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EVALUATING THE IMPACT OF NGOs IN RURAL POVERTY ALLEVIATION

ZIMBABWE COUNTRY STUDY

Ann Muir

**with additional material by
Roger C. Riddell**

**Results of ODI research presented in preliminary form
for discussion and critical comment**

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**EVALUATING THE IMPACT OF NGOS IN
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**with additional material by
Roger C. Riddell**

February 1992

ISBN 0 85003 160 5

Overseas Development Institute
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ACKNOWLEDGEMENTS

Ann Muir is based in Harare as a freelance consultant. The research project under which this Working Paper has been prepared is funded by the Overseas Development Administration, the Leverhulme Trust and five British NGOs: ActionAid, Cafod, Christian Aid, Oxfam and Save the Children Fund. Their support is gratefully acknowledged. Financial assistance to cover the fieldwork in Zimbabwe and the production of this Working Paper was provided by Barclays Bank.

PREFACE

This Working Paper forms part of a substantial ODI research project which sets out to assess the impact of Non-governmental Organisations (NGOs) in poverty alleviating projects in different geographical and institutional settings. It follows the publication in 1990 of *Working Paper No. 37* 'Judging Success: Evaluating NGO Approaches To Alleviating Poverty in Developing Countries', and is one of four country similar studies.

The other three, also to be published as Working Papers, are studies of Bangladesh, India, and Uganda. They are the result of lengthy evaluations and country analyses undertaken during the course of 1990. The titles are as follows:

- 49 Evaluating the Impact of NGOs in Rural Poverty Alleviation:
India Country Study, Mark Robinson
- 50 Evaluating the Impact of NGOs in Rural Poverty Alleviation:
Bangladesh Country Study, Sarah White
- 51 Evaluating the Impact of NGOs in Rural Poverty Alleviation:
Uganda Country Study, John de Coninck

The Working Paper is arranged in three parts. The first part is designed to contextualise the four case study evaluations of NGO projects in Zimbabwe. It presents an overview of development and poverty problems and performance in Zimbabwe as well as the historical context, growth and role of NGOs.

The second, more substantial, part of the Working Paper presents the results of the four case study evaluations run by local NGOs but funded in part both by British NGOs and a number of other international donors. These are:

- The Silveira House farmer credit group scheme, located in the communal lands in Mashonaland East, West and Central Provinces;
- The Christian Care Mzarabani Farmer Credit Project, which lies in the Zimbezi valley in Mashonaland Central Province, some 250 km north of Harare;
- The Simukai collective farming co-operative, funded by the Collective Self-Financing Scheme and Zimbabwe Project, and situated 40 km south-east of Harare;
- The Campfire Project in Dande communal land in the Zambezi valley, with funding from the Zimbabwe Trust.

The final part of the Working Paper draws together conclusions from the case study evaluations and assesses their wider significance for NGO poverty alleviation programmes in Zimbabwe.

SUMMARY

Since Independence in 1980, Zimbabwe has experienced steady economic growth, rapid expansion of small-scale agriculture and impressive development of a range of social services. However there remain wide disparities of income and wealth, resulting in extensive poverty and malnutrition.

Following Independence, there has been an explosion of NGO activity, with new foreign NGOs joining the few already present in the country, as well as a steady growth of both nation-wide and more locally-based indigenous NGOs. During the 1980s, there was a notable shift from welfare to more development-oriented forms of NGO intervention, mostly with groups, and usually aimed, directly or indirectly, at poverty-alleviation. Group consciousness-raising forms an important component of an increasing number of NGO interventions. In spite of these development, little is known of the overall impact of NGOs, and few details of particular project interventions are yet in the public domain.

The major part of this Working Paper reports on the evaluation of four rural NGO interventions aimed, broadly, at poverty-alleviation, and undertaken during 1990. The first evaluation is of one of the original group farmer credit schemes established and promoted by the Silveira House development centre, just outside Harare. It traces the progress of this important scheme from start to finish, as well as providing some insights into its replicability in other parts of the country. The second study examines the Christian Care Mzarabani group farmer credit project located on the edge of the Zambezi valley, some 150 miles north of Harare. This is of particular interest as it highlights the difficulties a number of NGOs have encountered in attempting to switch from relief and more welfare-oriented to development work. The third case-study moves away from communal area farmer groups to an area of major focus for many NGO funders, collective co-operatives. It is an evaluation of the Simukai collective farming co-operative comprising a capital-intensive large-scale farm owned and run largely by former guerillas of the liberation war. The case-study helps to throw light on why so many collective co-operatives ventures in Zimbabwe have met with limited success. The fourth evaluation focuses on one of the earliest programmes under the Communal Areas Management Programme For Indigenous Resources (Campfire), an innovative approach to wildlife management, in the Dande communal land in the Zambezi valley, and now being replicated with some speed in other parts of the country, with inputs from the Zimbabwe Project and the World Wildlife Fund.

A number of issues are raised by the evidence of the case-studies. For instance in at least three of them, those people with capital and education have benefited most, while together, the case studies suggest a strong bias against women. Lack of working capital and managerial capacity are highlighted as critical constraints characteristic of struggling collectives and various co-operative groups engaged in income-generating projects. Neither of the credit schemes were sustainable without continued donor funding. Perhaps of more importance, though, is that longer term weaknesses of the credit schemes examined raise questions about the whole approach of funding (inflexible) seasonal loans.

The Working Paper ends by trying to draw some more general observations about NGOs in Zimbabwe. While many NGO operations are small-scale, larger-scale approaches may be necessary to address adequately the substantive problems of rural poverty in Zimbabwe.

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1. OVERVIEW AND BACKGROUND¹

1.1 Introduction

Zimbabwe has a population of just under 10 mn, and in 1989 its gross domestic product (GDP) per capita was estimated at \$655, placing it among the least wealthy of what is termed the 'lower middle-income economies' of the world (World Bank, 1989a: 164ff). In the 25 year period to 1990, Zimbabwe has experienced moderate but steady rates of economic growth, although, in common with most other countries of the world, its growth rate has been lower in the decade of the 1980s than in the previous 25 years. In comparative terms, it has more than held its own in terms of world rankings of rates of economic growth, with GDP averaging 4.4% from 1965 to 1980, falling slightly to 4% during the 1980s. In part because of its relative stage of development, its ability to feed its population and, more recently, because of the rapid extension of its social (including health) services, Zimbabwe has amongst the highest rates of growth of population in sub-Saharan Africa (SSA). Estimates suggest that Zimbabwe's population grew at an annual rate of 3.1% between 1965 and 1980, rising to 3.7% in the period 1980-1988.² This meant that over the period 1965 to 1987, its rate of increase of GDP per capita was only 0.9%, with the rate falling by 0.1% a year in the more recent 1980-90 period.

Aggregate measurements of economic growth trends, of course, provide only the crudest indicator of wealth. A recent attempt to get behind these numbers is the *Human Development Report 1991* produced by the United Nations' Development Programme (UNDP). This provides data on a range of indicators that throw light on the overall quality of life in different countries. Table 1 reproduces these indices for Zimbabwe, comparing them with the average figures for the SSA region. Two conclusions can be drawn from the data. The first is that on every indicator, Zimbabwe has performed and continues to perform far better than the SSA average; the second is that for all indicators, Zimbabwe has improved its relative status.

1.2 Poverty in Zimbabwe

Its status as a 'middle income developing country' should not lure one into thinking that poverty in Zimbabwe is not a particularly acute problem. A 1982 World Bank study on Zimbabwe summarised the problem thus (Berg, 1982: 63, 12):

Despite being a substantial food surplus nation, Zimbabwe has extensive malnutrition... Overall, using weighted averages to reflect sampling sizes, we see a picture of 21% of the under-five population with second or third degree malnutrition, based on weight for age... This is roughly comparable to Cameroon, Lesotho and Liberia, lower than Sierra Leone and higher than Togo and Egypt... Stunting is seen in 28% of Zimbabwean children, considerably

¹ Prepared by Roger Riddell.

² The comparable figures for SSA are 2.7% and 3.1% respectively.

higher than the 9.1% in Togo, the 18.1% in Liberia, and the 21-24% in Lesotho, Sierra Leone, Cameroon and Egypt. Wasting is found in 9% of Zimbabwean children, which generally is at least triple all of the above countries.

Table 1 Indicators of development

	<i>Zimbabwe</i>			<i>Sub-Saharan Africa</i>		
Life expectancy (years)	1960	1975	1990	1960	1975	1988
	45	53	60	40	46	52
Under five mortality rate (per 1,000)		1960	1989		1960	1989
		87	89		92	91
Adult literacy rate (%)		1964-66	1984-86		1964-66	1984-86
		55	62		26	34
of which, male		63	70		34	48
female		47	55		26	34
Population with access to health service			1987			1987
			71			45
% of age group enrolled in secondary school		1965	1986		1965	1986
		6	46		4	20

Source: UNDP (1991)

In part, Zimbabwe's poverty is concealed by great extremes between different groups. For example, in the mid-1970s, the non-black population constituted less than 5% of the total population of the country yet accounted for 73% of disposable income; the black population received only 37% of national disposable income yet constituted over 95% of the total population. Since Independence, inequalities of income and wealth have persisted although today these are not so racially-apparent. To understand better the incidence of poverty, the population be sub-divided into seven clusters grouped by geographical location and income source. These are: urban low density area households; urban high density area households; rural commercial farm employee households; rural communal area households; rural small-scale farmer households; rural re-settlement area households; and rural large-scale commercial farm households.

Table 2 provides estimates of the share of total households in each category and the approximate average household income of each. The income figures are sub-divided into two: the first set of figures show the total (approximate) mid-1980s income levels, the second shows the total incomes after allowance has been made for transfers between households. The wealthiest households are those living in the low density urban areas together with large-

scale commercial farmers,³ the poorest are those living in the communal areas. Without accounting for transfers from the communal areas (largely from migrant family members working in town) the income differences between these two groups is 12 to 1. However the incomes of households of employees working on commercial farms are almost as low as the average communal area households income. When allowance is made for transfer payments, the average household income between the top and bottom widens to almost 20 to 1. In this instance, there is only a slight loss in income of the households of commercial farm workers, indicating a fairly self-contained group. There is, however, a sizeable relative loss of average income of small-scale farm households. The average incomes of households in the resettlement areas is higher than of those in the communal areas, the difference being more marked when the 'net of transfers' figure is taken. Finally, the average incomes of high-density urban households is significantly higher than all the rural household categories, although closer to these incomes than to the incomes of their low-density urban counterparts, where the income gap is of the order of 3 to 1.

Table 2 Average household income by geographical location, 1984/85¹

<i>Area</i>	<i>Average Household Income (\$)</i>	<i>Index²</i>	<i>Average Household Income (\$) less gifts & transfers</i>	<i>Index</i>
Urban low-density & Rural Commercial farmers	10,100	12.1	9,394	19.8
Urban high-density	3,240	8.4	3,014	6.3
Rural Communal Area	837	1.0	475	1.0
Rural commercial farm employees	864	1.1	768	1.6
Rural resettlement Area	1,100	1.3	1,002	2.1
Rural small-scale farm	1,432	1.7	904	1.9

Source: CSO (1988) *The Economy of Households in Zimbabwe, 1985: main preliminary results from the income, consumption and expenditure survey 1984/85*, Harare, CSO, July.

Note: 1. The figures in the table are derived from the data in this report, some are the author's estimates.
2. The index figures in this and the final column are based on the average incomes in the communal areas.

³ Average household incomes for this group does not appear on official household surveys; however it is widely accepted that the incomes (and lifestyle) of this group is equated most closely with that of the low-density urban households.

When the average household income data shown in Table 2 are married to the distribution of population, the extent of inequality is sharply revealed. Population census data (for 1982) record that some 57% of households live in the communal areas. In that year, Zimbabwe's urban population accounted for 22% of the total, of whom over 60%, and perhaps as high as 85%, lived in the high-density areas. The next major population grouping is farm employee households, which accounted for 14% of the total number of households. Finally, resettlement (1.7%) and small-scale farm households (2.4%) constitute fairly minor groups.

There is, too, a geographical factor. Most of the urban poor live in the three urban locations of Harare, Chitungwiza and Bulawayo. As for the rural poor, the majority of those located on commercial farms tend to live in the Mashonaland provinces, while the poorest in the communal lands tend to be located in the more geographically isolated areas such as south of Lake Kariba, rural Matabeleland and in the northern Zambezi valley.

While these comparative figures provide a good indication of income inequalities within Zimbabwe across geographical groupings, they give little clue of the extent of poverty and of the adequacy of living standards. In general, there is widespread poverty among high-density urban households dependent (as most are) on remuneration from employment as the principle source of income.⁴ Average living standards are even lower in the communal areas, but living standards are probably lowest and poverty most acute among the families of employees living in the commercial farm areas.

Table 3 Nutrition of children by geographical area, 1981 and 1983 % of children with second and third degree malnutrition

	<i>Weight for age</i>		<i>Weight for height</i>		<i>Height for age</i>	
	1981	1983	1981	1983	1981	1983
Commercial Farms	42	14-20	16	7-8	30	12-15
Communal Areas	20	11	13	3	31	24
Mining Areas	22	9	6	4	15	13
Urban Areas	6	4	6	2	7	9

Source: Loewenson (1990: 3).

The data in Table 3, on child nutritional status, clearly show the ranking of deprivation from the worst areas (commercial farms) to the communal areas, through to the mines and up to the urban areas of the country, even if the overall health status in all areas has certainly improved since then.

⁴ The dependence of urban households on the wages of the principal income earner is discussed in Riddell (1981: 54-57).

Urban poverty affects most black families. Clearly in a society without anything all but minimal (and partial) social security benefits, the unemployed and partly-employed are amongst the most deprived. However in Zimbabwe the majority of those in formal sector employment are probably still in receipt of sub-poverty wages. Real wage gains for workers in the commercial farming sector have certainly improved since Independence; however these gains have been insufficient to meet minimum family income requirements and it is judged today that over 80% of all agricultural employees are still in receipt of sub-poverty wages. Even fairly recent studies indicate severe child malnutrition ranging from 14% to 50% of the (child) population in commercial farm areas (Berg, 1982: i,9), and probably averaging in excess of 40% (Loewenson, 1990: 3). By 1987, surveys undertaken in the same areas as those conducted in the early 1970s indicated that severe and moderate child under-nutrition still affected almost one quarter of under five year olds, with up to 55% of children of this age group exhibiting signs of stunted growth. As Loewenson comments (1990: 1-2):

Behind the well-kept fields and lush harvests of the Large Scale Farm (LSF) sector are squalid houses, children in rags and settlements starkly deprived of social resources. This was the picture in 1980, and, despite scattered improvements, remains the picture today, a decade later...

The majority (57%) of Zimbabweans live in the communal rural areas. The 1985 United Nations Children's Fund (UNICEF) *Situation Analysis* showed that over 70% of families in the communal areas were still living in traditional pole and dagga dwellings, that only 35% of households had access to protected water in the wet season. It confirmed that severest malnutrition occurs in communal area families which did not have family members able to send remittances back to their communal area homes (1985: 120).

Substantial progress, however, has been made in relation to water supply and sanitation. Thus Ministry of Local Government, Rural and Urban Development figures suggest that by late 1989, 60% of the rural population had some access to safe drinking water, while the construction of 130,000 Blair latrines, under the auspices of the Ministry of Health, had improved sanitation provision by over 20% (*Financial Gazette*, 27 October 1989). Clearly these developments have made a major impact on living standards and therefore in addressing poverty problems in the communal areas.

Consistent with national trends, the communal areas are characterised by marked differentiation in living standards - and poverty - both **within** different communal areas and **between** communal areas across different regions of the country. Average household income of Z\$700 a year in the mid-1980s concealed a range from a low of less than Z\$225 to a high of more than Z\$5,394 a year - a range of more than 23 to 1. (See Appendix 1 for exchange rates.) The skewed nature of household income is illustrated by the fact that the median income was found to be Z\$450: the top 10% of households accounted for 42% of total communal area household income while, at the other end of the scale, the bottom 50% of households accounted for less than 16% of total income, the bottom 25% for a mere 4.3% (Jackson and Collier, 1987: 20).

A major cause of the poverty in the communal areas is inadequate land (poor soils in low-rainfall areas) and livestock shortage. Studies by Rohrbach confirm those of others, namely

that nearly 40% of farmers have **no** draught power at all and one half insufficient for a two-animal ploughing team (1989: 41).

As regards land, there is less of a problem of overt **landlessness** than conventional wisdom often assumes. The major problem is one of overall shortage of farming land for the number of households dependent upon agriculture, made worse for low-income households by unequal access to the land that is available for both cultivation and for livestock. The 1982 Commission of Inquiry into the Agricultural Industry indicated that in relation to land/farming population ratios, only 33% of the land in the communal areas could be considered 'in balance or under no pressure', 37% was defined variously as 'under great pressure, under excessive pressure and under intolerable pressure' (Chavunduka, 1982: 65).

One final indication of the persistence of poverty across the communal lands comes from data on the distribution of drought relief assistance. For instance Rohrbach found that in the better agro-ecological regions, about 12% of households failed to produce enough maize for their family needs in **good** years, the figure rising to one quarter of households in the more widespread poorer regions; in **poor** years the figures rise dramatically to 24% and 60% respectively (1989: 55-56).

1.3 Approaches to Poverty Alleviation: Government and Official Aid Agencies

1.3.1 Governmental approaches to poverty alleviation

For the first decade of Independence, the Government's approach to addressing the problems of poverty was encapsulated in the name of its first policy document: growth with equity. The aim was to raise living standards of the entire population, but with particular emphasis on the peasant population, through maximum economic growth while intervening directly both to expand the social, physical and economic infrastructure of the country and to provide, improve and extend a range of social services - again directed particularly to the poor, and those by-passed during the colonial period. Land reform and efficient land utilisation are key objectives. During the early to mid-1980s, Government policy was characterised by rapid expansion of social service provision and the modernisation and expansion of the social and physical infrastructure through substantial public investment programmes.

By the end of the 1980s, however, increasing strains on the Government budget, growing foreign exchange constraints and rising concern with unemployment led to a substantial re-orientation. Under increasing pressure from parts of the domestic business community but especially from the major international financial institutions and major donors, a programme of widespread economic liberalisation was inaugurated in 1990, as an essential part of its new structural adjustment programme.

The basic objective is to achieve a steady 5% annual growth rate of GDP (Republic of Zimbabwe, 1990: 6):⁵

in order to achieve this target, the Government is going to de-emphasize its expenditure on social services and emphasize investment in the materials sectors such as agriculture, mining and manufacturing, together with supporting economic infrastructure in transport, power and communications.

By mid-1991, it was still too early to make firm judgements both about the timing of the proposed changes, and what their impact would be, although the government had by then issued its framework paper (Republic of Zimbabwe, 1991). However first indications suggest that the most immediate impact will be in relation to job losses and rapid price rises. Significant inflationary pressures have already built up - the official rate of inflation⁶ for the year ending January 1991 was recorded as 18.3%, compared with 13% in 1989 and 7.4% in 1988. By mid-1991, leading commercial bank analysts believed the rate to be 25% or higher.

It is the hope of government that high rates of economic growth can help address the problems of poverty and unemployment both through the growth benefiting those who create it, and through more and more people becoming involved in the process of wealth creation. However with such high rates of population growth - of around 3.7% for the 1980s - even the 4% annual growth achieved has led to minimal per capita income growth and for the majority of lower paid commercial, service and industrial urban employees, little improvement in real wage levels.

Unemployment is of central concern. Indeed data to 1987 indicate an overall **fall** in formal sector employment. In 1988, the Senior Minister for Finance, Economic Planning and Development stated that in 1987 the number of unemployed stood at 900,000, adding that even this figure 'is to be regarded as an underestimate' (Republic of Zimbabwe *Budget Statement 1988*, pages 5-6). As a ratio of total population, the numbers in formal sector employment have fallen from 16.7% in 1975 to 13.7% at Independence and to a mere 11.6% by 1987. What is more, the unemployment problem is bound to get worse over the short to medium term even if the 5% annual

⁵ The main components of this new approach include the following:

- a managed transition from the present system of quantitative import controls, through twice yearly foreign exchange allocations, to a tariff-based system, by means of placing more and more imports onto open general import licence;
- the creation of a capital sourcing programme to finance capital and machinery requirements;
- maintaining price stability, particularly excessive monetary supply growth through appropriate interest rate and credit policies;
- continuing to give priority in accessing foreign exchange to the export sectors of the economy;
- de-controlling prices except for those of basic foodstuffs;
- moving away from a system of statutory wage increments to one based on collective bargaining; and
- addressing the long term financing needs of small to medium scale enterprises, most probably through establishing a new venture capital company.

⁶ Lower income urban families.

rate of economic growth is achieved because of the massive increase in the schooling-leaving population.⁷ High and rising unemployment rates affect poverty in two ways. Firstly, with minimal national social security provision for those who have never been in formal sector employment, the growing numbers of those who are unemployed are likely to be living in acute poverty. But secondly, as the unemployed are thrown back to a dependence upon either relatives in formal or informal employment, or to those trying to make a living in the communal areas, household dependency ratios increase, lowering significantly the ability of these growing households to meet their minimal consumption needs.

The alternative to alleviating poverty through formal sector employment is either self-employment or informal sector employment. A major element in government's overall approach to self-employment promotion is its land resettlement scheme. This is viewed not only as 'a major and vital structural part of rural development' but as a critical component in 'radically improving the production base in the communal sector' (Mugabe, 1989: 1-2). By mid-1990, a total of only about 52,000 families had been resettled since Independence, 'leaving a balance of 110,000 families still to be resettled' - according to the then Minister of Lands, Agriculture and Rural Resettlement (*Financial Gazette*, 12 October, 1989). Not only have the numbers settled fallen well short of even the lower target,⁸ but the resettlement programme slowed during the course of the decade: 36,000 had been settled by 1985 (World Bank, 1991: 52).

In theory land resettlement can take place in one of four ways. Model A provides for intensive village settlement of families with their individual arable and communal grazing (similar to the communal lands).⁹ Model B provides for communal living and co-operative-type farming, while Model C is an extension of Model A but adding a core estate operated communally to the family holdings. Finally, Model D involves improving grazing management in areas adjacent to communal land in poorer agro-ecological regions. In practice by 1990, some 82% has been settled under Model A, less than 6% under Model B, and about 1% under Model C (World Bank, 1991: 49-50).

