additional measurers

a) Seed selection.

The local maize varieties are not high yielding, but they have some other advantages; they are early maturing and drought resistant. And they store much better than hybrid varieties under local conditions. This is important, if the food is grown for subsistence.

But because of mixing with hybrid, in the storages and on the fields, the local varieties are endangered to vanish. It is not only necessary to preserve these varieties, but also to improve them, i.e. through selection. GSDP has already collected seeds and multiplied these. They can be bought by local farmers, if there is need, and they can be used as material for improvements.

b) The storage of food became less important in the last years, because locally produced food lasted only few months. Nevertheless, a Lima programme has to include the improvement of food storages. This is the more important in the Gwembe Valley, as the knowledge and the craftsmanship to make very good locally produced grain bins is still found, although disappearing.

c) Crop rotation

The basic advantages of crop rotation are still not known to all farmers. Cash crops like cotton and sorghum can be rotated, with subsistence crops like maize, sorghum and groundnuts. For food production even less fertilizer could be used, because the mixed subsistence crop would benefit from residual fertilizer applied to cash crops. Some of the crops could also be mixed which has not been looked into scientifically yet.

d) Pricing

A for farmers most important incentive is of course the price for their produces. While the price for maize has gone up and this has shown effective, the price for sorghum, the traditional grain for the valley, is still disappointing and discouraging low. This is a problem, where no solution can be found locally. But it cannot be forgotten.

IV Estimates for Lima programme 1982

2 residential courses for staff	
4 residential courses for party leaders;	
20 residential courses for farmers;	
26 residential courses @ K150	= K 3,900.--
20 mobile courses: subsistence allow.	= 800.--
Salary for one driver	= 1,600.--
Fuel and oil for transport of	
instructructors and farmers	= 2,000.--
Repair of 4 staff houses @ K400	= 1,600.--
Seed selection and improvement	= 100.--
	<u>K 10,000.--</u>

OCTOBER, 1981