While there has been a shortfall in the numbers settled, in terms of poverty alleviation the results of Model A farms has been quite impressive. Thus, work carried out by Cusworth and Walker (1988: ii) suggest that the majority of Model A farmers have been drawn from among the poorest members of the rural population, while the data on crop production indicate that, at minimum, all resettled families outside the poorest agro-ecological region (V) (the overwhelming majority) now grow sufficient food for their own requirements. They judge that average incomes in the 1985/86 season come

⁷ In the period 1991-94, the number of secondary school-leavers will grow to an average of 310,000 a year compared with 190,000 a year in the period 1987-90 (see Hawkins, 1988: 6-7).

⁸ Other estimates have put the numbers needed to be resettled at 218,000 to 275,000.

⁹ There is an accelerated form of Model A where most associated services and infrastructure are not initially provided.

to Z\$888 a year (well in excess of the Z\$400 envisaged at the start of the programme), with incomes ranging from Z\$1,205 to Z\$377 (1988: 102ff). They report that 87% of settlers have expressed the view that they believe themselves better off after resettlement (Cusworth and Walker, 1988: 153).

It has been in the Model B-type resettlement schemes that Non-governmental Organisations (NGOs) have been most active. The third case-study, of the Simukai collective farming co-operative in Chapter 4 below, examines the role of one NGO initiative involving resettled ex-combatants on a former commercial farm.

In the communal areas, the government has attempted to raise agricultural incomes through a range of initiatives. The aim has been both to increase yields of crops and to increase the proportion marketed. A number of inter-linked means have been used to promote these aims. They include trying to ensure that the range of inputs needed are available at the right time, improving marketing, providing credit, making available more technical advice, and setting crop prices which give an incentive to sell the crop grown through official marketing channels.

Overall, major successes have been achieved. A few figures illustrate the substantial achievements made. Whereas in the five years prior to Independence (1975 to 1979) an average of only Z\$15 mn of crops produced in the communal areas were marketed each year, by the period 1985-87 the value of such sales had risen over sixfold in real terms to Z\$174 mn. By the late 1980s, communal area sales of crops and livestock through official marketing boards accounted for nearly 20% of national purchases compared with less than 5% at the end of the 1970s. At Independence, only 5% of the national Grain Marketing Board (GMB) intake of maize came from the communal areas; by the end of the decade the share had risen to one third, with the number of communal area farmers registered to sell crops directly to the GMB rising fourteenfold from 21,000 in 1979 to 296,000 by 1986 (Rohrbach, 1989: 12-13,29).¹⁰ As Rohrbach observes (1989: 12-13):

In six years, communal maize sales had increased almost 35-fold, raising real small farm gross earnings from Z\$1.2 mn to over Z\$63.6 mn. Remarkably, at the same time, residual estimates of per capita smallholder retentions also increased to their highest level in more than 15 years.

What is of equal - perhaps of more - importance is that 40% of the estimated increase in communal sector maize production in the period 1979-85 was **retained** for family consumption and inter-household sales at the village level (Rohrbach, 1989: 53). Equally remarkable has been the increase in cotton production sales from the communal areas, which have risen from 32,000 tonnes in 1980/81 to 143,000 tonnes by 1989/90, increasing the communal area share of the marketed crop from 25% at Independence to 52% by 1989 (Norman, [1986: 15], *Financial Gazette*, 1 December, 1989).

¹⁰

Either directly or, more commonly, through co-operative or similar group organisations.

However, the impact of this impressive overall performance on the poorest groups in the communal areas has been far less than the aggregate data would suggest. By and large, however, it only has been the better-off farmers in the best endowed areas who have made the greatest gains. Just 18 out of the 165 communal areas distributed across the country have accounted for 75% of the sales of maize to the Grain Marketing Board (GMB) in the post-1984 period, confined, too, to a fairly narrow geographical area in the three provinces of Mashonaland Central, West and East. And even within these areas, it has been the top 20% of producers which have accounted for between 50-55% of the total maize harvested and up to 60% of maize marketed. Summarising these marked inequalities, Stanning (1989: 266) observes that:

even within a communal area favourable for maize production, with a good market infrastructure and established acceptance of improved maize technology, there is marked inequality in the distribution of both maize surplus and cash incomes. A core of 30% of households accounted for around 75% of marketed maize. The lowest 25% of producers controlled less than 4% of marketed maize and only 7% of monetary income. Some 40% of households were either net deficit households or marginal surplus producers and risk food deficits in a less favourable season.¹¹

Attempts to increase the incomes of communal area families and households has been the most important area of activity for NGOs involved in poverty-alleviation in Zimbabwe. The remaining three case studies discussed in this Working Paper - the Silveira House credit programme, Mzarabani farmer credit project, and the Campfire Project in Dande communal area - not only evaluate the way in which these particular projects have contributed to communal area poverty alleviation, using very different approaches, but also provide more general comments about the role of NGOs in such types of intervention.

Government attempts to alleviate poverty through these various economic and financial means have been complemented by direct social programmes, especially important being those in the education and health sectors, both of which have a direct impact on poverty alleviation.¹² The record on both fronts is impressive.

Education currently accounts for 22% of budgetary expenditure and allocations have risen from Z\$307 mn in 1981/82 (some 14% of the total) to an estimated Z\$1,532 mn in 1990/91. This expansion has sustained a growth of school enrolments greater than anywhere in Africa in the post-colonial period: total enrolments have risen from 892,000 in 1979 to 2.96 mn by 1989, with the transition rate from the top of primary to the first year of secondary school rising from 28% in 1980 to 66% in 1989. The most immediate problem facing the Government for the 1990s is that there is not

¹¹ These proportions are similar to those found by Rohrbach (1989: 38ff) in his study.

¹² For a discussion of the link between improved education and health and poverty reduction see UNDP (1990).

enough money for the expansion of secondary school places to be maintained and for the teachers to be paid at rates of remuneration in line with inflation. More serious, perhaps, is that the pace of expansion has led to a sharp drop in standards, largely because of the mushrooming of the number of unqualified teachers and a growing shortage of textbooks. The effects of these problems have been felt most acutely in the communal and high-density urban areas where, in a growing number of schools, the majority of pupils are now failing most of the examinations for which they are entered. In the communal areas, especially, this is leading to a growing lack of confidence in the ability of the school system to provide the means with which to 'escape' from the poverty of an agriculturally-based means of livelihood, reinforced by the lack of employment opportunities in the formal sector. If there is a major hike in school fees, as promised in the 1990 budget but which has been postponed, there is fear that poorer families will be increasingly unable to pay for their education.

In regard to health, the World Bank's 1990 report on Zimbabwe's health service, the country's achievements in health during the 1980s have been 'truly impressive'. It summarises the achievements thus (1990a: ii):

More than 500 health centres have been built or upgraded, and more than a dozen district hospitals have been completed or are under construction. More than 2,000 auxiliary nurses and 4,000 village health workers have been trained. The percentage of children fully immunized has nearly tripled from 25% in 1980 to 67% in 1988, and the proportion of married women of childbearing age using modern contraceptive methods has risen from 14% to 36% during the same period. Life expectancy has increased from 55 to 59 years, while infant mortality has declined to from 82 to 72 per 1,000 births, and maternal mortality has fallen to 90 per 100,000 deliveries.

Substantial problems, however, remain to be addressed. Inequalities in access to health services persist, with the families of farm workers and those in the more remote communal areas served inadequately with immunisation programmes, access to health services and personnel and often severe shortages of essential drugs while, as noted above, only the minority of poor families have adequate sanitation and proximate access to clean water. At least a further 100 clinics/health centres are planned for the remote areas but have still to be built and staffed. 'Preventable communicable diseases, including malaria, schistosomiasis, typhoid, respiratory infections, tuberculosis and sexually-transmitted diseases continue to take a high toll in morbidity and mortality' (World Bank, 1990a: 1) while AIDS is also spreading rapidly and unofficial reports indicate that it is now the single largest killer of children in hospitals. And as with the education system, a central problem for the 1990s is a shortage of funds with which to maintain the momentum of increasing access especially to primary health care facilities in the more remote and poorer areas of the country.

1.3.2 The role of official aid

Official aid funds form an important but not dominant role in assisting the government achieve its economic and social goals, indeed in financial terms its impact has successively decreased since the early 1980s. Thus, in the first four full years after Independence, foreign aid grants contributed 6.5% to Central Government expenditure, but fell to 2.6% over the next four years. Similarly, in 1984, foreign aid inflows amounted to over 30% of the value of total imports, but by 1988, the ratio of aid inflows to total imports had contracted to just 23%, while import levels had themselves been the subject of severe administrative cuts.

The major thrust of donor programmes consists of support for projects and programmes which form part of the overall plans of the Government of Zimbabwe for national or sectoral development. In 1988, 42% consisted of technical assistance programmes, 8% was in the form of commodity import programmes, and the remaining 50% was capital assistance. In regard to technical assistance programmes, support for education, health and the agricultural sector (including agricultural research) projects, for natural resource management and aeromagnetic surveys have been of most importance. However the largest donor inputs have been focused on a series of infrastructural projects initiated by the para-statal organisations.

Although there has been a decline in both quantitative flows of foreign official aid in recent years (and this is likely to continue into the 1990s) and in the overall importance of official aid monies in overall economic activities, there has been an **increase** in the influence of donors in overall economic policy decisions. This is seen most clearly in the change of direction implicit in the liberalisation programme announced in mid-1990 and now being undertaken. To the extent that the objectives of the western donor community are achieved, the government is likely to see both the size of its budget deficit reduced and its composition shifting away from the priorities of the 1980s in the fields of education, health and money for resettlement programmes in favour of capital investment projects.

1.4 NGOs in Zimbabwe

1.4.1 Brief overview

How many NGOs are there in Zimbabwe? The short answer is that we simply do not know, but the numbers stretch well into the hundreds. There are certainly **thousands** of either governmental or private 'organisations' in some way involved in promoting or initiating development projects or programmes in Zimbabwe.¹³ NGOs involved in development activities provide direct employment for thousands of Zimbabweans,

¹³ An estimate of the number of similarly-defined NGOs in Kenya (to include women's associations and church groups) comes to a figure of 23,000, almost certainly greater than the numbers currently operating in Zimbabwe although the population of Kenya is much greater and NGOs are more established. See Ng'ethe *et al.* (1990: 2).

they are found in both urban and rural localities throughout the country working across a range of activities, and they are a major source of foreign exchange to the national exchequer.

The Ministry of Labour, Manpower Planning and Social Welfare recently had a record of some 800 organisations registered with it (Hifab, 1989: 226), although many of these would be exclusively welfare rather than developmentally-oriented. The umbrella organisation, VOICE (Voluntary Organisations in Community Enterprise) recently produced a *Directory of Non-Governmental Organisations, 1988*.¹⁴ This gives a figure of about 400 Zimbabwean associations whose activities, at least potentially, stretch bound the confines of a single locality, although less than half (about 180) could be categorised as organisations concerned with development promotion or education. It suggested that there were then over 50 international NGOs operating in the country. If size is a criterion, then there are certainly well over 50 NGOs, local and foreign-based, which employ significant numbers of people (over 20 each including field staff) and whose financial turnover exceeds Z\$200,000 a year each. One of the fastest growing group of NGOs in recent years in terms of finance and influence are the politically-linked Zimbabwean organisations, operating in more than one locality. These would include the President's Fund, Child Survival (under the patronage of the President's wife) and the Zimbabwe Development Trust (under the tutelage of Senior Minister Joshua Nkomo) whose total income for 1990 was well in excess of Z\$1 mn.

Little is known, however, about the overall and aggregate impact of NGOs in Zimbabwe, either within Government circles or within the NGO 'world' itself, and there is at present no formal (or effective informal) mechanism for obtaining comprehensive information which would enable a sound assessment to be made.¹⁵ There is no central data-bank listing the number of NGOs, their areas of activity, number of employees, and even crude income and expenditure information. While foreign NGOs are required to be registered with the Government prior to their involvement in the country, there is no uniform system of registration;¹⁶ some, but not all, are required to re-register after operating for two or three years, but there is no particular information requirement for renewal of registration.¹⁷ Of interest, too, the National Planning Agency (with overall responsibility for the national development plan) makes no mention of the role of NGOs in its published planning documents and

¹⁴ At its 1991 AGM, VOICE changed its name to the National Association of Non-Governmental Organisations (NANGO). For details on how it sees its future role see below.

¹⁵ In this respect Zimbabwe is no different from most other countries.

¹⁶ For instance, some are registered with the Ministry of Health, some with the Ministry of Labour, Manpower and Social Welfare, some, again, with the Ministry of Finance, Economic Planning and Development.

¹⁷ While most foreign NGOs register as welfare organisations, it is not unknown for some to register as companies under the Companies Act.

therefore does not incorporate them into the national development plan or, more importantly, into the planning process.¹⁸

There are no reliable estimates of either the total income and expenditure of NGOs operating in Zimbabwe or of the foreign exchange inflows to the country resulting from NGO activity. Kuchera *et al.* (1986) estimated 'conservatively' that in 1985, developmental NGOs spent an estimated Z\$30 mn in the country. This would appear to be a marked underestimate¹⁹. If one projects forward the Kuchera figures to 1990, makes allowances for the continued expansion of NGOs in the second half of the 1980s, incorporates an estimate of the development spending of church and politically-linked associations, and makes a further estimate for the financing of foreign NGOs in Zimbabwe, then total spending by NGOs in 1990 would be likely to be well in excess of Z\$100 mn, and probably lie in the upper part of the (wide) range of between Z\$100 mn to Z\$150 mn. In quantitative terms this would amount (approximately) to between 15% and 20% of the total value of official development assistance to Zimbabwe. As for the foreign exchange component of this, it would appear that, again conservatively, between Z\$65 mn and Z\$110 mn of foreign exchange would reach the NGO sector in Zimbabwe during the course of 1990, amounting to possibly as much as 18% of total official aid inflows.²⁰

What is striking is that the further from the 'centre' of Government one moves, the more (and the more detailed) is the information which different Government officers have of the activities of NGOs in the areas covered by their respective jobs. This is true especially for particular line ministries, especially agriculture, while, in contrast to the national level, some NGOs, or at least some of their projects, **do** appear in Province planning documents. It is not uncommon for NGOs to attend and participate in meetings of the District Development Committees. It should be added, too, that there is usually a great willingness of NGOs working at these levels to provide information to officials with whom the NGO comes into contact. It would appear, therefore, that ignorance of NGOs is related more to the location and form of information than a total absence of it.²¹

¹⁸ The Agency, however, is aware of the growing importance of NGOs on the economy and now has staff allocated to looking further into the relationship. (Discussions with Director, April, 1990.)

¹⁹ The development and administrative budget for just one organisation (Christian Care) for 1989/90 is estimated at Z\$6 mn, while the combined annual budgets of large organisations such as Silveira House (which employs over 125 people), the Zimbabwe Project, the Collective Self-Finance Scheme (CSFS), and the Organisation of Rural Associations for Progress (ORAP) alone for 1990 would comfortably exceed this amount. To this needs to be added the substantial inflow of funds to foreign NGOs. Thus, the Dutch Embassy in Harare judged that \$8 mn came to Zimbabwe in 1989 solely from Dutch NGOs (*de Graaf et al.*, 1991: 8).

²⁰ As, however, the overall contribution of foreign aid to the economy is comparatively low in Zimbabwe, the NGO aid contribution is also lower than might be thought from these figures.

²¹ It is not being suggested that there is no inter-change between some NGOs and some Government officials or departments at the 'centre'. Indeed in the case of CUSO, CIDA and the Department of Cooperatives, there is a **three-way** relationship, covering the Government, an NGO and an official aid agency. What is more, there are very close links between NGOs and the Ministry of Education and Culture especially in relation to the

There is probably even greater ignorance about NGOs within official aid agencies (bilateral and multilateral). What bilateral agencies tend to know best are details of the projects executed in Zimbabwe by NGOs from their own countries,²² as well as the projects or programmes of some of the larger NGOs involved in particular sectoral programmes, most notably in the health/sanitation field. They tend to know least about smaller indigenous NGOs who, in growing numbers, knock on their doors to ask for funding, though a number of donors often also know little about the projects of local NGOs even if these are funded by NGOs from their own country. Also surprising is the degree of ignorance of NGOs from among those working themselves for other NGOs: the 'over-publicity' of the few conceals the paucity of information of the majority. As with official agencies, in general, NGOs tend to know about other NGOs working in the same locality and of the larger ones working in the same field or sectoral activity, but there is often a high level of ignorance especially of the different approaches or techniques used by other NGOs.

The rapid increase in the number of NGOs over the last ten years has also reinforced intra-NGO ignorance. In some ways the growth and diversity of NGOs has itself led to a reinforcement of division and lack of information-sharing. As NGOs now cover such a range of activities, often more than one - from health, agriculture, environmental protection, small business, credit and alternative technology - more specialised agencies working in one field are unlikely to have much in common with specialised agencies working in another. Other trends have also been at work. Thus, indigenous and independent NGOs have increasingly wanted to formulate and evolve an identity distinct and different both from foreign NGOs and from NGOs with affiliations or close associations with the ruling party, ZANU (PF). What is more it would appear that the establishment of networks and information-exchanges among particular groups of NGOs - often set up in response to feelings of isolation - has itself tended to have the effect of accentuating or perpetuating other divisions within the NGO 'movement' as a whole.²³

It is apparent, therefore, that while there is considerable information available about the activities of particular NGOs, there remain large gaps about the NGO movement as a whole. It has clearly not been possible to bridge these gaps in the work undertaken for this particular project. Thus it needs to be emphasised that the following remarks about impact are made from the bedrock of considerable ignorance!

work of ZIMFEP, while in the field of social welfare, the government has even funded the work of some NGOs and promoted the creation and expansion of community and women's groups. (See de Graaf *et al.*, 1991: 28ff.)

²² This is because the bilateral agencies are often major funders of these projects.

²³ One complaint frequently voiced is that when a major foreign donor sets up a 'network' for indigenous NGOs in receipt of funds from this particular donor, the effect is to isolate these NGOs from the wider NGO movement.

1.4.2 Broad classification

NGOs working in Zimbabwe can be classified into at least seven groupings.²⁴

- foreign-based but locally-registered (international) NGOs;
- independent Zimbabwean organisations, operating in more than one locality;
- independent Zimbabwean associations, operating in only one locality;
- church-based Zimbabwean organisations, operating in more than one locality;
- church-based associations, operating in only one locality;
- politically-linked Zimbabwean organisations, operating in more than one locality;
- politically-linked Zimbabwean associations, operating in only one locality.

This sevenfold classification distinguishes between formal organisations and loose associations,²⁵ between foreign and locally-based organisations, between associations which are affiliated or linked to particular broader groups (mainly churches and political parties) or which are independent, and, finally between groupings which are confined to activities in one area and those whose geographical spread is wider - perhaps across a district, throughout a particular province, or nationwide. Funding-source differences are often seen as important by the NGOs.²⁶ foreign-based NGOs usually obtain all their funds from outside Zimbabwe,²⁷ while the range of domestic-based NGOs receive varying amounts of funds from abroad. In general, the more geographically dispersed (and therefore larger) the NGO and the less it is linked to a major institutions such as a church or a political party, the greater tends to be its financial dependence upon foreign funds.²⁸

A distinction can be made between those organisations who see their role in terms of development and development promotion and those who see themselves - or who are

²⁴ Some associations or organisations might well fit in to more than one of the categories listed here. See de Graaf *et al.* (1991: 15ff) for a different way of grouping NGOs.

²⁵ Some writers refer to the latter as community-based organisations. See Bratton (1990: 106) who appears to make no distinction between national and these community-based organisations.

²⁶ Usually because a link is seen between financial and operational independence.

²⁷ If 'outside' is also taken to mean funded by the local office of an official aid agency.

²⁸ This is meant to be more a statement of fact than one of judgement. In general, the domestic private sector seems to be only a minor source of funds for indigenous NGOs in Zimbabwe. There are exceptions. The NGO Partners for Productivity (although registered under the Companies Act) raises in excess of Z\$100,000 from private, often corporate, sources within Zimbabwe.

seen by others - as more welfarist or welfare oriented. Historically in Zimbabwe almost all of the larger NGOs were involved in some form of welfare work (Silveira House is something of an exception in this regard), especially during the war years when emergency relief was of such importance. Since Independence, however, there has been a marked shift towards development work, even if welfarism still play an important and often prominent role in the work of NGOs. Within the development category, one can also distinguish between those for whom self-management membership is of central importance and those for whom helping and assisting in a more 'paternalistic' way is more the norm. De Graaf *et al.* point out that the bulk of NGO activity takes place in the Mashonaland provinces, the least in the two provinces of Matabeleland (1991: 20).

In the development sphere, most NGO intervention in Zimbabwe is concentrated around three broad areas of activity:

- designing and executing concrete projects for (and hopefully with) particular targeted groups;
- imparting particular skills, usually on an individual basis; and,
- organising or enhancing local groups, in particular in order to increase their ability to take responsibility and thereby to obtain better their more immediate requirements.²⁹

The NGOs' insertion into development in Zimbabwe comes from marrying their particular approach(es) to development to particular target groups within the country. There have been some notable shifts here over the past ten years. At Independence in 1980, the country was emerging from war: basic rural infrastructure had been destroyed and hundreds of thousands of people had been displaced. In this context the first major NGO effort was directed at the victims of the war largely through immediate and direct relief activities rather than longer term development approaches. Even at this stage, however, the emphasis was predominantly on the rural rather than the urban areas.³⁰

Thereafter a variety of different paths were taken. A number of NGOs, particularly those who had themselves been involved in relief work and had had a presence in the country prior to Independence, began to turn their attention to wider problems of rural

²⁹ NGOs - in Zimbabwe - and elsewhere - commonly use the word empowerment to capture this particular objective. Strictly speaking the word would appear to be mis-used. The Oxford English Dictionary gives three meanings to the word empower. These are: to invest with power or authority; to bestow power upon, and to gain or assume power. In contrast, what the NGOs usually mean when using the word 'empower' is more the sense of 'to utilise and make more effective the power which resides within the group', often through increasing knowledge of what the group already has a right to. This is closer to the way Bratton (1990: 95) defines 'empowerment', as 'the capacity to get what you want'.

³⁰ It should be stressed, however, that these are generalities: urban relief work was undertaken by some NGOs.

development, almost exclusively by working with groups. As this work was usually with the same groups who had been assisted with relief assistance, and as most were resident in or returning to the communal lands, this became the locale of much of their development efforts. Similarly, NGOs whose communal area development efforts had been disrupted during the war returned to work with these people.

But the 1980s also saw a wave of new NGOs working in Zimbabwe, many, but not all, being foreign.³¹ The main locale for their activities tended to be the more isolated areas which had been all but neglected by the colonial government in terms of economic and social services. At the same time, the emphasis placed by the new Government on collective and co-operative (especially rurally-based) enterprise and its desire to promote land resettlement through collective efforts appealed to a range of NGOs, leading to intensive NGO efforts in the area of co-operative development, including, importantly, work with ex-combatants. These continue to this day: the Simukai collective co-operative case study in Chapter 4 is one such initiative. Most of these early interventions consisted of executing concrete projects among groups and/or encouraging more general group animation. However these early NGO initiatives also embraced a wide range of technical assistance or skills training, both in the formal educational system and outside it - numerous foreign volunteers appeared to provide their services to new and re-opened schools and emergent centres of learning. Finally, the early 1980s saw the beginnings of efforts by NGOs to improve the health status of particularly rural people, a form of NGO intervention which was to expand rapidly as the decade progressed.

Other trends in NGO development work have since become apparent. The **fashion** of promotion of collective co-operatives waned, although some larger NGOs still work in this field, and new ones, like the Collective Self-Finance Scheme (CSFS) started in the post-1986 period (Chapter 4). The communal areas then became areas for more intensive activity by the still-growing numbers of NGOs. Indeed by the end of the 1980s, NGOs had become so involved in the communal areas that in the Mtoko area to the east of Harare specific localities within different communal areas have now been all-but divided up as exclusive areas where only particular NGOs would be allowed to operate. Additionally, however, as the Government clarified its own plans in the fields especially of water, health and sanitation, the growth of NGO involvement in these areas accelerated in the second half of the decade.

1.4.3 NGOs and national problems of poverty

Comparing the overall problems of poverty in Zimbabwe (section 1.2, above) with the areas of NGO involvement, highlights areas where NGO involvement among the poor has not taken place or where it has been on a very small scale. Although there have been some **major** exceptions (one being the British-based Save the Children Fund [SCF]), NGOs have tended to be only minimally involved among the poor households of workers in the commercial farming sector. Similarly, with the notable exception of Silveira House and Ranche House College, there has been hardly any NGO activity

³¹ Two local NGOs, ORAP and the Manicaland Development Association (MDA) started in 1980/81.

among other low-paid formal sector employees in the urban areas, such as the 100,000 strong domestic workers or their families, and next to no NGO developmental activities among poor urban communities, either geared to social service provision or to promoting self-employment opportunities among the unemployed.

More generally, NGOs in Zimbabwe have tended not to enter the stage of national public policy advocacy, either to lobby for improvement in group interests or in advocacy for changes in national or indeed provincial policies which might lead to a greater allocation of resources to the poor or a strengthening of their power to act themselves in this manner. Even in the sphere of communal area development in which NGOs have been most heavily involved, very few NGOs have become involved individually or in groups in attempting to influence the formulation of or alterations to agricultural and rural development policies. This is doubly strange because of the stress laid by so many NGO working among the rural poor in the resettlement and communal areas to the concept of empowerment and the benefits obtained from group action. Group work has been dominated by trying to maximise the gains that groups could obtain **within the wider context**, rather than in trying to alter that environment or engage in debate to initiative change.

Moyo and Katerere argue that the reason for this stems simply 'from the lack of recognition by NGOs of their policy lobby function' (1989: 5). The partial successes that groups like the National Farmers Association of Zimbabwe have had in establishing a platform to debate and influence some aspects of public policy (see Bratton, 1990) indicates the considerable potential which exists for action in this important area of poverty alleviation.³² It is therefore of more than passing interest to note that in early 1991, the umbrella organisation VOICE disbanded itself, creating in its place the National Association of Non-Governmental Organisation (NANGO). Among the objectives of NANGO are 'to promote and facilitate the interaction ... among local NGOs and relevant institutions, including government, and to promote the linking up of the local organisations with national, regional and international bodies for the purposes of furthering (its overall) objectives' (NANGO, 1991: 4-6).

A related issue concerns the poverty status of people with whom NGOs predominantly work in their development projects within the communal areas. The word most commonly used by NGOs in this context is the 'grassroots', without much unpackaging of the term.³³ Discussions with NGOs suggest that until recently little consideration was given to the question of more precisely **who** within the communal areas were to be the targets of their assistance and approach; for a number of, especially, foreign-based NGOs the issue is still not widely addressed.³⁴ Where the

³² Hughes (1989: 43) is less sanguine about the achievements of the NFAZ.

³³ At its simplest the term grassroots would tend to imply 'not the rich' or richer stratum of communal area society.

³⁴ As with so many generalisations about NGOs in Zimbabwe, there are notable exceptions. Thus the work and approach of the Belgium-based COOPIBO is both highly professional and one which is acutely sensitive to the issue of rural differentiation.

intervention is concerned more with provision of tangible assets, such as wells, water pumps, dams and toilets, coverage is usually of a geographically-defined area.

For almost all other types of NGO communal area intervention, the NGO approach is to work **with and through groups**. In general it has not been common practice for NGOs to **form** groups with whom they work in these areas, rather they tend to work with groups **which are already in existence**.³⁵ Yet the evidence which is available (although far from comprehensive) would tend to suggest that the poorest families and households tend disproportionately to be excluded from groups which are in existence in the communal areas. This generalisation would also appear to hold true for women's groups. Women's groups already in existence tend to draw their members from those most active and dynamic within particular localities. The outcome is that the poorest households, including those headed by single or divorced women and those without access to income from formal sector migrancy sources, tend disproportionately (though by no means totally) to be excluded from NGO interventions in the communal areas. It should be added that if this impression is confirmed by further evidence, Zimbabwe would by no means be unique in its NGOs failing to reach down to the very poorest in their rural interventions.

An increasingly important issue for NGOs active in development is their relationship with the government. In practice in Zimbabwe, the most common form of NGO intervention would appear to be providing a complementary role to that of Government: most of their projects or programmes could be termed 'gap-fillers' where they provide services and/or resources to groups/communities not supplied by the Government and not much different from that which Government would, and would like to provide, if it had the resources to do so.³⁶

The most explicit gap-filling role undertaken by NGOs is in the provision of services and resources delivered as part of a broad national or provincial plan. This covers, for instance, health delivery services, the provision of clean water and sanitation facilities including the building of small dams, wells etc.³⁷ It would also include the provision of technical assistance and advisory skills, most common in the agricultural, education and health sectors but, in the case of some NGOs, covering areas like

³⁵ There are many good reasons why NGOs tend to work with groups already in existence. One is that the benefits of group action tend to arise in direct relation to the cohesion of the group: to create artificial groups could well doom the group enterprise, as the experience of NGOs working with artificially-formed co-operatives would tend to suggest. Importantly, too, NGOs, like official aid agencies, are under pressure to get projects operating in as short a time as possible. With even fewer financial resources than official agencies, NGOs do not usually have the time or human resources to live in an area for a year or two, to enable them to analyse the social strata of the area, to isolate the poorest and neediest families or, most difficult, to help form groups among the poorest stratum of communal area society. It is also assumed that it will be easier to achieve the goals of sustainability and self-reliance through such groups.

³⁶ This rather bold statement will be qualified slightly below.

³⁷ The Save the Children Fund (UK), for instance, agreed to build 200 wells in the Kariba district as a contribution to the National Master Plan for Rural Water Supply, working with the District Development Committee. It also agreed to work with the Ministry of Health participating in its immunisation programme.

building skills, process engineering and alternative energy-source advisors.³⁸ Most of the NGOs involved in these activities have been the larger foreign-based and foreign-funded NGOs.

Within the agricultural sector, NGO intervention in the communal areas is usually focused on one or more of a series of activities aimed at raising income levels. These include: the provision of credit, help with savings initiatives, technical advice on inputs and diversifying the range of crops produced, assistance with ploughing, the supply of inputs, and assistance with marketing. While at one level it could be argued that the efforts of NGOs in this field complements that of government, as will be seen from the case-studies their approach is often different from that of government. For instance, it has been usual for NGOs to provide these services within the framework of groups, with access to facilities and/or training dependent upon group membership, while, additionally, their interventions tend to be small-scale. Only recently, and only then in particular localities, have systematic attempts been made by NGOs to attempt to co-ordinate their activities with those of the Government in promoting agricultural development.

Two other types of gap-filling interventions by NGOs in the area of rural development have been assistance to co-operatives (mostly collective co-operatives) and promotion of income-generating projects. NGO involvement in income-generating projects (IGPs) has been concentrated largely within the communal areas. These types of intervention became popular with NGOs in the early 1980s and were at their height of their popularity in the 1984-86 period. The projects promoted were in general small-scale involving, for instance, poultry and vegetable plots, sewing and knitting projects, pig raising, carpentry, and a range of general crafts, such as weaving, jewellery-making and pottery. The approach used by NGOs was very similar to Government-sponsored activities in this area, promoted especially among women's groups. Thus as with agricultural projects, to the extent that NGO promotion of IGPs were with groups not working on Government-promoted IGPs, the role of NGOs was gap-filling, to the extent that the same groups of people were involved, there tended to be a duplication of effort and resources.

Overall, both Government and NGO IGPs appear largely to have been failures, a conclusion (for the NGO projects at least) supported by the results of a 1985 evaluation of such projects throughout the country by Else (1987). Else's study confirms the extensive involvement of NGOs in IGPs and that the results have been profoundly disappointing. 'It is clear', he observes 'that the IGP activities of NGOs in Zimbabwe have had little impact on income generation and virtually no impact on employment generation' (1987: 6). More forthright still is de Graaf whose judgement (in de Graaf and Wilmore 1987: 70) is that:

³⁸ Two British NGOs involved in these field are the Catholic Institute for International Relations (CIIR) and the Intermediate Technology Development Group (ITDG).

The massive amounts that have been poured into the so-called income generating activities in Zimbabwe's rural areas have hardly left anything behind except broken dreams and defective equipment.

Else lists a series of factors to which he attributes failure. Most importantly, he contends, IGPs fail because the NGOs promoting them simply lack the range of skills necessary to execute such ventures. More specific causes of failure include inexperience of NGOs in promoting or understanding the process of development, over-concern with attempting to achieve short-term success, failure to resist pressure from group members to provide financial and other hand-outs and from donors to spend money quickly on ill-thought out projects, failure to design procedures for the return of loan funds or for the payment of interest. What is more, these weaknesses are recognised by the NGOs themselves. Thus Else comments (1987: 15) that whereas nearly half the NGOs 'believe that NGO assistance contributes to the success of the IGP groups (when this arises), an equal number fall in the next three categories, that is they believe NGO assistance contributed to the failures (15%), contributed to both success and failure (30%)' or were simply irrelevant to the outcome (5%).

Else's study tends to lay stress on financial and economic inadequacy and ignorance as principle causes of the failure of NGOs in promoting successful IGPs. But there are other factors to which attention needs to be drawn. One common characteristic of IGPs is that have tended to have been promoted as activities distinct and separate from, as well as supposedly 'additional' to, the ordinary lives of project participants: tagged on as extras. To start from such a perception assumes (implicitly at least) that project beneficiaries have 'free' time with which to engage in such activities and that there are minimal opportunity costs in becoming involved in IGP activities. Such an assumption is highly questionable for adults who are farming: most of them require additional labour to farm even small plots. Else's findings would have made even more dismal reading if the income or 'leisure-time' foregone had been incorporated into the cost/benefit approach used. It is this aspect of IGPs which, by the late 1980s, had not only given the efforts of NGOs, and all others, in promoting such activities such a bad press, but for many had gone as far as to undermine the very concept of income-generating. For many people involved in rural development in Zimbabwe, the term **income-generation** is now a term loaded with negative connotations, equated with **income loss** and seen more as a method of avoiding rather than addressing the factors perpetuating rural poverty. In contrast, progressive NGOs, such as ORAP, are now placing emphasis on what they term 'income-saving'.

Thus far it has been suggested that the predominant role of NGOs in development in Zimbabwe has been that of gap-filling - intervening in areas where the Government has not been present or where its efforts have been inadequate to the needs of the 'grassroots'. This view needs some refinement. While the objective of both the Government and the NGOs may have been similar, such as improving agricultural production and therefore enhancing rural incomes, there have often been differences in approach. What tends to distinguish many NGOs from the Government in rural development activities is the emphasis the NGOs place on co-operation, community participation and group action as the basis upon which their projects and programmes are built.

Even this point needs to be made carefully, however, for it would be equally wrong to argue that the Government ignores group factors and promotes agriculture exclusively through emphasis on service delivery to and through individuals. Indeed, one of the principles of Government action is its own emphasis on groups, and co-operatives. The difference is more that government interventions in practice tend to have more of a technical and 'impersonal touch', and be characterised by the sluggishness intrinsic to a large bureaucracy. One strong characteristic of NGO intervention in Zimbabwe is its flexibility: the ability to change course and to respond to the changing needs of the groups being assisted.

However, NGO innovatory activity has by no means been restricted to rural development projects. Some NGOs such as ITDG, as well as departments or parts of Silveira House, the Glen Forest Training Centre and the MDA, function principally and primarily as promoters of new ideas, in this instance in relation to alternative technology. Increasingly the ideas promoted - such as the use of bio-gas and solar ovens as substitutes for wood-fuel - are being adopted by peasant farmers, which is at least one indicator of success in this field.³⁹ There are other examples of more widespread replication of innovatory ideas. For instance, SCF (UK) not only stepped in to help fund the design of a new model of rural latrine, at the Blair Institute, when Government funding ran out, but has been involved in building them in the Chiota communal area.

Innovatory approaches have also been prominent in relation to training programmes. For instance, the Glen Forest Training Centre 'has been experimenting very successfully in a participatory approach to the design of courses in practical skills and to the mobilisation of group members for collective work.' (Hifab, 1989: 225.)

In general, therefore, NGOs in Zimbabwe appear to have a good record in the area of innovatory approaches to development, a record appreciated by Government and project recipients alike. If these was one weakness in this field it would relate back to the overall problems of lack of co-ordination and information-exchange within and between NGOs resulting in an element of duplication - a weakness, however, of which many of the NGOs are aware and are increasingly attempting to address.

1.5 The Four Case Studies

1.5.1 Case study selection

All the case study projects share a common approach of providing working capital to rural enterprises: seasonal credit for communal land farmers in the Silveira House and Christian Care projects; finance for establishing the Simukai collective farming co-operative, and capital for Guruve district council safari operation in the Campfire project of Zimbabwe Trust. Three aim to increase agricultural output, the Silveira

³⁹ Another indicator of the success of Silveira House is that the former director of alternative technology, Brian MacGarry, has on two occasions won the national prize awarded in this field.

House and Christian Care projects through small-scale labour intensive communal land farmers, and Simukai on a commercial, capital intensive basis, supported by CSFS and Zimbabwe Project. The Campfire project is promoting an alternative to farm income in agriculturally marginal areas.

A second important characteristic of the projects is their promotion of co-operative activity: the promotion of collective production by CSFS and Zimbabwe Project, and the promotion of group work to achieve economies of scale in the delivery of individual credit and supply and marketing facilities for farmers in the Silveira House and Christian Care projects. Campfire, which seeks the communal management of communal property, takes co-operative activity one step further than the Silveira House and Christian Care projects, but stops short of collectivisation.

While the provision of working capital and promotion of co-operative action have been major elements in many NGO projects in Zimbabwe, and the co-operative and collective thrust has been an important element in the government's approach to rural development, Campfire represents something of a radical departure from the integrated rural development model, which is characteristic of the Silveira House and Christian Care credit schemes. Campfire entails a multi-agency and multi-disciplinary approach aimed at improving the capacity of local communities to manage their natural resource base for economic benefit.

During the course of 1990, the ODI undertook detailed impact evaluations of four NGO projects in Zimbabwe which in broad terms are attempting to improve the economic and social well-being of the beneficiaries. Each of the projects has a (funding) link with British NGOs, although only two out of the four projects have had a direct input from a British NGO. The projects were chosen in consultation with the Zimbabwe NGOs, and therefore were not selected at random. As a result it is not possible (nor is it the intention) to make generalisations from these evaluations about the role and impact of all NGO income-generating projects in contemporary Zimbabwe. Notwithstanding this proviso, some of the issues derived from the case-studies are common to many NGOs operating in Zimbabwe, such as the problems experienced by all collective co-operatives, small-scale farmers and credit and working with established groups. It is hoped, therefore, that these case-studies will through light on the effectiveness of different types of approach to rural poverty alleviation, and, very broadly, about the effectiveness of NGO interventions in relation to the types of strategies and approaches which seems to work and their potential for long-term sustainability.

A series of questions about project impact have been asked across the four countries in the overall ODI research project. These include whether the objectives of the project have been met, whether the project has led to an improvement in people's incomes, cost-effectiveness, sustainability and potential for replication. It is apparent, however, that many are also questions which the NGOs in the four case-studies are increasingly asking themselves which are not necessarily the way in which the project members look at the project. For them project success is often far more narrowly defined by the way in which it benefits the household economy or the larger economic enterprise. Overall, therefore, judging the success of projects is itself complex; it

attempts to combine an assessment against the 'objective' *a priori* questions, an assessment in relation to the objectives set by the project itself and, finally, an assessment in relation to the expectations of the project members themselves.

For the purposes of this Working Paper, each case-study is presented as a distinct chapter containing its own project-specific conclusions. Chapter 6 draws together the findings of the four case-study evaluations to formulate some broader conclusions about the role and effectiveness of the strategies adopted to raising the incomes of the rural poor in Zimbabwe. Before the case-studies are presented, however, the next section explains the more precise approach and methodology adopted for the Zimbabwean case-studies.

1.5.2 Methodology

Fieldwork for the four evaluations was undertaken between May and September 1990. For Silveira House and Christian Care it was their first project impact evaluation to be undertaken. In addition a staff member from each organisation was assigned to the fieldwork for training in evaluation field techniques. Responsibility for monitoring and evaluation in the Campfire programme, the subject of the Zimbabwe Trust case study, lies with the Centre of Applied Social Science (CASS) at the University of Zimbabwe, and the evaluation used CASS socio-economic baseline data and consulted with senior staff, from whom a specific piece of work was commissioned. A different approach was required for the Collective-Self Finance Scheme (CSFS)/Zimbabwe Project collective co-operative case study which did not demand extensive fieldwork, but focused on one commercial farming enterprise supported by a workshop for nine collective co-operatives.

The evaluations vary from a post-project evaluation of a 15 year project, the Silveira House farmer credit groups, to an evaluation of an 18 month-old project, the Campfire project in Dande, (Zimbabwe Trust). The Christian Care case study of a farmer credit group scheme took place five years into the project, and the CSFS/Zimbabwe Project collective co-operative case study, eight years into the project. Geographically, the Christian Care and the Zimbabwe Trust case studies are situated in the Mid-Zambezi area of the Zambezi Valley; the Silveira House case study is in the Mangwende area, 90 km north-east of Harare, and the collective co-operative in the CSFS/Zimbabwe Project case study is 30 km south-east of Harare.

The case studies drew on four main sources of data:

- Firstly, interviews and meetings with project participants. Quantitative information to measure economic impact (yields, arable area under production, cattle ownership) was gathered using structured interviews. Qualitative information on the origins and development of the project and the relationship of the project to the local agricultural system was collected from focus discussion groups. Focus discussion groups were also the forum for members presenting their own assessment of project implementation and impact.

- Secondly, interviews with the NGO staff concerned with each case study project, and where appropriate other NGOs involved with the project. This applied particularly to the collective co-operative case study where three NGOs are involved, and the Campfire programme where three agencies plus the Department of National Parks and Wildlife Management are working on the project. The interviews covered project development; the role of the project in the local economy and the agency's assessment of project impact. In addition each case study NGO provided information on its organisational structure and development and funding.
- Thirdly, interviews with local agricultural extension staff, veterinary staff, district council and district administration officials to obtain quantitative information on non-project farm agricultural production, and their assessment of project impact and the role of the project in the local economy.
- Finally, literature and reports including NGO annual reports; project documents; statistical and socio-economic information, when available, from agricultural and socio-economic surveys of the project areas, and other evaluations. Secondary sources of literature included reading reports of other projects; background reading on agriculture and land issues, collective co-operatives and conservation.

Before intensive fieldwork commenced, a preliminary visit was made to each area, with the exception of the Zimbabwe Trust case study where instead the second stage of fieldwork was prolonged. The preliminary period of fieldwork introduced the evaluation and its purpose to project leaders and members, and familiarised the team with the project, project development and the social-economy of the area. At this stage appropriate indicators to assess the socio-economic status of the target group and economic impact were determined. Also at this stage the basis for selecting project villages and members for interviews and focus discussion groups was determined and the team attempted to find out on what basis project members judged the success of the project, what they hoped to achieve by participating in the project. This also helped form the basis for deciding what information was required and how to structure interviews and focus discussion groups.

The principal period of fieldwork varied from 10 days to five weeks: ten days for the collective co-operative, three weeks for the Christian Care project, four weeks for the Silveira House project and five weeks for the Zimbabwe Trust project. Each case study contains a methodological note explaining the basis on which the project area and project members were selected.

2. SILVEIRA HOUSE: FARMER CREDIT PROJECT⁴⁰

2.1 Overview

Silveira House is a training and development centre in the Roman Catholic Archdiocese of Harare. Its operational area includes communal lands in the provinces of Mashonaland East, Mashonaland Central and Mashonaland West. One of the oldest NGOs in Zimbabwe, it was one of only a handful of organisations in receipt of international donor funding before Independence in 1980. The major areas of operation for the centre were, and continue to be, agriculture, youth, trade unions, civics, nutrition, dressmaking and typing, with the more recent addition of an appropriate technology department. Underpinning these activities is a twin approach of firstly awareness raising and motivation courses, and secondly, projects aimed at achieving economic betterment through which people will realise greater control over their lives.

Agricultural development and extension work were the principal focus of the early work of the centre. By the late 1960s, many of Zimbabwe's communal areas had become net importers of food, and Silveira House, through its branches of the Catholic Association, knew that many migrant labourers preferred to work the land 'if only they could make a decent living from it' (McGarry, 1990: 1). To meet this need agricultural extension work in the communal lands was established by Silveira House in 1965, and to make cropping inputs available to farmers, the Pump-Prime Revolving Loan Fund (PPRLF) farmer credit scheme was established in 1970.

The aim of the PPRLF was to enable farmers to increase productivity and enter the cash economy. Interest-free seasonal credit was provided for hybrid seeds and fertilizer for half an acre (the farmer met the cost of the other half), to be repaid in kind with harvested maize. Credit was delivered to farmers organised in groups and promoted as a form of co-operative activity. After three years of credit and training, the groups were expected to place input orders and market their crops directly through the Silveira House. After Independence, the groups were transferred from the Silveira House scheme to government credit through the Agricultural Finance Corporation (AFC), which charged interest on its loans.

In many respects, the PPRLF group credit scheme was highly successful. The scheme expanded from six groups in 1970/71 to 278 groups by 1982/83. One hundred and twenty three groups were transferred to the AFC scheme in 1980/81 and this increased to 560 in 1983/84. Yields increased dramatically - by seven to ten fold - enabling farmers to break out of subsistence agriculture and move into the cash economy. In the early years, loan recovery rates never fell below 94%, attributable to group cohesiveness, small interest-free loans, and reasonable harvests. When the war entered Mutoko in 1976/77 the repayment rate dropped to 96%, and as fighting intensified, it dropped to 43% in 1979. With peace in 1980, the

⁴⁰ My thanks to Mr Norman Musunhe of Silveira House and Mr Farai Maziwisa for an enjoyable piece of fieldwork. Also to the members of Rota, Chaza and Kwadza groups for their assistance and hospitality, especially to Amai Msara and Mr Mtiwara. Thanks, too, to Mr Leonard Ndemera, Father Von Nidda and Father McGarry of Silveira House for their generous hospitality, assistance with resources, and their constant discussion and reflection in unravelling the development of a 15 year project.

repayment rate rose again, to 82%, and a number of outstanding loans left-over from 1977/78 were repaid.

Other benefits which spread out from the PPRLF included agricultural extension advice to group members who were not in receipt of credit, and to non-group members via extension days and agricultural shows. Silveira House was the only agency in the project areas actively promoting winter ploughing and the use of hybrid maize and fertiliser, thus the project had a considerable knock-on effect.

The initial objective was for groups to be weaned off the Silveira House PPRLF loan scheme after three years, and for the groups themselves to run their own credit operations. However many post-PPRLF groups continued to require Silveira House assistance. Apart from self-administration, for a group to be qualify as fully weaned, members were expected to be able to finance the inputs required for more than one acre. The worsening of war in the late 1970s made it increasingly difficult for members to raise this capital.

The PPRLF ran into more serious difficulties when groups were transferred to group credit operated by the parastatal AFC. In part this occurred as the AFC scheme allowed bigger loans (100% loans for 2-4 acres) and because it charged interest. In part, it occurred because the group cohesiveness of the Silveira House scheme became diluted. Joint liability in the PPRLF worked on a voluntary basis in small cohesive groups where people had developed close personal relations. Under the AFC scheme, the groups were politically obliged to open up to new members who did not necessarily adhere to group discipline; in the AFC scheme some members took out very high loans. The changes were too much for the groups, the vast majority collapsed and many still have outstanding debts to the AFC stretching back a number of years.

It is also true, however, that Silveira House did not prepare groups sufficiently for the hand-over to the new scheme. On the one hand, PPRLF administration carried high costs which were borne by Silveira House and the considerable voluntary effort of group leaders. On the other, by not charging interest, Silveira House unwittingly contributed to a false impression in the groups of credit being able to revolve without charges to cover inflation, contingencies and the administrative costs of running the project. However problems only became apparent in the low harvests of the drought of 1982-1985 when repayments dropped and members could not cover each others' debts with the result that most of the groups collapsed.

Today, there is no reason to suggest that yields are now any higher than those of non-project farmers, even though they are still considerably higher than pre-project yields. Farmers continue to use hybrid seed and fertiliser and to grow maize as a cash crop, as do the vast majority of communal land farmers since Independence.

The Silveira House scheme tended to target the better-off farmers: only 'hard-working farmers' whom the groups was confident could repay could join. About 50% of group members were women, most of whom were *de facto* heads of household. The project did not marginalise women, although leadership and project staff were all male, but it enhanced their economic production power.

After 1983, Silveira House's agricultural activities switched to concentrate on other issues such as the development of marketing and supply and multi-purpose co-operatives, and credit unions, made necessary as its farmer credit group scheme had proved unsustainable, not only for the groups but also for Silveira House administration. This change of emphasis signalled a move away from credit to the combined promotion of savings and credit initiatives.

The high costs of the project, which were by no means excessive, were justified in terms of the massive increase in yields achieved, and the new farming practices adopted in the absence of access to commercial credit to communal area farmers before Independence. However it failed to prove that seasonal credit is a workable means of providing farmers with access to additional funds. Without charging an economic rate of interest, the PPRLF scheme was not self-sustainable: it required topping up by donors and the costs of administration were too high for Silveira House to continue the scheme, pressurising it to transfer the groups to the AFC. Lack of group training in administering the scheme and in handling commercial credit also mitigated against its self-sustaining nature. The PPRLF scheme is replicable but expensive to administer and in the final analysis not sustainable.

Thus two fundamental and wider issues arise from the evaluation. The first is whether farmers can sustain a seasonal credit scheme which demands annual repayment out of annual production. The second is whether seasonal credit is the most efficient means for NGOs to raise rural incomes.

2.2 Silveira House and the Project Context

2.2.1 Silveira House and project origins

The Silveira House farmer group credit scheme was one of the earliest NGO agricultural initiatives in the communal lands; it originated out of a request from a group of farmers, who were members of the Catholic Association in Rota Chamachinda, Mangwende communal land in Murewa District for agricultural training courses and assistance with maize hybrid seed, fertiliser and pesticide to enable them to establish maize as a cash crop. Maize was chosen because it already had an established market, it was the staple food crop and it was easy to grow.

Before Independence the only agricultural extension advice in the communal lands was provided by the authorities on an individual basis to selected farmers, Master Farmers. Master Farmers were given the opportunity to purchase small scale commercial farms in specially designated areas. With regard to credit for hybrid seed and fertiliser, there were two, unsuccessful, precedents to the Silveira House scheme. Seasonal credit at 7% interest was available through the African Loan Fund of the Rhodesian government, and through the African Loan and Development Company, a commercial company. Both these were operating in the 1960s, but they reached few farmers, and ran into difficulties with low repayment rates, (Weinrich, 1975: 32-33). The primary obstacle denying communal land farmers access to these inputs was the lack of capital or credit: until the Silveira House project there were no other sources of credit available to communal land farmers.

Historically the Silveira House credit scheme is important to NGO agricultural development work in two respects. Firstly, Silveira House was a major promoter of credit which was to become after Independence, a standard Agricultural Finance Corporation (AFC) and NGO strategy to make capital available to small farmers to adopt the scientific package, thereby increasing production and increasing rural incomes. Secondly, the scheme actively promoted co-operative group work, a theme consistent with the socialist-orientated climate of the liberation struggle, and one which was to dominate post-Independence government and NGO policy. It was also consistent with the particular Christian approach adopted by Silveira House.

Apart from ideological promotion, co-operative organisation was actively encouraged before and after Independence for practical reasons. Discrete groups of farmers were more accessible than individual farmers and thus provided a more cost-effective channel for development. Both the delivery of cropping inputs and marketing became easier and cheaper, thereby assisting the incorporation of small communal area farmers into national crop marketing.

Today Silveira House is one of the largest NGOs in Zimbabwe, employing over 150 staff. Two European church agencies, Misereor and Cebemo, are the principle core funders. Project capital and recurrent expenditure are raised specifically against projects, Misereor has also been the major donor to the agricultural programme. Oxfam has met capital and recurrent costs of the agricultural programme since its inception in 1971 until 1990, totalling £217,797. Smaller donors include embassies, bilateral aid agencies and NGOs. There are no surviving detailed accounts of total agricultural programme costs, the only costs which could be reliably calculated were scheme administration costs. Silveira House has no enterprise through which it raises its own revenue. It is effectively dependent on outside donors, a situation normal for Zimbabwean NGOs, most of whom are less than ten years old, but different from church agencies of similar maturity elsewhere (for example, Kenya) many of which have their own income generating enterprises (for example, farms, bus service).

Structurally the organisation is administered departmentally with the centre director assisted by a management committee, and an advisory committee (including farmers and other beneficiaries). Most of the staff are based at the centre with the exception of regional co-ordinators and youth workers who have extension responsibilities and are based in the field, generally housed in church accommodation. Originally the agricultural field staffing consisted of a regional co-ordinator, increasing to five regional co-ordinators. In the group credit scheme each worked with a team of 10-15 area field promoters (AFPs) who in turn worked with five to eight groups covering a 25 sq km area: the AFPs were the 'main change agents' in the field. The regional co-ordinators and the AFPs supervised the allocation of loans and repayments.

Trained as agriculturalists, the regional co-ordinators provided agricultural extension advice and assisted groups with ordering inputs and organising the transport and marketing of maize. In the mid-1970s each region formed a Regional Committee to provide a local representative body and channel of communication with Silveira House, later to be re-named a Central Executive Committee. These regional

committees co-ordinated extension work and organised transport for inputs and maize marketing.

2.2.2 Project aims, objectives and target group

There were two main objectives of the project. First, to overcome input shortages by providing farmers organised in groups with interest-free credit for three years. With increased yields it was assumed that farmers would generate enough income to enable them to purchase further inputs with cash. Second, through a co-operative policy of sharing labour (also a traditional strategy), to reduce labour costs and to achieve economies of scale in the supply of inputs and marketing.

Silveira House closely identified credit provision with co-operative group activity. In the first instance credit was made available to strong cohesive groups considered credit worthy by Silveira House, and secondly through the groups to individual members who were judged credit worthy by group leaders on the evidence of their good farming practices. As a response-based credit scheme, the project was biased towards innovative farmers with initiative to respond to a new idea, who were confident to take a financial risk, and who could afford to do so. However this bias was tempered by the very small size of interest-free loans (enough for half an acre) which reduced the risk element of credit, thereby making it more accessible to a cross-section of farmers, including poorer farmers.

2.2.3 Meeting the objectives: the agricultural package, credit and co-operative group work

Besides credit, other obstacles were assumed to include the lack of an extensive government extension service in the communal lands to provide farmers with agricultural advice, together with poor transport and marketing facilities. In the scheme, capital was provided in the form of credit. But to maximise its effective use Silveira House introduced a package of four complementary initiatives. First, it provided extension services and training in the 'scientific' principles of agriculture using hybrid seed, fertiliser and improved methods of crop husbandry. Extension courses were held at Silveira House and field training days were held locally in villages. Second, it made available to groups of farmers short-term seasonal loans in the form of maize seed, fertiliser and pesticide for three years. The one acre package was 10 kg maize seed, 150 kg fertiliser, 100 kg top dressing and 2 kg of thiodine for stalk borer. Farmers met almost 50% of the package cost. Third, it administered the scheme through groups of farmers and promoted co-operative organisation. Finally, it included a micro project fund for lorries, maize storage sheds and implements to ease marketing and supply problems.

Loans were made in the form of productive capital (seed and fertiliser), rather than as cash, to ensure that the inputs actually reached farmers (the loans included the cost of transport). Repayment was made in kind - the maize marketed - and deducted directly by Silveira House from the income obtained at the end of the season by

means of a stop-order.⁴¹ Critical to the scheme was the stipulation that all members marketed through the one Grain Marketing Board (GMB) card, and not individually to store keepers, schools and neighbours.

If an individual defaulted, pressure was expected to be applied by other group members. This happened because if the total loan made to the group was not repaid at the end of the season, credit was withheld from the group the following year. To prevent individuals in the group defaulting, the group lending policy demanded that members of the group market through the Silveira House GMB card, that responsibility for loan repayment lay with the group executive committee (although loans were accounted for on an individual basis), and that farmers meet 50% of the working capital required for one acre of maize - the balance being provided by the scheme.

The scheme also included group tasks: members worked together on the one acre plot of each member, sharing labour as in the traditional system of *nhimbe*. Thus, 'everyone was the eyes of the group'. However group members only worked together as an organised group for the purposes of credit on the one acre plots of the PPRLF scheme; the rest of each member's farm remained his/her own personal responsibility and on this larger acreage people worked individually, in traditional family and neighbour-based *nhimbe* reciprocal work groups.

2.2.4 The Pump Prime Revolving Loan Fund

The initial capital for the revolving loan fund was Z\$2,000 in 1971/72, applied to the first six groups covering 139 members. Table 4 records the growth in group membership and in those in receipt of credit.

Loans to cover up to half the cost of the seed, fertiliser and pesticide for one acre rose from \$8 in 1972 to \$21.50 in 1979. The administrative workload for the project therefore included not only groups in receipt of PPRLF but older, post-PPRLF, groups using the Silveira House GMB card. In 1979, for example, in addition to administering loans for 82 groups, or 824 members, the project was also administering the ordering of inputs and marketing for approximately 50 groups paying for inputs with cash. Headquarters staff for the agricultural extension work and the PPRLF loan scheme involved two trainers, an administrator and a secretary until 1978 when the administrative staff was increased by an additional two. By the mid-1970s, the PPRLF had risen to Z\$7,000, and by the end of the 1970s it stood at Z\$14,000. Until 1980, one member of staff worked on the administration of the PPRLF loans for an equivalent of three months in the year, at a salary cost of Z\$1,650, representing 12% of the Z\$14,000 loan fund. This excluded the cost of group formation and extension work.

⁴¹ Loans of this type remain normal practice in Zimbabwe: in the absence of title deeds the AFC holds the crop-in-the-field as security.

Table 4 Trends in Silveira House groups to Independence

<i>Year</i>	<i>70/1</i>	<i>71/2</i>	<i>72/3</i>	<i>73/4</i>	<i>74/5</i>	<i>75/6</i>	<i>76/7</i>	<i>77/8</i>	<i>78/9</i>	<i>79/80</i>
Groups with PPRLF recipients:	6	6	6	8	15	15	40	53	82	52
Total number of groups	12	28	44	109	152	188	176	176	-	-
Members in receipt of credit	139	172	-	460	757	-	824	619	-	-
Total group membership	158	345	-	2,523	2,770	-	3,285	3,285	-	-
Total amount of PPRLF 2,000	-	-	-	-	-	7,000	-	-	-	14,000

Source: Silveira House Annual Reports.

Throughout the 1970s, the PPRLF was unable to keep up with the demand of farmers for credit. Independence saw two major developments in the credit scheme. Firstly, there was an expansion in the PPRLF which, after deducting loans not repaid, more than trebled in 1980 to Z\$63,000, providing assistance to over 1,700 farmers.⁴² After the three year period on the PPRLF credit scheme, groups were now transferred onto AFC credit. PPRLF credit continued to be administered by Silveira House on an interest-free basis until 1983, the final year of the PPRLF scheme, when a nominal rate of 5% interest was introduced in order to familiarise groups with credit before transfer to the AFC.

The first two seasons following Independence and the massive expansion in overall credit availability were both good seasons with high levels of small farm productivity. Loan repayment to the AFC in 1980/81 was 95% falling slightly to 85-90% in 1981/82. However, these figures disguise a problem of intra-group indebtedness. During the drought, the rate of repayment fell to 40-45% in 1982/83 before rising to 62% in 1983/84. The actual seasonal repayments were considerably lower, since these figures include late repayments made over several seasons.

In comparison, PPRLF repayment rates were 78% in 1980/81, 80% in 1981/82 and 50% in the last year of the scheme, 1982/83. Interestingly, the repayment rate in the PPRLF had dropped relative to the high repayment rate achieved in good seasons before the intensification of war. During the drought years, though, PPRLF repayment was slightly higher than AFC repayment, probably because the loan was considerably smaller. Silveira House provided a 'rescue fund' of Z\$30,000 from a Silveira House

⁴² Oxfam donated Z\$14,998 to the scheme in 1979, although Misereor remained the major funding source. Christian Care, and the Commission for Social Services and Development (of the Zimbabwean Catholic Bishops Conference) funded a total of 112 members of their own groups in Mutoko and Chishawasha respectively.

Table 5 Post-Independence PPRLF and AFC Credit

<i>Year</i>	<i>80/81</i>	<i>81/82</i>	<i>82/83</i>	<i>83/84</i>	<i>84/85</i>
Number of PPRLF Groups	152	234	278	-	-
Members in Receipt of PPRLF loans	3,184	3,203	2,215	Phased out in 1983	
Total PPRLF loans(Z\$)	63,000	-	-	-	-
Number of AFC Groups	123	211	400	560	-
Number of AFC Group Members	2,603	3,998	4,718	8,678	12,151
Total AFC Loans to Groups (Z\$000)	755.2	1,333.5	1,407.2	2,028.1	3,407.8

Source: Silveira House Annual Reports.

trust fund (not from donors) to keep the scheme going until 1983 when it was phased-out. The revolving capacity of the fund was severely depleted as a consequence of defaulting, and the balance was used in the agricultural programme.

Intra-group indebtedness affected over one quarter of the AFC groups in 1980/81: members owed each other approximately Z\$27,000. Over the years, intra-group indebtedness became more extensive and more complicated to work out on account of accumulating interest and the rise in interest rates from 7.5% to 13%. Widespread non-repayment during the drought years further complicated the situation. Because of the drought, the AFC permitted a more flexible repayment schedule whereby farmers were able to repay over several seasons, but at the time of the evaluation there were only 2-5 groups per region still using the AFC group credit scheme. The vast majority of the groups have collapsed, mainly, but not only, because of indebtedness.⁴³

2.3 Three Groups in Mangwende Communal Land

This section reports on a post-project evaluation of the impact of the project on three groups in Mangwende Communal Land, 80 km north-east of Harare in Mashonaland East Province.

⁴³ The Zimbabwe Trust, in a credit scheme operated through eight co-operative societies in Mutare South (Natural Region III/IV), calculated a repayment rate of only 86% in what was a very good productive season in 1986. These co-operative societies have very serious problems with repayment and depleting capital, because farmers cannot afford the credit (personal communication). Similarly in the Mzarabani case study, below, repayment rates are even lower.

It focuses principally on the experience of the Rota Chamachinda group, supported by the experience of two other groups, Chaza which neighbours Rota, and Kwaedza near Musami. These groups were selected (by Silveira House) because their experience was typical of the 500 plus groups in the project and illustrates both the early success of the PPRLF credit scheme and the difficulties encountered after the groups transferred to the AFC credit scheme in 1980.

Qualitative information about the development of the farmer group credit scheme was obtained using structured interviews with 44 individual men and women members, and two focus group discussion meetings. Quantitative farm data were obtained during the structured interviews. To assess the socio-economic status of groups members and the impact of the group credit scheme in relation to non-project farmers, reference is made primarily to a farming systems study in Mangwende carried out by the Department of Research and Specialist Services (DRSS) in 1982 (Shumba, 1985). To obtain comparative data on repayment to the AFC scheme, information came from AFC headquarters in Harare, and staff from the Mashonaland East Branch in Marondera.

This is the first impact evaluation of a Silveira House project (previous ones have had an institutional focus). Besides the information on impact, Silveira House staff were keen to understand better why the project had been successful for 14-15 years and why it 'collapsed' when transferred to the AFC. The evaluation examines the role of the revolving loan fund credit scheme, and in general the capacity of an NGO to deliver credit. A key factor was the interest-free and low interest nature of the credit which fail to cover inflation, contingencies (debt) and administration.

The evaluation also looks at the impact of seasonal credit and the ability of people to repay. Impact is measured in terms of the immediate impact on yields; the long term application of improved cropping practices and yields; social impact and how farmers have or have not continued to benefit from the different components of the credit scheme (credit, input supply and marketing) after the withdrawal of Silveira House. Finally, it examines the relationship between the socio-economic characteristics of group members, group cohesion and the credit schemes.

Rota Chamachinda (henceforth referred to as Rota), Chaza and Kwaedza are villages in the southern part of Mangwende communal land. The area is located in better agricultural land, with rainfall of between 800 and 950 mm, the bulk of which falls in the summer months of November to March. These areas are in a relatively better position compared to most of the communal lands in the Silveira House operational area, with the exception of Goromonzi which has higher rainfall: in 1982 average maize yields in the southern part of Mangwende (Natural Region IIa) were approximately 2.5 times higher than the national communal land average (Shumba, 1983: 32). The area also benefits from its proximity to Harare, and has a higher rate of male migration.

On the basis of data derived from interviews with 44 farmers from Rota, Kwaedza and Chaza groups for the case study, the average farm holding in 1990 was 2.6 hectares (6.7 acres), lower than the 3.4 hectare figure from the DRSS study in 1982 (Shumba, 1985: 16). Land is allocated to male heads of household and each household is allocated a dry land area for crop production and a wet land area for a garden. Apart from the Natural Region, the most

important indicator of socio-economic differentiation is access to off-farm income, usually migrant labour earnings, to supplement household production and to invest in the capital base of the farm. Off-farm income is used to buy cattle, and access to draught power to enable a family to prepare the land in time for early sowing was a criteria for group membership. The poorest households are those dependent on farm income and who are unable to produce enough for subsistence (Hifab, 1989: 43). In the survey for the evaluation, 29.5% of members reported receiving remittances. Given that 50% plus of group members were women and mostly de facto heads of household, it would appear that about half had access to off-farm income.

Cattle ownership also distinguishes the better-off from the poorer farmers, because, as Bratton argues (1984: 18), it provides a source of manure. Those at the greatest disadvantage are those at the end of the queue for borrowing or hiring. To be without cattle, however, does not necessarily mean a household is unable to winter plough. Bratton found winter ploughing to be widespread amongst families without cattle, about one half of families without cattle were able to winter plough at least one plot (1985: 15). Cattle owners substitute or supplement oxen with cows.

According to Shumba in a specific survey within the 1982 study which compared 40 cattle owners with 40 non-owners, on average cattle owners cultivated 2.3 ha. of maize producing an average yield of 29.9 bags per hectare or 12.1 bags per acre. Non-owners cultivated 1.3 ha. on average, producing a yield of 24.4 bags per hectare or 9.9 bags per acre. The overall average yield per hectare for Mangwende in 1982 was 2.7 tonnes or 12.0 bags per acre (Shumba, 1985: 33). Maize is the major food and cash crop on the dry land fields occupying about 70% of arable land (Shumba, 1985: 24), plus smaller amounts of millet (for brewing), groundnuts, bambaranuts, sunflower and sweet potato.

The most important on-farm source of cash for farmers is from maize followed by garden produce. Together these account for over half of total household income, 64.7% and 56.1% for cattle owners and non-owners respectively. For cattle owners the income from migrant labour ranked third, and for non-owners casual labour income ranked third. (Shumba, 1985: 28). In the interviews with group members, 63.6% owned cattle before joining the group, compared with the DRSS study figure of a 46% rate of cattle ownership amongst 2,367 farmers, (Shumba, 1985: 23). Overall, on the basis of access to migrant labour income and cattle ownership, the Rota, Chaza and Kwaedza groups targeted the better-off farmers, and cattle ownership increased during the life of the project. However these increases were attributed by farmers more to migrant labour income and bride-wealth, than to increased maize income. The figures also need to be considered against a background of heavy cattle losses during the war due to the breakdown of veterinary services.

Two primary agricultural problems reported by men and women were declining soil fertility and a shortage of draught power. Declining soil fertility combined with a rising population and less land per family, is itself compounded by the tillage problem and shortage of organic fertiliser.

2.3.1 Group development and organisation of the PPRLF

Rota was the first Catholic Association agricultural group which began at the initiative of Rota church members in the mid-1960s after discussing the impact of declining soil fertility on yields. Farmers wanted credit to obtain fertiliser to increase yields for improved household food security (to reduce the annual grain deficit period), and to grow a cash crop. They also wanted the technical knowledge to apply high yielding 'scientific' principles of agriculture. The initial impetus to start the project originated with five older male members of the Rota church community and included a member of the Mangwende chief lineage who was to become a long standing chairperson of the Rota group, AFP, and secretary of the Chamachinda co-operative.

Hearing of the newly established Silveira House centre from the priests at the neighbouring Musami Mission, this original group approached the centre. After initial assistance with maize seed, Silveira House proposed that farmers form a group for agricultural extension work, and Rota membership increased from 16 in 1970 to 45 in 1974, of which 31 were in receipt of PPRLF credit. The agricultural assistance given to the group over the next few years had a demonstration effect and by 1970/71 there was a total of six groups, all in Mangwende. Five new groups, Chaza I, Chaza II, Chanetsa, Maodza and Marimo were directly formed from Rota during the 1970s. Kwaedza group was an off-shoot of Musami group twenty kilometres south of Rota Chamachinda, although it was not established until after Independence in 1980.

Underpinning the groups, and particularly the attitude of older members, was a strong social religious justification of *mushandirapamwe* or working together, based not only on the traditional system of sharing labour, *nhimbe*, but on 'pulling together' to 'better ourselves'. From the beginning, the group set out to promote and protect their efforts for economic betterment: members prided themselves on being hard-working Christians. Antagonism between members and non-members, insiders and outsiders, only materialised to the extent of creating social tension after Independence when new members were admitted to the groups.

Over the lifetime of the Rota group, approximately half of the members were women. At the time of the evaluation, the core of the Rota group which still recognised itself as something of a group comprised five women out of 12 people. In Chaza, nine out of the 12 remaining members were women, and in Kwaedza, 12 out of 13. Women were frequently group secretaries and treasurers, but not usually chair people, with the exception of Kwaedza, although here the group was dominated by a very powerful male patron, who was also a member of the Silveira House advisory board. The project had no intended gender focus, but by the nature of the socio-economic situation, women dominated numerically as credit recipients. Group membership was village based and characterised by clusters of two or three *kraal* groups (lineage based family groups) from the village. Traditionally, the *kraal* is the most basic unit of social and political organisation, and it reflects the kinship basis of local life. Additionally, when people lend, they prefer to contract obligatory ties with relatives. Thus *kraals* on good relations with each other were the logical and practical nexus for the credit groups.

Very strict criteria determining who was eligible for credit were applied by the group, the first of which was the ability of a person to work hard, the second was access to (not necessarily ownership of) cattle for ploughing. In Kwaedza where most members did not own cattle each member was responsible for hiring arrangements outside the group.

A strong perception held by all group members is that farmers are poor because, barring illness, death or similar misfortune, they are lazy: hard work was associated hard work with being economically better-off.⁴⁴ If a group member suddenly became ill and unable to work the group would continue working on the one acre because it belonged to the group. But such situations were not allowed to go on indefinitely, the person had to leave. The groups did not accommodate members who did not fulfil their labour obligations, and therefore risked the group loan repayment rate. This discriminated against, for example, a female head of household without any children in Rota who had to leave due to sickness after the group had 'carried' her for two seasons because she had no children to replace her labour contribution. Although the group were able to utilise labour advantages of economies of scale, they did not compensate for the disadvantage experienced by a household with a shortage of labour - a characteristic of poorer households.

Maize yields on the one acre scheme plots increased dramatically, from a modal class of 0-5 (91 kg) bags per acre before the PPRLF scheme to a modal range of 16-20 bags per acre during the scheme. This was attributed by the groups to the scientific package of seed and fertiliser, improved methods of husbandry and group discipline and commitment. Rota received PPRLF credit for three seasons up to 1972/73; throughout this period, group repayment was 100% and members were able to cover for one another when required. Thereafter, members continued to order inputs paid for with cash and market produce through Silveira House as it was more economical and logistically easier to do this than to do so individually. Yields and sales from the group continued to increase, reaching 34 bags/acre in 1974/75.⁴⁵

Group size increased rapidly from six in 1970/71 to 52 by 1979/80, with another 124 not in receipt of credit. The groups received agricultural extension advice and in approximately 50 groups, including Rota, members continued to market maize through the Silveira House card by purchasing their inputs with cash. Significantly, however, the scheme was not able to expand beyond the one acre as originally expected, largely because of pressures from the war.

2.3.2 Transfer from PPRLF to commercial AFC credit

In 1978, the AFC established a small farm credit scheme which was re-organised and expanded after Independence with financial assistance from the International

⁴⁴ This perception that hard work brings economic reward was prevalent in two of the other Zimbabwean case studies, and has been observed widely by government and agency staff.

⁴⁵ After this period, the Silveira House annual sales information includes all Mangwende groups, although Rota sales followed a similar trend to the Mangwende total and fell as the war intensified.

Development Association of the World Bank. Under its new mandate to deliver loans to communal land farmers, the AFC agreed to provide seasonal credit to the value of Z\$755,202 to 123 Silveira House groups (2,603 farmers) which had previously been in receipt of PPRLF for a period of two to three years.

Under the AFC scheme, each farmer was entitled to a 100% loan for two to four acres, an average of Z\$290 per farmer and a ten-fold increase on what had been available through the PPRLF (Reid, 1982: 2). One of the serious constraints of the PPRLF for farmers had been the very limited scale of credit for only half an acre. With the AFC scheme the amount of credit suddenly made available to one farmer increased dramatically - a powerful incentive to increase production. In 1980, the Rota group was informed by Silveira House of the opportunity to register for the newly available AFC credit. The same conditions of marketing through one GMB card and principles of *mushandirapamwe* applied but the AFC scheme. However the AFC scheme differed from the PPRLF in two quite fundamental respects. First, interest had to be paid on the loan: for the first two year this was pegged at 7.5% to make the transfer from a situation of no interest easier. In 1982, it rose to 10%, and in 1983 reached the ordinary commercial rate of 13%. Secondly, in the PPRLF, loans were made and accounted for on an individual basis within the group. In contrast in the AFC group credit scheme, responsibility and repayment were tied to the group and members not in debt were liable for the debt of those who failed to repay: voluntary joint liability became mandatory joint liability.

Like the PPRLF, the AFC scheme used the stop-order system of the GMB. However, statements of account did not, unlike the Silveira House scheme, give details of individual grain payments. Therefore an individual could be paying in more than his/her own loan and covering for a group member who has not marketed enough to repay his/her loan. Thirty members of the Rota group registered for the AFC group credit and received their first loans for the 1980/81 season. By 1981/82, the number in receipt of loans had decreased to 18. A number of people had transferred to individual GMB cards now available through the newly established Agritex farmer extension groups, and others left to establish new groups.

Ironically for Rota the first blow to *mushandirapamwe* came with Independence. The new Government announced that fertiliser would be available through AFC loans for the communal lands, but only farmers with access to a GMB marketing card would be eligible. As only Silveira House groups had GMB cards, the groups were obliged to open up to new members. On the one hand the groups welcomed the newly provided credit, for this had long been denied to communal land farmers. On the other hand, it prevented the groups from selecting members.

Based on their PPRLF experience, the Rota members calculated the costs of inputs and anticipated yields, and judged they could risk a 100% loan for two acres. Two members, however, took out loans for four acres. For the first two years, although the group repaid the total loan to the AFC, intra-group indebtedness set in. The biggest defaulters in Rota were those with the four acre loans, while in Chaza and Kwedza, too, bigger borrowers defaulted relatively more.

It was clearly impossible for the group to share labour on fields of two to four acres per member, and to supervise the use of loans. It was in the position of being collectively responsible, and individually liable, for the loan without effective collective responsibility over production. Those who failed to repay were asked to leave the group, leaving a debt behind.⁴⁶ Intra-group indebtedness covered the group loan for these first two years. But from the 1982/83 season, the first drought year and when the interest rate was raised to 13%, the group fell into debt with the AFC. In view of the special (drought) circumstances, the AFC allowed members to take on loans for the following year and spread repayment over several seasons. With no alternative but to try and produce enough to pay off accumulating debts, members took out further loans. But the drought continued for another two seasons and the debt situation worsened. To compound the difficulties, in 1983 the AFC delivered inputs to the group on a hectareage rather than an acreage basis, and some members carried loans for the equivalent of **eight** acres.

Discipline and group cohesion broke down. The members attributed this to the lack of a common enemy (the Rhodesian regime), 'individualism' and an attitude of 'with Independence we can do what we want'. New 'members' who received fertiliser did not participate in group work and a suspicion spread that working someone else's land would make that person richer. All these were local manifestations of the transition from the solidarity of the liberation struggle to newly found individual freedom in Independence. Ironically solidarity had flourished during the 'capitalist' pre-Independence regime but it failed during the post-Independence period.

At the start of the drought years, 'honest members' met the debts of defaulters, but black marketing spread rapidly. People who still considered themselves members in 1990 blamed a few members for starting the black-marketing of grain and avoiding the group card. Eventually, most 'honest members' too the view that the debt was not their individual debt, so they paid what they considered they owed the AFC and marketed the rest of their crop through an individual card - usually belonging to someone else. It was estimated by Silveira House that 75% of members were black-marketing. The 'time for working together was over'.

Only Kwaedza members who managed to cover the black-marketing continued to use the group card. Kwaedza continued using the group card until 1988/89 when members accepted the late delivery of fertiliser, which was either not applied or applied too late, and yields were too low to pay off the loan. In retrospect leaders felt they should have returned the fertiliser and not taken the loan.

Low productivity highlighted other weaknesses of the AFC model, together with its inflexibility of mandatory joint liability and productive capital loans for the groups. However confidence was not immediately lost because two good seasons disguised

⁴⁶ In Kwaedza group, the group leaders eventually took defaulters to the community court. When the court instructed the defaulters to pay, they replied they were unable to do so and the situation remained unresolved. The remaining 'loyal' members covered these debts and continued to use the group card. Kwaedza leaders had attempted to enforce individual liability by using local procedures in order to prevent the impact of mandatory joint liability on the group.

potential problems. Productive capital loans had to be repaid in harvested maize. In the event of a bad season a farmer was not able to exercise choice in what he repaid with, cash or kind: the scheme denied the farmer choice just when s/he needed it most. Seasonal loans continue to be made by the AFC on these terms because communal land farmers have no title deeds for security, so the AFC holds the crop-in-the-field as security.

Another important element is the manner in which interest is perceived by the groups. It is negatively associated by members with profit: the AFC is widely perceived as exploiting the small farmer, a view confirmed in previous findings by Truscott (1987: 10) in the 1980s. In providing interest-free credit and failing to expose farmers to the actual costs of the credit which were being borne by Silveira House, Silveira House in turn contributed to a misconception that interest-free credit can revolve without depleting. Members understood their PPRLF loan commitments, but they lacked the financial knowledge base to understand how commercial credit operated.

2.3.3 The present situation with the groups

In spite of all these complexities, Rota and Chaza members have some idea of what they owe or are owed in the AFC scheme. In mid-1990 money was still owed the AFC. On the one hand, members had made no moves to repay the group debt, and during the evaluation there was no hint of any intention to do so, but on the other, there was concern about reports of the AFC starting to confiscate property, notable ox-carts, from Agritex extension group members within Mangwende and other communal lands. None of the Silveira House groups had been visited by the bailiffs at the time of the evaluation, but many members in Rota and Chaza continue to look to the paternal role Silveira House held in the past to resolve the present difficulties: 'Silveira House should make it clear to us about our loans before we die (otherwise our children will be left with them'.

For many members, Silveira House has failed in what they perceive as its responsibility to assist the groups in resolving the debt problem, a view shared by the evaluation. When widespread defaulting and intra-group indebtedness set in both the PPRLF and the AFC schemes in 1983, Silveira House dropped the PPRLF and turned its attention to the more sustainable options of marketing and supply co-operatives based on the cash purchase of inputs, and credit unions. Bitter with the experience of credit, many members stressed self-reliance and the use of savings and cash to buy inputs rather than credit. Those farming on poorer soils, especially, commented that they could not harvest enough to justify credit.

The groups are no longer functioning, though a hard core of largely original members still identify with the groups and are actively committed to the co-operative at Chamachinda. Shared labour continues but on the *nhimbe* basis, independent of the credit group.

Approximately five Silveira House groups out of over 100 in Mashonaland East were still in receipt of AFC loans in 1989/90. These include two groups who were selected in 1990 for the newly introduced AFC group credit scheme which, ironically, is very

similar to the group lending scheme proposed by Silveira House and rejected by the AFC at the beginning of the 1980s. Here groups borrow from the AFC at 10% interest and on-lend to credit worthy members at 13%, retaining the 3% to meet administration costs.

Although the original AFC credit scheme is no longer functioning, the marketing and supply elements of the project, together with the maize shed, developed into the establishment of a co-operative at Chamachinda in 1984, with 256 members drawn from the surrounding 15 farmer credit groups. The co-operative sells fertiliser, seed and implements, and provides maize storage facilities. The essential difference between the co-operative and the group scheme is that the co-operative deals only with cash and allows individual control of production to co-exist with co-operative supply and marketing services. The co-operative provides a service available to members and non-members, it has made the transport and service advantages of the group credit scheme available to those who cannot afford credit.

Interestingly, the co-operative experiences a similar problem of suspicion to that witnessed by the credit groups. People have a sense that the co-operative is itself benefiting from bank interest when payment to an individual is delayed. As a result, members not only use the co-operative card but also individual cards and private merchants. Farmers prefer to work with what they know and understand, and if to outsiders this appears exploitative and something that has to be changed, for farmers it represents financial control.

2.4 Impact and Sustainability

2.4.1 Economic and technical impact

Long term trend data falls well short of that required to make an accurate assessment of performance.⁴⁷ Table 6 records sales data, and, even though this is not the same as yield per acre, it provides clear evidence of impressive yield performance. Table 7 shows gross and net income figures for the one acre plots (the 1976/77 figure is the average for all Mangwende groups), again showing increasing income derived from larger yields. As members sold maize in excess of the acre through the Silveira House card, actual income levels would, of course have been far greater.

Income from increased maize sales was used most commonly for school fees, to buy more fertiliser and implements (ploughs, harrows, scotch carts), plus general household expenditure on clothes, utensils and food. In some instances it was used to hire casual labour and to purchase building materials for housing. Only two out of 44 farmers reported buying cattle with the income. All members considered themselves better-off

⁴⁷ Silveira House has not kept track of yield data for either the PPRLF or the AFC schemes. The only consistently recorded data are maize sales through the GMB card on the basis of one acre, and while at the beginning Rota group was singled out in the records from 1976/77 only the total figure for Mangwende groups was recorded.

Table 6 PPRLF maize sales to GMB

<i>Year</i>	70/1	71/2	72/3	73/4	74/5	75/6	76/7	77/8	78/9	79/80
No. of bags maize sold to GMB by Rota	9	10	12	28	34	-	-	-	-	-
Tonnes per hectare equivalent	0.32	0.36	0.43	1.00	1.22	-	-	-	-	-
Average no. of bags to GMB for Mangwende on basis of 1 acre	14	28	42	35	45	41	21	21	35	-
Tonnes per hectare equivalent	0.50	1.00	1.50	1.25	1.61	1.47	0.75	0.75	1.25	-

Source: Silveira House Annual Reports.

Table 7 Increases in maize income in the PPRLF

<i>Year</i>	<i>Average Sales in Bags</i>	<i>GMB Price/bag</i>	<i>Total Sales Income Z\$</i>	<i>Less Cost Inputs Z\$</i>	<i>Balance Z\$</i>
1971/72	9	3.00	27.00	16	11.00
1976/77	45	4.04	180.18	32	148.18
1979/80	21	4.82	101.28	43	58.28

Sources: Silveira House Annual Reports and GMB.

as a result of the credit scheme, although for several the loss of a spouse or the loss of property during the war had wiped out the tangible benefits.

Table 8 provides some comparison with a 'control' group. Thus in 1971, Rota group yields (sales equivalent) were 2.02 t/ha, compared with yields for the whole of Mangwende communal land of 0.36 t/ha. By 1978, the DRSS yield was 1.40 t/ha, and the sales equivalent for all Silveira House Mangwende groups was 9.22 t/ha. Thus the Silveira House PPRLF sales figures are 5.6 and 6.6 times greater than the DRSS average. Yields increased throughout Mangwende, but faster in the Silveira House groups, reflecting increasing use of fertiliser amongst farmers in the study through the 1970s.

In the absence of yield monitoring information, the evaluation asked group members for examples of typical total household production for one year before the PPRLF, during the PPRLF and AFC (including 1982), and after the scheme. The answers

Table 8 Comparison of average maize yields in Mangwende and sales to GMB by Silveira House groups

Year	1971	1978	1982	
			Mangwende	National Average for Communal Lands
Tonnes per hectare of maize				
DRSS	0.36	1.40	2.70	1.00
Silveira	2.02	9.22	N/A	N/A
Bags per acre				
DRSS	1.60	6.22	12.00	4.45
Silveira	9.00	41.00	N/A	N/A

Sources: Shumba, 1985: 33
Silveira House Annual Reports

were converted to yields per acre and are shown in Table 9. The figures include both yields from the one acre plot and other maize acreage, so may well underestimate the actual yields from the one acre credit scheme. The modal class increased from 0-5 bags per acre for pre-scheme yields to 16-20 bags per acre during the PPRLF and AFC schemes. According to the DRSS study, the average yield in Mangwende before fertiliser was readily available was 1.6 bags/acre: the project, therefore, increased yields something in the region of seven to ten-fold.

Table 9 Typical yields reported by Rota, Chaza and Kwaedza groups

Bags	Typical example yields for		Drought years per acre	
	Pre-scheme	PPRLF or AFC	Post-scheme	Examples
0-5	19	2	8	8
6-10	8	6	8	16
11-15	1	7	8	3
16-20	4	14	8	5
21-25	2	6	3	1
26-30	0	6	1	0
31-35	0	1	0	0
out of cases	34	42	36	33

Post-scheme yields have dropped relative to project levels but they are still higher than before the project. There is no current information on average yields in Mangwende but members thought their yields were now quite similar to those of non-members.

Falling post-scheme yields were attributed to declining soil fertility, lack of manure and insufficient application of fertiliser. Eleven out of 34 (32.4%) members in the sample applied fertiliser, but not the quantities of the recommended package before the credit scheme was operative. This compares well with the DRSS study figure of 32.4% for farmers in Mangwende applying fertiliser before 1970 (Shumba, 1985: 51). All examples of pre-scheme yields of 11 bags per acre and above applied fertiliser, and two examples yielding between 16 and 20 bags per acre applied manure in addition to fertiliser. Fertiliser itself has had a considerable impact on production, but farmers frequently commented that manure was also needed to replenish the soil. Although the project promoted the use of manure with fertiliser most farmers were, and remain, unable to secure adequate amounts.

2.4.2 Social impact

The social impact of the credit scheme was greatest in the development of local institutional capacity and the establishment of a co-operative at Chamachinda. The original group members had a very strong perception of what was required for working together - a common interest base - which was translated into developing a local supply and marketing infrastructure. Even given their disappointment with the group credit scheme after Independence and an episode of financial mismanagement at the co-operative, (co-operative membership fell from 256 to 85 as a consequence), many of the original members are still actively committed to the co-operative.

While the project had no specific gender focus, the groups were nonetheless a major forum of local development activity for women. Before Independence, church groups were the only associations allowed for men and women, for women especially they remain a significant forum. Membership of the new post-Independence local government village and ward committees remain male dominated and 'women's group' type activity is very limited and narrowly focused on dubious income generating projects with uncertain prospects. The credit scheme and its accompanying agricultural extension service included women in a development project which was mainstream and critical to need. The project enhanced the economic productive power of women in the household, even if decision-making positions remained male dominated. To be noted, too, all the AFPs, regional co-ordinators and Silveira House based staff were men reflecting social male bias.

On the question of equity, the PPRLF scheme did not, and before Independence could not, discriminate in favour of poorer farmers. Indeed only the creditworthy were able to participate as members: farmers were selected on the basis of their credit-worthiness. However the central issue is whether poorer farmers can sustain seasonal credit. This question needs to be examined thoroughly before one would recommend embarking upon another credit project aimed at poor farmers.

2.4.3 Sustainability of the scheme

As the PPRLF did not charge an economic rate of interest, it was clearly not sustainable without regular topping-up by donors: it was subsidised to make it accessible to poorer farmers. For political reasons the AFC also subsidises credit

(with government or donor funds) to small farmers, but it provides bigger loans and reaches more farmers. Both Silveira House and the AFC share a similar problem of high administrative overheads for small loans, reduced somewhat through the system of working with farmer groups. Yet the AFC has the advantage of organisational economies of scale. PPRLF groups had to be transferred to the AFC because Silveira House did not have the necessary capacity to administer a system which was growing rapidly. The question of sustainability is also one of group preparation and training to enable a successful transfer to commercial credit. The Silveira House scheme was weak in this respect: training which would have facilitated group credit management was neglected.

For the groups, the sustainability of the group credit scheme was in the first instance dependent on the cohesiveness of the group and the confidence of members in the organisation of borrowing and repayment. The changing socio-political climate brought in its wake new members joining old groups and the rapid establishment of new groups for the sole purpose of obtaining credit. Thus, the social basis underpinning groups had changed necessitating a new approach, and training, to group dynamics and credit organisation, if the scheme was to continue to function.

As a result of its experience with the PPRLF, Silveira House developed a model of group credit which was to become, in the absence of other group lending experiences in Zimbabwe, a blue-print which was then applied to a changing socio-political situation. There is also a strong impression in the post-Independence development of the project of a pre-occupation with the AFC which blinded the organisation to the changing realities of the groups. This contrasted with the Silveira House approach adopted before Independence, which had been characterised by regular contact with the groups, and a strong personal rather than an institutional relationship with them. Silveira House was caught up in the euphoria of liberation and the anticipation of the fruits of Independence, as was the AFC. The new AFC group scheme was designed for and applied to a situation which was still in a state of flux.

3. CHRISTIAN CARE: MZARABANI FARMER CREDIT PROJECT⁴⁸

3.1 Overview

The Christian Care Mzarabani Farmer Credit Project lies in the Zambezi Valley part of the Centenary District in Mashonaland Central Province, about 250 km north of Harare. It was established after the drought of 1982-1985 as a relief project to assist farmers organised in groups with tractor tillage, cotton and maize inputs and oxen, on the basis of interest-free credit. Credit was provided on the basis of individual liability although it was intended that revolving loan funds (RLFs) would be established for each group. However it was not until the 1990/91 season that plans for RLFs began to be implemented. The project started with three groups in 1985, and by 1989 it was working with eight, and a total of 353 members.

In a broad analysis of annual average project costs to benefits as measured by estimated average yields/acre, incremental benefits have not exceeded the average cost of tractor tillage, oxen and input credit. In addition the costs of interest-free credit were significant given both high administration costs and an extremely low - 15% - rate of loan repayments. There is no evidence that cotton and maize yields have increased over those achieved by non-project farmers. Loan repayment has been low for several reasons. Firstly, maize production has proved uneconomic and repayments for maize have had to be met from cotton income. Secondly, the project has been hit by a series of organisational constraints. These have included late tractor ploughing (when providing oxen would have been more appropriate) and late delivery of fertiliser, exacerbated by poor rainfall. Thirdly there was no attempt to monitor the impact of the cropping inputs and tillage provision on households and farm productivity. Furthermore, project staff attempted to establish RLFs at a time when Christian Care policy did not permit the organisation to administer RLFs on behalf of project beneficiaries, and when efforts were often not made to collect credit repayments.

In the final analysis, project impact has been limited because of a lack of development project planning and implementation capacity in the organisation. What is more, there has been no effective group involvement in project management. If there had been, it would both have facilitated solving problems and made management more cost-effective. More broadly, project credit for tillage and inputs met only a temporary cash deficit: it did not tackle a root problem in the area, lack and shortage of transport. Additionally, project membership was dominated by men. Wives only benefited from the project indirectly through their husbands, and there was no attempt in the project to ensure the participation of women.

Interest free credit was not sustainable without topping up to cover administration, bad debts and inflation. What is more even if group RLFs become operative, they will face similar problems - members say they are only able to repay seasonal loans at the end of the season

⁴⁸ Thanks go to Mrs Tsitsi Kuuya of Christian Care and Mr Farai Maziwisa for fieldwork, to all the groups in Mzarabani, especially to the members of Musedredza and Zongosa groups. Also thanks go to Musedredza school, the DDF and ARDA for assistance with accommodation, to Mr John Barrett of the Tsetse and Trypanosomiasis Control Branch in Harare; to Mr Rezengwe, the Agritex officer for Machaya and Hoya, and to Mr Mwere and Mr Mutaka of the Gutsa and Mzarabani veterinary extension office. Thanks, too, to Mr Tichagwa, Mr Mandhalokuwa and other members of Christian Care both for all the time and resources they assisted the evaluation with, and for all their feedback.

in **reasonable** years. In the final analysis, the interest-free credit scheme is expensive for an NGO to administer and is not sustainable outside a short project life-span and a discrete group of beneficiaries.

3.2 Christian Care and the Project Context

Christian Care was established in 1967 as the service division of the Christian Council of Rhodesia (now the Zimbabwe Christian Council, ZCC) to succeed the *ad hoc* Coordinating Committee for Relief Work formed in 1964. Like Silveira House, it is one of the oldest NGOs in Zimbabwe. It was established as a separate organisation to provide welfare assistance to victims of poverty, and victims of the internal conflict in the struggle for Independence. After the war assistance was extended to 'returnees'. This marked the beginning of early development projects and a transition from being a relief only organisation to the incorporation of development projects (Christian Care, 1988: 7).

The rationale underpinning Christian Care's approach to development is summed up well in the following extract from the *Christian Food Production and Drought Rehabilitation Programme Report: 1986/87 Operation Joseph* contained in the institutional evaluation report of the programme in 1988 (Christian Care, 1988: 8):

Christian Care views the basic goal of development as an equitable distribution of wealth and power, and sees itself as a facilitator and enabler ... within the view of ... development as a process by which people gain greater control over themselves, their environment and their future ... Christian Care can be a catalyst in the process ... Christian Care emphasizes that the basic development rights of the poor in Zimbabwe are to produce one's own food, to control food production and use, and to determine the future food security of the community. Self-reliance rather than food aid is the answer ...

The Operation Joseph (OJ) programme, implemented from 1985, was central to the organisational re-orientation of Christian Care after Independence from relief to development. Within a longer term approach to improve household food security in resettlement areas (communal land areas and former commercial farming land where families from overcrowded communal lands have voluntarily resettled) and to assist the most neglected sectors of the rural population, the immediate aim was to reach 50 communities or 2,500 families a year for three years from 1985 with a wide range of water, agricultural and livestock development projects in communal lands throughout the country.⁴⁹

Christian Care projects are executed by the five regional offices; Harare, Mutare, Masvingo, Gweru and Bulawayo. Each regional office has a regional co-ordinator, two to four field officers, a book-keeper, typist and up to three office orderlies. The national office (in Harare) has a total staff of 10 including the national co-ordinator, a finance officer, three administrators, two book-keepers, a livestock officer, researcher and two other staff.

⁴⁹ Operation Joseph was to absorb about one quarter of Christian Care's total annual budget of around Z\$4 mn from 1985 to 1989.

Altogether there are 61 members of staff. Most of the project staff are trained agriculturalists or social workers.

OJ has reached a large number of families throughout Zimbabwe (each of the five regional offices is responsible for a number of projects within the programme) and given Christian Care widespread recognition. Donors have included Christian Aid, World Council of Churches (WCC) and Interchurch Fund for International Development (IFID): the largest donor is the WCC. Christian Aid, with co-financing from the EC, provided £200,000 in 1985. Christian Care raises very little funding locally and is dependent on international donors for all its funding.

Although OJ has completed its planned life, some of the agricultural projects (including Mzarabani) and some grazing schemes are on-going. The Mzarabani farmer credit group project is one of Christian Care's early development projects, falling within the wider OJ programme. Mzarabani tillage and inputs represented approximately 4.6% of the OJ budget in 1986/87, 10% in 1987/88, and 4.2% in 1988/89. There are no separate figures available for 1985/86.

The project consists of eight groups of farmers in Mzarabani who have been assisted with tractor preparation, oxen, seeds, fertiliser and pesticides on interest-free credit for three years during the period 1985 to 1990. Unlike the Silveira House project, interest-free credit was delivered to farmers individually in the groups, there was no joint liability and no specific strategy for promoting co-operative organisation.

3.3 The Mzarabani Farmer Credit Groups

The Mzarabani farmer group project was selected by the Harare office of Christian Care because the project was considered typical of the organisation's early post-Independence development project experience. It was also an on-going project which was currently being appraised, and it was felt that an evaluation would assist the staff in their analysis of the project. Of particular interest was the opportunity to develop a methodology for evaluating project impact, and one member of staff was assigned to work on the fieldwork phase of the evaluation. This was the first impact study of a Christian Care project: the only previous evaluation assessed the implementing capacity of Christian Care as an organisation, rather than its impact.⁵⁰

Focus discussion group meetings were held with members of seven out of eight groups. Some women attended each meeting, but membership is male dominated and a meeting was held with women non-members in Museredza. Information on socio-economic status was collected in a survey of 52 farmers in two groups, Museredza and Zongosa, representing about 16% of a total project membership. These are older groups which have received assistance for three years. It was not possible to obtain reliable local statistical and economic data with which to compare the socio-economic status and the impact of the project relative to non-project farmers. Impact has therefore been assessed against information from local Agritex

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Another began soon after on a water and sanitation programme.

and veterinary extension staff in the context of CSO census and agricultural information which is regionally based and therefore not specific to Mzarabani. Individual interviews were held with Agritex staff; veterinary office staff; district council and district administration staff, and Christian Care staff.

The evaluation focuses on the economic impact of an interest-free credit scheme for hybrid seed and fertiliser, where impact is measured by yields and increases in land area under cultivation. As the impact of the project has been limited by organisational factors in project management, close attention is paid to these factors.

3.3.1 Project area and origins

In 1985 after the drought, a group of farmers from the Machaya ward in Mzarabani approached Christian Care for assistance with tillage and agricultural inputs. Three groups were formed with a total of 141 members. Following these, another three groups approached Christian Care in 1987, each with 32 members. The last two groups, joined in 1989, with 32 and 57 members respectively making a total project membership of 326. All groups were off-shoots of government agricultural extension service groups which had been formed after Independence for agricultural training and access to AFC credit for inputs. There is no church basis to the groups.

Members knew Christian Care from the war years, when people had been moved to 'keeps'⁵¹ by the Rhodesian authorities and Christian Care had assisted on a welfare basis. When moved to these 'keeps', farmers had been forced to leave behind livestock, implements and crops. Only those lucky enough to have their homes near to the 'keeps' were able to retain their personal property, most returning to their farms after the war had completely to re-establish themselves. Most farmers had also lost their cattle as the tsetse fly control programme had been interrupted by the war. Three years later agricultural income was further hit by the drought of 1983 - 1985.

The Mzarabani project is located to the east of the Musengezi river, 25 km plus to the east of Mzarabani growth point where the District Council is housed. Agriculturally the Zambezi Valley is a marginal agricultural area falling into Natural Region IV characterised by fairly low rainfall (maximum of 500 mm/annum) and a pattern prone to a prolonged dry spell during the rainy season. While soils are highly fertile they have not been excessively tilled in the past. Greater soil usage has occurred because of in-migration, greater use of cattle, following tsetse control, and the stimulus to till more land because of favourable cotton prices. In the Valley, 71.6% of farmers were estimated to have planted cotton in 1987/88 (personal communication, John Barrett), rising to above 90% in areas nearer to roads connecting Mzarabani with Mahuwe to the west (where the depot of the Cotton Marketing Board, CMB, is situated) and the main road to Harare.

Although Mzarabani receives fairly low rainfall, farmers prefer maize as their staple food crop to the drought resistant small grain crops of sorghum and millet which

⁵¹ Also known as 'protected villages'.

require more labour intensive cultivation. Sorghum and millet are grown mainly for brewing. Maize deficit months are common each year for both the poorer and the better-off, and families are dependent on supplementing maize purchased with the income they obtain from selling cotton. The average cotton acreage per farmer in 1987/88 was 3.9 acres (1.6 ha) and the average maize acreage, 2.0 acres (0.8 ha) (personal communication, John Barrett). Cotton yields are low: one and a half to two bales (bales weigh approximately 190 kg) of cotton per acre is typical for farmers in Mzarabani who do not use the recommended package of hybrid seed and fertiliser. Yields of three to five bales are possible, although not common, on good soils using the package. Excluding the Christian Care groups, only farmers with an AFC loan use the recommended package (personal communication Agritex officer). Mzarabani farmers not using credit buy cotton seed locally with cash, but fertiliser is expensive and has to be transported from Harare. AFC credit is not available for maize which is not considered viable in the Valley.

Apart from cotton, other sources of cash include brewing, casual labour, sunflower, small crops and migrants remittances. Other crops grown include groundnuts, pumpkin, okra, melon, cucumber and beans interplanted with maize, as well as green vegetables and fruit cultivated in stream-bank gardens or from the pipeline running from the escarpment to the secondary school in Zongosa. There are no statistics on male migration, but it is clearly of much less significance than in Mangwende communal land. Casual labour, usually cotton picking, is a seasonal and important income source which in the case study survey, 27 out of the 52 group members interviewed stated they engaged in regularly. Men and women share the labour of cotton and maize, but gardens, sorghum and millet are the specific responsibility of women.

Farmers need cattle to produce more cotton more efficiently: even if farmers are able to hire a tractor for land preparation, they still want their own oxen for self-reliance. However, only bulls are allowed to be imported into the Valley; cows and heifers are prohibited by tsetse regulations and can only be brought from other parts of the Valley. They are thus difficult to obtain. Cattle ownership is the most important tangible indicator of outside sources of income and socio-economic status. In May 1990, the average herd per cattle owner in the Valley part of Mzarabani communal land was 6.5 (dip records). However distribution is very skewed. For a self-sustaining herd, a farmer requires 6 to 10 cattle, but very few individuals have herds of this size. Cattle are valued both as an economic asset, and for draught power and manure. As in the Silveira House case study, oxen owners can bring larger areas under cultivation. Without exception, shortage of oxen is the biggest problem for farmers in the project area. Oxen can be borrowed or hired, but many owners are reluctant to hire out on the basis that the hirer overworks the animals. Those who don't succeed in hiring a tractor on time from ARDA or from the District Development Fund (DDF) are likely to find themselves at the end the queue for hired oxen.

Farmers prefer to plough while the soil is still moist, from May onwards, to dry plant cotton and maize in November, and harvest onwards from March and April respectively. Land already brought into cultivation may be ox-ploughed later when

the ground has lost moisture and become hard, but farmers who can afford to hire, prefer to hire a tractor to plough new fields.

ARDA only has three tractors available for hire, each tractor ploughing five acres a day with farmers charged according to the amount of fuel used: one acre uses 12-14 litres of diesel costing Z\$66 in 1990. Tractors are not available for hire until after ARDA has planted its winter crop in July, and at the peak period of the ARDA year, October - November (just before the rains). The intervening period clashes with the time when farmers are expecting their cheques from the CMB. Cotton marketing is delayed in the Valley on account of lorry shortages which creates an annual cash flow problem. As a result farmers miss the best time for planting. Four wards have tractor groups where farmers pay in advance. DDF tractor hire is organised by ward councillors in accordance with government policy which promotes co-operatives, but the DDF has only two tractors which are allocated by the District Council to wards on the basis of need. A very small number of farmers individually own tractors.

3.3.2 Project objectives and policy

At its broadest, the aim of the project is to establish self-reliance. However beyond the objective of assisting farmers with tractor tillage, inputs and oxen on interest-free credit, there was no clearly defined plan of implementation. It was the intention of staff to establish a revolving loan fund (RLF) for each group with credit repayments, but from the outset the groups did not manage RLFs. Instead, Christian Care administered the credit and repayments, but without adopting agreed auditing procedures. No attempt was made to establish RLFs within the groups or to provide training in credit management. In 1989, four years after the project started, Christian Care's National Council decided not to approve any change in policy, thus reaffirming existing policy preventing the organisation from handling funds on behalf of project beneficiaries. Now, back to 'square one', outstanding credit is to be returned by group members to groups, with the intention that the groups will manage RLFs themselves.

Underpinning the project was the view held by both the farmers and Christian Care that the major constraint on agricultural production was the lack of tillage/draught power. Christian Care provided credit to group members to enable them to have two acres of land tractor ploughed, and to obtain necessary inputs, on the assumption that these were not readily accessible without credit, and that the farmers would repay their loans. Under the project, Christian Care hires tractors from ARDA and the DDF, and occasionally from commercial farmers on the escarpment at the commercial rate which in turn it charges project members.

3.3.3 Target groups and group membership

The intended project target group was farmers without cattle but who were able to produce something - those in need who had some ability and ambition to make the project succeed (Christian Care, June 1986 Report). In practice, however, the group members included both cattle owners and those with no cattle. The farmers who approached Christian Care were mostly middle income farmers. The original members joined for access to tillage, credit and transport by which fertiliser was delivered. The

primary interest of members was in cotton cultivation: they expected to increase their acreage under cultivation and thereby increase incomes. Typically Christian Care was perceived by members as wanting to help people who had lost a lot during the war and who were able to help themselves: they wanted assistance which would enable them to be self reliant and not need relief aid:

If we went to the Department of Social Welfare ...it had tired of giving us food so we asked Christian Care for assistance.

Credit was clearly an important factor determining who joined the groups - only the credit worthy joined.⁵² Some members in each group had been in receipt in AFC loans; there was no screening-out of AFC borrowers demanded by the project. Yet the view of the both the farmers and Christian Care was that the critical difference between the two schemes was that Christian Care credit was interest-free with more flexible terms of repayment:

The AFC only gives loans to a selected number of people, say six in a group. Christian Care took people not able to get loans. AFC loans have to be paid off that year. Christian Care balance is carried over... AFC? We don't like it because it has interest.

A number of members of these early groups pointed to a contradiction in the project: they had been informed that Christian Care wanted to help the destitute, yet credit was not affordable (even when interest-free) by poorer farmers. In 1985/86 the amount required to tractor plough two acres and obtain necessary inputs was Z\$173.83, but especially daunting was the amount to buy oxen, Z\$500.

Museredza, Zongosa and Nyambizi drew their members from families with cattle and non-owners. Excluding oxen provided by Christian Care, 40.7% of the total membership of Museredza and Zongosa were cattle owners. The ODI survey recorded an average of 3.3 cattle per owner compared to the average in the Mzarabani communal land valley area of 6.48. Therefore, although there are estimated to be more cattle owners in the group relative to the general population, the number of cattle per owner was less. In general the Museredza and Zongosa groups did not consist of the better-off farmers with their own cattle and access to inputs, although two members from Museredza had 6 and 10 cattle, and one from Zongosa had 11 cattle. The project therefore actually reached cattle owners and non-owners, rather than meeting its original criteria of reaching farmers without cattle.

The Museredza group is made up of 57 members (12 women, eight household heads) out of 134 households in the village, representing 42.5% households. Zongosa village is considerably bigger with 353 households, but the group membership of 31 (five women) represents only 8.8% of these. In Museredza members are drawn from both

⁵² Credit is **not** a pre-requisite for cotton: the majority plant cotton without credit, although AFC credit is available for cotton through Agritex agricultural extension groups. In 1985/86 only 13.6% of communal land farmers were in receipt of AFC loans (CSO, 1986: 14).

kraals in the village, in Zongosa which is much bigger members come from two out of the four *kraals* in the village. All the groups are socially based in kin relations and neighbours, they are mainly composed of people indigenous to the Valley although they also include some established newcomers. Only one member per family joined the group, and in accordance with the social and cultural environment, men registered rather than women, except for one case.

For the other groups, selection methods varied. In Zongosa, people visited Museredza to find out what the project was doing, and then formed a group of 62 interested farmers. Christian Care could only assist 32 and the committee called a meeting, registered those who attended and invited others to make up 32 members. The first 10 on the list were selected as the first oxen recipients - these were mostly committee members. In Zvaidamoyo, from an original list of 79 members of the government agricultural extension group, 32 were selected for the project. A couple of years later 32 of the remaining 47 formed the Makomborero group. In Zvaidamoyo and Makomborero, non-cattle owners were selected for oxen. Makomborero members selected one representative from each family to make up the group of 10 oxen recipients.

Ngatishingei leaders said they did not select people specifically for the project, but as an government agricultural extension group of 57 members they asked Christian Care for assistance. Ngatishingei leaders assessed the credit worthiness of potential oxen recipients on the basis of farm size: the bigger the farm the greater the ability of a person to repay, in other words those who already have a sound production base. Members argued that farmers with only two acres were not eager marketeers, but were satisfied meeting only their subsistence needs.

Some people started with two acres years ago and are still at two acres. Some started two years ago and now have six acres can tell who is the more determined.... Situation here is every man for himself plus humanitarian cases - this person we can help.

Group leadership invariably includes village chairmen, party officials and *kraal* heads -not in general the poorer farmers. But it needs to be acknowledged that it is by no means easy for any NGO to establish a group of the poorest. Requests for assistance and help tend to come through the leaders, and it is necessary to work with the recognised local structures of traditional and government authority. People expect their leaders to organise, to lead, and invariably these leaders are to be found in a number of village activities. To help the project reach its target group (in the case of Mzarabani, those without oxen) clear stipulations of eligibility defined jointly by the agency and village leaders would help select a discrete target group for assistance.

3.4 Project Delivery, Credit and Management

3.4.1 Input delivery

The story of input delivery to the Mzarabani groups is a tale characterised by complexity, change and frequently failure to deliver on time.

The original three groups asked Christian Care for a tractor and inputs for each village in 1985. Instead, Christian Care offered two acres of tractor ploughing on credit, and inputs for maize and sorghum. As the request had been received late in the season, it was only possible for 85 out of 141 members to have their fields ploughed. Some whose fields were not ploughed retained the package of inputs until the following season. The total cost was Z\$173.83, and it was understood that the loan was to be repaid in kind with five bags of maize, leaving in debt a balance of Z\$93 per member. Although members agreed to repay this, only a portion was repaid, carrying most of the debt over to 1986/87. In Museredza members claimed they had agreed to repay the loan according to the ability/harvest of each member over three years. In the meantime it was agreed that Christian Care would top-up the fund to make credit available to members the following year.

To overcome the draught constraint, the following season Christian Care arranged credit for oxen and implements for 10 members from each of the three groups. Credit for each of the 30 recipients totalled Z\$668.62. The repayment period was initially agreed at three years, but because the oxen purchased were too young to plough it was extended to five years, to 1990, and oxen recipients received tractor preparation on credit to compensate.

In 1986/87 at the request of members, the two acre package replaced sorghum seed with cotton seed. The maize and cotton package totalled Z\$260.76 per member. Fields were not tractor ploughed for 1986/87 until February, and in 1987/88 the same delay was experienced plus delays in the delivery of inputs. In Nyambizi in 1987/88, members had only one acre ploughed instead of two acres. Also in 1987/88, Museredza failed to get its share of ploughing when Zvaidamoyo members talked/bribed the ARDA tractor drivers into ploughing more for them, thereby reducing the diesel allocation, and also the acreage for Museredza. To make up for this, Museredza received one more year of tractor preparation on credit in 1988/89.

Zongosa, Chibaya and Zvaidamoyo joined the project in 1987. By then, the price of oxen had increased to Z\$830 for two oxen, and the ten members buying oxen on credit were expected to repay over five years. Five ploughs and cultivators were given to each group of 10 oxen recipients: groups were informed by Christian Care that there were not enough implements (in other words funds) to give each member a set on credit, instead the implements provided were to be shared by the group. Oxen recipients would have preferred to buy a set on credit because 'the problem in sharing is, who pays for the repairs and delays caused in ploughing and weeding?'.

In 1987/88, the input package for one acre of maize and one acre of cotton was Z\$279.17. In 1988/89, it changed to two acres of cotton and cost Z\$304.40. The area

ploughed was reduced to one acre in 1989/90, and the groups had not worked out the 1989/90 repayment due for each individual member at the time of the evaluation. Christian Care informed group leaders of the price per input and total credit for the group, it was up to group leaders and members to calculate individual debts. Comments by group leaders that they were waiting for Christian Care to inform them about the amount owed by individuals reflects a reluctance on their part to handle the proposed RLFs.

Makomborero and Ngatishingei were the last two groups to join the project in 1989/90 and have still to receive oxen. No land was prepared for Makomborero but credit was given for cotton inputs for three acres. Ngatishingei members had three acres ploughed and received inputs for two acres of cotton and one acre of maize, but some members only took credit for two acres. Seed arrived late in January: no fertiliser was received and the top-dressing did not arrive until February and March. Neither of the groups knew what they owed Christian Care at the time of the evaluation.

3.4.2 Credit and repayment

In theory, each group has a file in which Christian Care records individual credit provided and repayments made. However these records are incomplete and the system used by the Harare office does not always differentiate between groups. Nonetheless, there is little doubt that repayment rates have been extremely low. Overall Christian Care estimates the rate of repayment to have been only 15%, but the rate clearly has varied dramatically from group to group. On the plus side, the project allowed repayments to be made over several seasons and therefore it was more flexible than AFC credit which charges 13% interest on seasonal productive loans which are repayable in kind each year: it did not enforce repayment in kind in the same season through the CMB stop-order system. The flexibility of Christian Care credit is likened to lending to a relative or neighbour where Christian Care:

would not lend to anyone unable to repay, but to those able to repay over time ... (and) ... we need time to repay but will do so in the knowledge of Christian Care assistance being a loan and gratefulness.

Members contrasted Christian Care credit with commercial credit and with the interest rates charged by the AFC, where interest is perceived as akin to usury. The project provided very soft loans and a flexibility not found in the standard short-term seasonal loans of the AFC: it did not enforce repayment in kind in the same season through the CMB stop-order system. Loans for maize were uneconomic and without authority to enforce repayment, repayment to the project relied on the trusting relationship between itself and the groups. The problem for Christian Care was that as an NGO it could not enforce individual liability. It had established the principle of individual responsibility for repayment, but this meant that it had to carry increased debts from the uneconomic loans it had made which depleted the project 'RLF'. Furthermore, in the absence of policy to allow Christian Care to manage a proper RLF, debts effectively became outright grants.

The problem for Christian Care was that as an NGO it could not enforce individual liability. It had established the principle of individual responsibility for repayment, but this meant that it had to carry increased debts from the uneconomic loans it had made which depleted the project 'RLF'. Furthermore, in the absence of policy to allow Christian Care to manage a proper RLF, debts effectively became outright grants.

There are four main reasons for the low levels of repayment. Firstly, maize yields were too low and losses on maize were not met by cotton income. Secondly, farming efficiency was further reduced because of organisational factors including late tractor ploughing and the late delivery of fertiliser. Thirdly, the weather conditions adversely affected crop production. Finally, repayment rates have been artificially low not only because Christian Care declined to accept repayments in 1989 but because the pace and amount of repayments required were not clearly set out. Some members thought they had to repay input credit in three years and others according to their ability. From project experience, Christian Care estimates that most farmers who receive Z\$304 worth of credit (1988/89 costings) for two acres of cotton, are only able to repay Z\$150-Z\$200 from a reasonable harvest.

In spite of incomplete accounts, it is possible to make some comments about the repayment position, drawing on information from the groups, staff and the central accounts. Thus, Musedredza leaders estimated that the group had repaid over half of the sorghum and maize 1985/86 loan, and approximately 15% of the 1986/87 maize and cotton loan. In 1987/88, members repaid Christian Care individually and there are no group records. At the time of the evaluation, no repayment had been made for the 1988/89 tractor preparation. Some Nyambizi members repaid part of their 1985/86 loan. When the group collected 1986/87 repayments in 1988, these were not accepted by project staff (for unclear reasons) and the group believed it was being weaned-off for the 1988/89 season.

According to the Harare office, Zongosa and Chibaya members repaid all of the 1987/88 loan, and Zvaidamoyo repaid most. According to Zongosa records and members, 77.8% was repaid by 17 of the 32 members. Chibaya group collected about Z\$2,800 from 20 plus members for 1988/89 which it wanted to go towards oxen; instead the group was given further inputs and sprayers. This was the first year of two acre cotton inputs, and, ironically, the most profitable year in the project. When later repayments were returned to Chibaya and Nyambizi and the groups wanted them to serve the specific purpose of providing more oxen, this led to deepening conflict with Christian Care over whether or not the organisation should be handling RLFs for groups. Zongosa claimed they had repaid some of the credit which they expected to go towards more oxen, but the amount was insufficient and the group was given 20 tins of pesticides with the returned credit. No repayments have been accepted since 1988/89, although plans are now afoot to assist the groups to set up their own RLFs. The 1989/90 season was a poor one which members expect will reduce repayment.

In the eyes of the first groups, repayments did revolve but to provide additional funds to new groups: they thought that Christian Care was assisting new groups with their money. Although this wasn't strictly true, Christian Care was bringing in new funds.

The attitude clearly reflects disappointment among the original groups about the very limited credit available for oxen: 'Things changed at Christian Care ... we had to be abandoned so as other groups could be helped.' It also reflects time constraints and a level of confusion in the execution and timing of the project.

Interpreting 'their money' going elsewhere is also symptomatic of the patron-client relationship which the groups expected of Christian Care. They looked at Christian Care more as a parent who was expected to take care of its own group members and to educate them. What is more, Christian Care reinforced this image to the extent that it never institutionalised the RLF, and managed the project unilaterally. It did not promote self-management or a committee which could represent the groups: it relied heavily on personal relationships between staff and the groups. During the evaluation meetings members referred to themselves as poor and powerless - whether or not they actually see themselves as powerless is another question. Indeed the view of this evaluation is that group members were not powerless or necessarily dependent on Christian Care, but in keeping with a system of local and political patronage, they astutely present themselves in this way in order to benefit from aid, be it from the government or from an NGO. While the project has not created necessary dependency, neither has it empowered people in the sense of decision-making responsibility and local institution building.

In practice, repayment performance has been more complicated within the groups. Christian Care repayment records make no distinction between oxen, tractor ploughing and input repayments. Zongosa members maintain that oxen recipients and other members have repaid similar amounts, and this is borne out in the group records. When Zongosa members repaid some of the 1988/89 credit they were informed that the repayment was insufficient to buy oxen for more members.

The sense of latent injustice about this manifested itself in the group when Christian Care proposed a bank account RLF in which to deposit repayments. When Christian Care was administering the scheme it operated on the basis of individual liability, members are now adjusting to a completely new system of joint liability: if one person fails to repay this will negatively effect the revolving capacity of the loan fund to benefit other members. Whatever happens, Christian Care will need to top-up repayments to the necessary credit level to cover debts and inflation, to enable each group to deliver the same amount of credit as the group is presently receiving. Leaders in particular are very worried about the impact of financial responsibility on ill-prepared groups. There is a fear among the groups that Christian Care will transfer funds to the groups too rapidly, and 'pass the buck'.

3.4.3 Project management

Originally the Mzarabani project was managed by the national office in Harare; it was then handed over to the local Harare office where it has experienced a fairly high staff turnover which, in the view of the groups and of Christian Care, has had a very detrimental effect. At the time of the evaluation, the Harare office had been short of two project staff for the previous 20 months, with current staff carrying a very high project load, such that far less time is spent on each project than is required for

efficient management. These staff vacancies have arisen because of difficulties of recruiting suitably qualified staff at Christian Care salary rates.⁵³

In Mzarabani, some leaders were very critical of short staff monthly visits - 'half hour meetings'. There has clearly been insufficient time spent with the groups. They attributed this in part to staff turn-over and in part to the Christian Care style of operating which they knew in the 'keeps'. It is the view of the evaluation that many management weaknesses could have been resolved had members actively participated in, and 'owned' the project, instead of being made quiet recipients. In particular had the project made it clear to the groups in the context of a long term plan that credit for oxen would revolve until all members were assisted, the group could itself have monitored repayment and followed up bad debts. Without the confidence of assured oxen credit for each member, there was insufficient incentive for the groups to establish control. Confidence could be built with agreement between each group and Christian Care stating the obligations of each party, including responsibilities for group self-management.

3.5 Impact, Sustainability, Internal Constraints and The Future

3.5.1 Economic and technical impact

Trying to assess economic impact in this case study is illustrative of a problem facing many evaluations of agricultural projects where base line and monitoring data have not been collected during the development of the project. Without accurate measurements of acreage and yields over a consistent period of time, impact can only be assessed on the basis of farmers' recall ability, compared, where available, with secondary sources of information. In the case of Mzarabani the use of secondary data has been limited as there are no official data with which to compare total production information from the project. What is more it was impossible to try to collect data from non-project farmers as such an exercise would have been construed as an AFC exercise associated with the confiscation of property for bad debts.

Members from Museredza and Zongosa groups were asked to provide (recall) household production figures for sample years since the project began in 1985, and in Museredza and in Zongosa from 1987. Clearly the answers given are open to a wide margin of error; what is more they tend not to distinguish between project and non-project inputs and outputs. However, total household production cotton and maize information is compatible with yield per acre estimates from Agritex and Christian Care, and acreage information from the Tsetse and Trypanosomiasis Control Branch in Harare.

⁵³ International NGOs also offer higher salaries and attract staff from local NGOs which cannot afford these rates. Local NGOs in Zimbabwe, therefore, tend to be seen as stepping stones to international NGO positions.

Project farmers were considered by the Agritex officer to be of a similar technical standard producing with similar yields per acre to non-project farmers. Thus in 1987/88, the average cotton acreage was estimated by the Tsetse and Trypanosomiasis Control Branch in Harare to be 3.2 acres, and the average project acreage in the group of 52 farmers was three acres. Estimated project yields were two bales - a typical yield per acre by local experience. However yields were generally lower than the potential because of not ploughing to the proper depth, poor weed control, incorrect spacing of plants, inadequate pest control and late thinning. Christian Care provided no specific crop husbandry training to the groups; interested members attended the Agritex extension group instruction meetings.

Table 10 Household production information, 1986 - 1989

<i>Number of Farmers</i>	<i>Museredza</i> 25	<i>Zongosa</i> 27	<i>Total</i> 52
Cotton			
Average total production (bales) per family per year	5.9	7.0	6.3
Maize			
Average total production (bags) per family per year	8.7	7.3	8.5

Both the local Agritex officer and Christian Care estimate 2-3 bags of maize per acre to be a typical yield for project farmers, compared with the 'control' production,⁵⁴ this gives an estimated yield of 3.3 bags/acre, and is also consistent with members reporting slightly reduced annual maize deficits.

Using these average yields, for the 1987/88 season, a typical project farmer would have had a net return of Z\$118.10 for the production of two bales of cotton, but would have 'lost' Z\$45.48 for 3.3 bags of maize.⁵⁵ In 1988/89, the net income from cotton would have risen to Z\$349.20 for the average yield of four bales. Thus on the basis of cropping input loans, in 1987/88 cotton broke even at 1.2 bales/acre, but maize would have required yields of 6.1 bags/acre. In 1988/89 cotton loans broke even at 1.9 bales/acre.

Members also joined the project in order to increase the cotton acreage. But they have not been able to achieve this to the extent they anticipated largely because Christian Care hired tractors for ploughing rather than concentrating on oxen provision, and land was frequently prepared late. The views of those interviewed were

⁵⁴ 1987/88 estimated by the Tsetse and Trypanosomiasis Control Branch.

⁵⁵ Input costs include tractor ploughing one acre. Based on cotton and maize producer price Grade B.

that the area under cultivation and production has been maintained at the previous level rather than increased.

It is of interest to compare the money actually spent on tractor ploughing with the alternative of channelling it to oxen. In the case of Zongosa group in 1988/89, had all the credit for tractor preparation and inputs been used instead for oxen, an additional 14 members could have benefited: all 32 members received two acres of tractor ploughing at a cost of Z\$66 and inputs costing Z\$324.84, totalling Z\$12,186.88. Alternatively this could have purchased 14.6 span of oxen at the cost of Z\$833, bringing the total number of oxen recipients to 24 out of 32. Retaining credit for inputs, and replacing only tractor tillage with oxen, would have assisted only a further 2.5 members with oxen.

Essentially the impact of the project was reduced because members did not have sufficient draught power and therefore control over their own land preparation. Tractor ploughing was not only a short-term solution, but it was clearly inefficient as ARDA and DDF cannot meet demand and late ploughing is clearly commonplace, thereby reducing the impact of cropping inputs. For self-reliance, farmers need their own oxen. While oxen credit costs more in the short-term, it represents a long-term investment in the capital base of the farm.

It seems clear, therefore, that the cost-effectiveness of the project as judged against its rehabilitation aims to establish self-reliance was reduced by it failing to provide sufficient credit for oxen - it was under-funded. Oxen remained a minor component of the project: project potential was blocked because Christian Care did not move sufficiently from a relief style of operation to designing and implementing development projects to be managed by the groups themselves in accordance with their own priorities.

The economic impact of the project was also limited by its narrow focus: it concentrated solely on the supply of tillage and cropping inputs without taking into consideration the marketing constraint facing farmers. Transport is one of the biggest constraints to development in Mzarabani, and delays in marketing cotton result not only losing farmers money, but create cash flow problems, both by delaying debt repayments and limiting the possibility of winter ploughing.

An important question for the Mzarabani project members is whether they **need** Christian Care's help - what is wrong with the AFC credit? The vast majority feel they cannot afford seasonal credit from the AFC both because the loans are too inflexible, especially in the event of a poor harvest which occurs roughly every four or five years, and also because the AFC demands immediate repayment in kind.

Given the low and poor repayment of the Christian Care scheme, however, the most critical question is not who provides the credit - NGO or government - but whether seasonal credit is viable for farmers or not, and under what conditions. A range of development institutions appear to provide credit because it is an easy solution of what to do. But it is not an attractive solution to the majority of farmers. In addition farmers in Mzarabani have a cash flow problem - delayed cotton marketing means

delayed income to buy inputs early in the season. The Mzarabani farmer credit scheme overcame the short term credit squeeze problem by providing furthers loan without requiring full repayment of outstanding debt, but at what long term cost? Certainly if the crop input package had been viable and repayment rates reasonable, the project could have represented a step towards developing a more flexible system of credit for communal land farmers. While interest-free credit is more accessible, it is still not necessarily viable on a seasonal basis. Yet an additional attraction is that it brings in farmers hoping for material benefits who in other circumstances would not have been so willing to take the added risk of using seasonal credit.

3.5.2 Social impact

In practice, the project discriminated against poorer farmers in three ways. First, poorer farmers both tend to be those who cannot afford and who are less willing to risk taking out seasonal credit and credit for oxen, and so they automatically exclude themselves. Second, group members were selected on the basis of their credit worthiness, and third, working with small discrete groups with a bias towards the local leadership was in itself discriminatory as working with small already formed groups means working only with the favoured few, who tend to include, and be dominated by, the more innovative and better-off. The project was also biased towards Machaya ward where a greater portion of farmers grow cotton; in Hoya and Chadereka which are more remote, the proportion of cotton farmers is far lower.

To improve the tillage capacity of poorer farmers (those without oxen who are the majority of farmers), is clearly a mammoth task. No AFC loans for oxen are available and the project was attempting to fill an important resource gap. Tillage has become increasingly critical to the farming system as the adoption of the high production orientated package of cotton hybrid seed and fertiliser has spread: it is not economical for farmers to adopt these methods if they have insufficient tillage capacity. While other sources of tillage could include donkey ploughing and other low tillage techniques, these are not suitable for cotton, even if they could be promoted for maize and other food crops occupying a smaller land area.

Another weakness of the project has been its lack of gender perspective. Women not only represented a minority of group members, but there were no women leaders, and until mid-1990, all staff responsible for the project have all been men. The project has had no specific impact on women, it has only benefited them through men. While tillage and inputs are of concern to both men and women, oxen are a particular concern of women because they draw cultivators for weeding which is a boring and labour intensive task. Publicly women have little say in the groups because the men are around, a problem more acute in Mzarabani than in other areas where there is high rate of male out-migration. Most work on the farm is shared but is the final responsibility of the man. A strategic effort has to be made to give women a real say, for example by focusing on the specific responsibilities of women in the home and farm through water sources and gardens. The District Council has been looking at potential water sites for Christian Care, and this initiative could provide an opportunity to work with the women on an equal basis.

3.5.3 Internal project constraints and cost-effectiveness

Project cost-effectiveness cannot accurately be assessed in monetary terms because of incomplete project expenditure information and the somewhat indeterminate stream of resulting benefits. However a crude 'back of the envelope' guestimate using average annual rates of project expenditure from 1986 to 1989 and an average annual number of farmers assisted, suggest that the level of cotton production per acre required to cover input costs would be about 2.50 to 2.74 bales/acre - a figure **higher** than the judged actual estimated yield of two bales an acre. Benefits, therefore, did not exceed project costs of over Z\$72,494.

Most of the project's implementation difficulties arose from the lack of a long-term and broader perspective of development problems in the project area and the *ad hoc* style of management that occurred in practice. Mitigating factors included the absence of an implementing partnership between Christian Care and the groups: the groups did not actively participate in project decision making and management. Project rationale was based on recognition of the tillage problem and difficulties securing enough inputs, but there was no preparatory work with farmers to assess the feasibility of credit, who it would reach, whether Christian Care or the groups should manage it, and what economic impact was anticipated from it. Credit record keeping was weak and there was no systematic monitoring and analysis of project progress and impact.

Exposing these weaknesses can provide both the organisation and the groups with invaluable information for future planning. Underpinning the style of implementation was a welfare approach to development, of organising inputs and tillage and administrating credit for the farmers, rather than training the groups to do this themselves. Not enough staff time has been spent in the field consulting with the groups, and until recently group training in credit management and input supply has been completely neglected. The project was clearly under-resourced in terms of staff time and group training to achieve sustainability, and to this extent it has been under-funded. Part of this problem lay in the project's origins. As there was no project plan for Mzarabani within the overall Operation Joseph programme, funding was not separate from Operation Joseph funding, and Mzarabani failed to be considered as a project in its own right. Furthermore, if the groups had been allocated a RLF budget at the outset, this would have encouraged a sense of ownership of the project among the beneficiaries.

3.5.4 Sustainability

Christian Care credit was not only a loan, but also a means of obtaining cotton and maize packages. The sustainability of the projected RLF is subject to the same constraints discussed in the Silveira House report above. To the extent that the RLFs for oxen and inputs are established, over time the fund will provide less credit. Without charging interest to cover inflation, administration and bad debts, the 'RLF' was a depleting RLF, its sustainability dependent on continual topping-up by Christian Care. The muddle of loan repayment and the conversion of some loans in effect to grants made this problem even more acute. To date the groups have not participated

in organising the purchase and transport of inputs; their ability to self-manage these tasks and the RLF will be dependent on training and the cohesiveness of the groups.

Originally groups were established at the request of Christian Care in order to channel credit to individuals. Farmers joined the group for individual loans and members were individually responsible for production and individually liable for debts. Apart from the common interest in a loan to purchase oxen and inputs, there was no other social or economic justification for the group behaving as a group. When RLFs are established, joint liability will be dependent on members exerting social pressure on those not repaying, and without any institutional capacity in the RLF to absorb inflation and debt this situation will test the cohesiveness of the groups. Group cohesion will be maintained in so far as each member is confident of receiving a loan, but should the RLF run out before each member has received his/her share of oxen in particular, group cohesiveness will inevitably be threatened. Some group leaders were already anticipating this potential difficulty, as the price of a span of oxen had risen from Z\$500 to Z\$830 in two years.

Serious questions clearly also remain unsolved concerning the viability of repaying seasonal credit for cotton inputs at the end of each season, poor as well as good. To be viable in the longer term, the RLFs need to have sufficient reserves to absorb low rates of repayment in poor seasons while continuing to lend for the next season. Silveira House and Zimbabwe Trust have already encountered difficulties in credit schemes and RLFs which were implemented before Christian Care had started the Mzarabani project. This raises the question of why the project did not present the collective experience of group credit to the groups. There is also the critical question of marketing. It is the next logical extension of group supply purchasing and delivery which would meet a critical constraint facing all farmers, better-off and poorer.

The project still exists and continues to be replicated for other groups in Mzarabani because Christian Care has continued to provide funds to keep the project going but the RLFs are not in themselves sustainable. It is characterised as a relief approach to development, that is expensive and consumptive rather than economically productive, made worse by poor management capacity in the organisation. At the same time, it is important to recognise that achieving sustainable development in dry land farming Africa is very difficult and that environmental factors limit the potential gains that may be derived from small-scale credit-based interventions.

4. COLLECTIVE SELF-FINANCING SCHEME AND ZIMBABWE PROJECT: SIMUKAI COLLECTIVE FARMING CO-OPERATIVE⁵⁶

4.1 Overview

The Simukai Collective Farming Co-operative (SCFC) grew out of the formation of a group of former guerrilla fighters, ex-combatants, in August 1981. It was formally registered a year later. Today the co-operative operates a capital intensive large-scale farm some 40 km south of Harare, which it purchased with an AFC loan in 1983, and it has a complement of some 60 members.

The original group of ex-combatants pooled together their demobilisation money into the co-operative first to run a butchery but with the intention of buying a working commercial farm. Early days were hard: the butchery failed and the rent to lease their first commercial farm left over nothing to run the farm. Most of their initial capital was lost and, as they later acknowledged, they knew very little about farming commercially. Like the many hundreds of collective co-operatives established in Zimbabwe after Independence, the SCFC needed additional funds, skills and management training. However neither the government nor commercial financial institutions were willing or able to provide them with their requirements.

Like other collectives, SCFC turned to the NGO sector in 1983, where it has had a particularly close relationship with the Zimbabwe Project and through it a range of international, including British, funding agencies. Between 1984 and 1989, it received NGO grants of Z\$528,911 together with loans of approximately Z\$230,000, to purchase land (with a mortgage from the AFC), to help establish the farm and to help it to finance specific social welfare needs of members and their families.

NGO funds have accounted for nearly 90% of total net income received by Simukai in the period to 1989. By then, it had failed to earn enough income either to repay the money outlaid or to cover regular running costs. However, it is now near to moving towards financial viability. In the financial year 1988/89, it made a profit on its farming operations for the first time, and the prospects appear good for recent progress to be maintained and for it soon to pay its way exclusively through access to commercial funds. SCFC is a founding member of the Collective Self-Financing Scheme (CSFS), a membership organisation of the more successful 'top' collectives in the country who are moving away from dependence on NGO credit and grants towards only commercial credit sources. The collective has established, and largely itself paid, for a range of social services including a creche, and a primary school.

However, as Simukai is among the very few collective co-operatives which are successful, it is clearly atypical of the general collective experience in Zimbabwe, and the case study should be read in this light. Yet explaining how it has achieved its success helps one understand some of the reasons why so many collective enterprises fail. Most have failed

⁵⁶ In undertaking this evaluation, thanks go to Mr Andrew Nyati and Mr Dumisane Dube and members of Simukai, to Mr Jameson and Mr Tom Moroko of CSFS, and to Mr Paul Themba Nyathi and Mr Robin Wild of Zimbabwe Project for all their assistance, and to Mr Farai Maziwisa.

because of the immediate problems of lack of capital, inadequate skills training and inadequate managerial capacity. Simukai certainly had problems in all these areas but has gradually managed to overcome them. NGO support proved critical in the early years, but two other factors were also important. One was the speed with which the collective managed to progress economically, enabling it to address a range of social needs of the membership: solidarity, economic progress and social benefits reinforced each other. Another was flexibility in the way it operated. As will become clear, Simukai has had the capability of changing its operational practices in relation to changing needs and demands, both internal and external. Critical too, was the role and personality of the Chairman of Simukai. The entrepreneurial qualities of the chairman and his ability to attract donor funding have played a very significant role in developing not only Simukai, but in establishing CSFS.

The story of Simukai raises a number of questions for both NGO funding of collectives, and for the type of large-scale commercial enterprise which has been funded. Firstly, it is evident that Simukai has been a very expensive venture to fund - total NGO funding per member to 1989 came to Z\$13,561, a somewhat higher figure than the Z\$10,000 per member estimated by Zimbabwe Project. Secondly, NGOs are not able to base their funding of these ventures, such as Simukai, on either equity or need, because the availability of funds is limited. Since Independence, government policy has strongly promoted the co-operative movement, but it has failed itself to provide the finance necessary to establish financially viable ventures. In practice, NGOs have played a substitutive role for absent state funding. Thirdly, the question is raised of whether mechanised capital intensive, and therefore very high cost, methods of farming are an appropriate type of venture for NGOs to continue to fund in a country where unemployment is increasingly one of the most important social and economic problems to be faced. Additionally, and in spite of emphasis laid on women, women members of Simukai conform very much to traditional labour roles.

A final issue raised by the evaluation is the fact that as NGO money has often been provided in the form of grants, a strong sense is often created in the minds of recipients that this is not subject to the same business procedures of accountability demanded as part of the conditions of either an NGO loan or, more significantly, of a commercial loan. To the extent that this sense persists, it tends to work against the long term sustainability of projects and their economic viability. For the collectives, equally as important as the grant, is the financial and administrative capacity to manage a capital intensive enterprise. The evaluation draws attention to the scale of assistance required by collectives and the limitations in what NGOs can deliver.

4.2 The Context and Background

Born in the liberation struggle the collective/producer co-operatives (henceforth referred to as collectives) have established themselves on the political and economic agenda of Zimbabwe since Independence. Before Independence there were two collectives now there are estimated to be about 800 active collectives with a membership of over 25,000, including 7,000 ex-combatants. Most are industrial, the largest single activity being women's sewing projects making school uniforms. Others include trading, service, mining, fishing and transport collectives. Only one fifth are agricultural, probably because of difficulties in obtaining land (Hanlon, 1986: 2).

Many of the agricultural collectives are found in the commercial farming areas where they are usually part of official resettlement schemes. Only a handful have firmly established themselves, and Simukai is one of these. However it differs from resettlement scheme collectives in that members put their money together to buy land for an agricultural collective.⁵⁷

Collectives are business enterprises where the means of production, the land and equipment are owned, worked and controlled by the members who are themselves both workers and owners. The wages, monthly allowances or profits of the members are calculated according to ability and work done. Like any business enterprise, a collective needs to generate a surplus over costs of production, but unlike capitalist enterprise the membership/workforce as a collective is responsible for deciding how the income should be used, how much should be allocated for wages and how much to invest in the productive capacity of the enterprise. Agricultural collectives have an added social dimension encompassing communal family life and welfare facilities. Manicaland Province has more agricultural collectives than any other province and Mashonaland East Province has more collectives compared to other provinces.

Many ex-combatants had learnt the theory and practice of collective co-operatives in training camps in Zambia, Mozambique and Tanzania and a few had been as far away as the German Democratic Republic. They were encouraged by government to invest their demobilisation money in producer collectives which would create employment, income and be self-reliant. By generating employment, collectives are promoted as a means of achieving economic power, eliminating exploitation and poverty and increasing skills capacity (Government of Zimbabwe, 1983: 2). Collectives represent the final stages 'of a transitory stage which facilitates the transformation from capitalism to socialism as part of the historical process of revolutionary development' (*ibid*: 6).

4.2.1 The selection of Simukai and methodology

Simukai Collective Farming Co-operative was selected by CSFS for evaluation because it is one of the more successful collectives and appeared to have achieved economic viability. The case study differs from the other three as Simukai is the project implementer itself, and because it constitutes only one unit of production. The main sources of information were obtained from the management committee and chairman, and six days were spent in fieldwork in June 1990. However in order to obtain the wider picture of the experience of the role of the NGOs and their impact on collectives, discussions were also held with CSFS, Zimbabwe Project, Organisation for Collective Co-operatives in Zimbabwe (OCCZIM), the government's Department of Co-operatives, and two international NGOs, HIVOS and NOVIB.

During these discussions it became clear that there is a need for a more comprehensive country-wide evaluation which would do justice to the scale of NGO operations with collectives. Indeed in retrospect it was apparent that the methodology

⁵⁷ Many individual farmers in resettlement schemes form themselves into groups for the purpose of obtaining land, rather than through commitment to collective production and in reality many collective schemes are composed of individual arable plots in addition to communal plots.

used was not the most appropriate: it is not possible on the basis of one case study to assess the impact of the service provided by Zimbabwe Project and CSFS, either in detail to the collective or generally to the collective movement. Only rather general conclusions about the impact of grants, loans and support services are drawn.

In view of these constraints, a workshop was organised in January 1991 to delve more deeply into the impact of NGO assistance to collectives. Fourteen collectives were invited and nine attended, including a mix of well-established CSFS collectives and struggling collectives.⁵⁸

4.2.2 Funders and facilitators

The Zimbabwe Project was established in 1978 and first registered in Britain to assist Zimbabwean refugees in Zambia, Mozambique and Botswana. In 1981, it relocated to Zimbabwe with a mandate to support programmes assisting ex-combatants, large numbers of whom started collectives. Until 1986 it worked exclusively with ex-combatants in the wider community, but since then it has broadened its base to include democratic self-management projects (co-operatives). As of 1990, Zimbabwe Project had assisted over 2,000 co-operatives including approximately 200 collectives. It sees its role as both a mediating agency between co-operatives, and a service agency, providing funding and training (Zimbabwe Project, 1988: 7).

The major donors to Zimbabwe Project are Oxfam, Christian Aid and NOVIB who jointly negotiate co-funding from the EC. Christian Aid has provided significant funds and plans to maintain funding: from 1982/83 to 1990, it provided £40,000 to £50,000 per annum, and for the three years from 1990/91, it has committed £25,000 per annum. Oxfam made small grants of between £1,000 and £5,000 between 1982 and 1986, and from 1987 provided grants of Z\$100,000 each year for three years. Both Christian Aid and Oxfam grants were allocated for the entire Zimbabwe Project programme and not to specific projects.

The CSFS was born out of the OCCZIM (the representative body for collectives) and Zimbabwe Project, when a group of collectives, including Simukai, wanted to fulfil the aims which OCCZIM had not been able to achieve to their fullest potential as a representative and lobbying organisation, and in procuring greater financial support for collectives. The founding collectives of the CSFS wanted to establish a membership financial NGO, as the long-mooted co-operative bank (promised by the government) had failed to get off the ground. The aims were to make more credit available, and for collectives to be accountable to their own secondary level institution. CSFS was established towards the end of 1988 (CSFS, 1990: 2):

to organise and strengthen viable co-operatives. It plans to do this by giving member co-operatives in the scheme access to bank loans and

⁵⁸ These were Fundanevhu, Vukuzengele, Shandisai Pfungwa, Derries of Shashi, Simukai, Tamuka, Mupedzanhamo, Rimbi Batanai and Kunyemwerera.

the necessary technical and management advice to ensure the best use of loan finance.

CSFS membership started at eight, and grew to 23 in 1989 and to 30 in 1990. Each member collective pays an annual subscription fee of Z\$100 and minimum shares in the scheme worth Z\$200. No collective can apply for a loan before being a member for six months. Structurally CSFS is organised to 'maximise member control of the scheme'. Policy resolutions are formulated at the annual conference where each collective is represented by four delegates and each member collective has one seat on the Council which is the operational arm of the conference and meets quarterly; a seven person board is elected annually.

Member collectives are graded 1-5 on the level of their financial management, planning, productivity, cohesiveness and member involvement in decision-making. Simukai has a maximum grading of five, the majority have a grading of four. Collectives with less than three years experience are not normally admitted. The profile obtained through the assessment is the basis for drawing up a business strategy for every member collective. This includes a three year development plan with particular aims specified, a detailed annual activity plan with defined objectives/targets which set the basis for monitoring carried out by the management committee of the collective and CSFS technical staff, and specified projects on how to achieve the objectives/targets. A projected cash flow profile is drawn up to indicate financial requirements which is assessed by the development credit committee.

CSFS extends credit provision and takes over the role of Zimbabwe Project, by enabling its members to have access to commercial credit which otherwise they would not be in a position to apply for. The transfer to commercial credit is complete when commercial credit institutions accept the collateral of collectives themselves, and when the role of CSFS extends to making a broad range of credit sources available to collectives. Recommendations are forwarded to the CSFS Board and then onwards to Zimbank, the commercial bank which provides matching finance. Under an agreement with Zimbank, CSFS guarantees only that it will meet any outstanding debt at the end of the loan period.

In 1989, seven member collectives received loans from Zimbank through CSFS. These included three bridging loans, nine guarantees and one from loan from SEDCO. Bridging loans are recovered through the cash flow of the collective and repaid to CSFS. Simukai received a guaranteed loan of Z\$80,000 for seasonal activities and bridging loan of Z\$66,385 for a truck, animal feed and running costs. Repayment is based on cash flow projections and loans will be repaid in 1990. Simukai was expected to make a new application in 1990 to pay off Zimbabwe Project and AFC loans.

Zimbabwe Project and CSFS were established specifically to assist collectives: Zimbabwe Project works at the 'risk end' providing assistance to hundreds of collectives and co-operatives, and CSFS work with a discrete self-selected group of 30 member collectives. It assists collectives with 'start-up' grants or material assistance, for example seeds. When a collective is considered viable grants are

switched to loans from a revolving loan fund. However, given the commercial size of collectives the agency is not in a financial position to lend the large sums required to fully establish economic viability. It puts in the initial higher risk funding to strengthen the business, after which the collective can approach a commercial institution or CSFS for a loan. Most of the loans are for five years or more, provided at low (non-commercial) interest terms for more risky enterprises not considered credit-worthy by commercial credit institutions. Credit is provided as part of a training and service package.

Zimbabwe Project guarantees collectives borrowing from commercial institutions using its own assets and reputation. It does not offer cash collateral to guarantee the credit of banks and other financial institutions, but rather uses letters of security. It assisted the founding collectives establish CSFS to take on the role of providing cash collateral but, unlike CSFS, the amount of collateral Zimbabwe Project is able to provide is relatively unlimited and available to a wide range of institutions. Once a bank is ready to accept the collateral of the collective and therefore provide credit or if a collective becomes a member of CSFS and qualifies for CSFS cash collateral, Zimbabwe Project withdraws its loans.

A basic principle of the CSFS strategy is that finance is only provided after the collective applying for a loan has been given training in technical aspects of financial management, and in social aspects, including promoting positive discrimination towards women and children, health and education needs. Training is delivered by the technical support team who are employed by the board, and include accountancy and business, agricultural and social organisation advisors headed by an administrator and two deputies. Typical team members have come from government, and as with other office staff, they are not collective members. All staff were trained in the theory and practice of co-operation and are directly accountable to member collectives through the board. Mindful of potential skills differences between technical staff and members with executive responsibilities, which caused conflict in OCCZIM, CSFS technical staff at the request of the board (their employers) trained the council and the board in the financial management of the scheme.

As for the Zimbabwe Project, it provides training at its own residential training establishment, Adelaide Acres in Harare. Here 40 people a year receive training in co-operative management and a mobile task force travelling from co-operative to co-operative provides basic training in book-keeping.⁵⁹

Funding of the CSFS has been secured from international NGOs, the principle donors being HIVOS, NOVIB, FOS, with grants from CAFOD and Christian Aid. Other donors have assisted with letters of guarantee which serve as security for loans. Total funding to 1990 amounted to approximately Z\$1,108,903.

⁵⁹ In 1990, two bookkeepers left because of the low salaries the NGO was able to offer - a problem already raised in the case of Christian Care above.

As a very young membership organisation, CSFS is driven by the demands of its member collectives who joined the scheme for access to credit and financial advice. It set itself an initial period of four years in which to monitor its own progress and viability, but 'results are coming up faster than expected'. While it does not want to be exclusive and restrict its membership it has to restrict lending to available collateral. But as a small organisation, it can tailor the package of credit, financial and managerial support to each the particular needs of each member collective, and for its members. Herein lies its strength, and thee reason why collectives are so keen to join. CSFS is a self-selected membership organisation responding in intensively to the financial needs of each member collectives.

4.3 Simukai Collective Farming Co-operative

4.3.1 Origins

Formed in 1981 by a group of 17 ex-combatants in their mid-twenties awaiting demobilisation, by December 1981 Simukai's membership had risen to 150. Establishing a collective was in the first instance a means of providing employment, but it was also seen as means of bringing into practice the objectives of the socialist political and economic ideology which underpinned their struggle for liberation. In this wider context, the main objective of the members was to 'establish an agricultural co-operative and to employ ourselves'. Most of the founding members came from a rural background in farming, although not in commercial agriculture.

Two problems confronted the collective in acquiring a commercial farm. Firstly the lack of capital for purchase.⁶⁰ At the prospect of finding land, though, membership increased to 45 in September 1981, and each member contributed Z\$100, totalling Z\$3,300 available capital. But this was grossly insufficient to lease or buy a commercial farm. Secondly in the early days, the collective was composed of only of ZIPRA ex-combatants. Initial attempts to attract ZANLA ex-combatants failed and the co-operative become caught in the competing politics of ZAPU and ZANU. It was not until 1982 that ZANLA comrades started to join.

Both the lack of start up and running capital and wider political problems constrained the development of the co-operative for the next five or six years. To overcome the political problems, new members have deliberately been drawn from all over the country. To address the problem of lack of capital, further demobilisations entitlements were added to the initial fund in 1983, so that by that date each member has contributed nearly Z\$3,000. This confirmed the act of collective ownership:

One cannot make a commitment to a co-operative without putting in one's own money. No agency has given any greater money than that.

⁶⁰ Under the willing buyer-willing seller condition of the Lancaster House Constitution, the co-operative could not expect the government to make land freely available; if a collective wanted land it had to buy it.

Under-capitalisation has continued to be a problem, but in this early period a succession of events tested the collective. The first venture to be tried was not a farm but a butchery. This failed, and by the end of 1981 the collective had virtually no money. However, membership had risen to 150 (including 90 women ex-combatants) by that December with the prospect of acquiring a farm. A farm was found to lease, Eyerstone Farm about 13 km from Harare. The rent was Z\$500 a month which the members considered unfairly high for a farm which was nearly bush and without electricity, piped water, implements or working boreholes. Yet (Simukai Paper No.1: 3): 'We could not do anything else than agree to the terms or the co-operative risked breaking into pieces in the face of the huge problem facing it'.

But it was not only the rent which proved a problem. Without working capital or implements, members started to prepare the land with only three hoes between them. It was at this point the collective was introduced to NGOs by a member who had attended a government training course. Zimbabwe Project Trust responded with money for fertiliser, transport, 1,000 chicks, a hose-pipe for vegetable production, the repair of a borehole to water vegetables, and the hire of a tractor to increase tillage power. The tractor prepared 6 hectares of land, but because of season was so advanced, and planting had to be done by hand, only 2 hectares could be planted. Christian Care assisted with small donations and food and Kushinga-Phikelela (a government agricultural training centre) donated 50 hoes. Other donations to the collective during this period included an old pick-up.

Grants from NGOs enabled Simukai to survive this early period - without these funds the enterprise could never have survived. For a number of subsequent years, Simukai continued to borrow from Zimbabwe Project small, very short-term loans (for as little as one month) to bail it out of cash-flow crises.

In January 1982, the collective was finally registered as Simukai Collective Farming Co-operative, and together with the lease on Eyerstone farm this marked the beginning of serious agricultural production and putting into practice ideas about collective production. In 1982, the co-operative was self-sufficient in vegetables and grew 25 bags of maize which considerably improved morale. But the 1,000 broiler chicks donated by Zimbabwe Project Trust died of Newcastle's Disease - a formative experience: 'we realised we had no knowledge of farming and decided to send some of our comrades for training'. Three members were sent to Kushinga-Phikelela for a three month course in agriculture. Also in 1982 one member was sent for a one year course in accounts to St Peter's Parish in Mbare.

Half the members left during this early period, some to marry, some for political reasons and some because of the impoverished living conditions: membership fell to 52 by the end of 1982. The rest remained 'because hardened members as we passed through the now trying times, and again, political situations (were) entangling us', (Simukai Paper No.1: 4). Things were not to get any easier, however. Because of its ZIPRA links, Simukai was suspected of hiding arms; the army occupied the farm for three months in 1982 with problems persisting through 1983.

Meanwhile back on the farm, the monthly rent and running expenses of Eyerstone Farm were met by members contributing Z\$100 monthly from their Z\$180 monthly demobilisation allowance. Things began to look up as in August 1982 the first substantial sale of produce allowed Simukai to its first (second hand) tractor. For the up-coming 1982/83 season, land was ploughed by a private company and the co-operative tractor was used for planting and fertilising. Three hundred and eighty five acres of maize, 22 acres of beans, 20 acres of sunflower and 18 acres of groundnuts were planted. In addition to cropping and poultry, a piggery was established and a shop opened, with the profits from the shop financing the newly opened school. However nature stepped in with the first year of drought, reducing maize yields to 1,000 bags and groundnut yields to 10 bags.

In May 1983, a new injection of demobilisation entitlement came through, giving a capital boost of Z\$90,600. With this another tractor was bought, and by this time nearly a full set of implements for one tractor had been acquired. But more dramatic changes were afoot: the demobilisation money made available in a lump sum enabled the collective to buy a farm, and to realise its aim of collective ownership.

4.3.2 The new farm

Negotiations began in June 1983 for Harlech farm 40 km south of Harare. It was secured by auction for Z\$120,000, partly met by a Z\$60,000 long-term loan from the AFC to be repaid over twenty years. The AFC who had organised the auction, had unexpectedly added two neighbouring farms, and total farm area acquired more than doubled to 1,760 hectares. The AFC loan made Simukai the first self-financed collective to receive an AFC long-term loan; other loans were government sponsored. As with Eyerstone however, the cost of the purchase left Simukai with no working capital. The major difference was that the farm had far greater potential for becoming a viable enterprise with irrigation for wheat, tobacco barns and 1,000 hectares of arable land.

Again, however, Simukai was fortunate in the assistance it obtained from a range of NGOs. In these early years they provided grants for two borehole engines and a welding machine (Zimbabwe Project), for fertiliser (World Lutheran Foundation), for poultry development (Belgium Socialist Solidarity), for the piggery development (FEPA), for irrigated wheat (Zimbabwe Project), water supply (churches), and for nursery development (HIVOS). Later, in 1986, the Commission for Interchurch Aid of the Netherlands Reformed Church gave grants towards electricity and cropping costs, while between 1984 and 1988, HIVOS, Zimbabwe Project, NOVIB, World Reformed Christian Council and Oxfam gave non-specific grants. Overall, grants to Simukai by NGOs have totalled approximately Z\$550,000.

In the first year yields were low, but from 1984 production steadily increased with a concentration on wheat, maize, soya beans, groundnuts and vegetables on the cropping side, and on the livestock side, with beef cattle, pigs and chickens. A local store was established, and later in the year a grinding mill was installed both to prepare livestock feed and to serve the needs of the local population. In a 1986 a pre-school was built.

The money for these developments came both from farm income and from specific grants from NGOs.

By 1990, some 45% of the farm land was under productive use: arable land accounting for approximately 300 hectares and cattle for approximately 500 hectares. Principal crops grown were irrigated winter wheat, flue-cured tobacco and maize with smaller hectares of soya bean and potatoes. Winter wheat and tobacco are the most profitable. Livestock consisted of 629 export quality cattle, 227 pigs and 105 sheep.

4.3.3 Membership, production, organisation and management

To become a member of Simukai, there is a fixed membership fee of Z\$1,500 and a joining fee of Z\$150.⁶¹ All new members are required to pay the joining fee and the membership fee, the ex-combatant members were able to use their demobilisation money to cover these fees.

Since 1982, membership has decreased (albeit with fluctuations) from 150 to 75 in 1984, and to 60 in 1989. In 1990, there were 36 working members, most aged in their thirties, of which 14 were women. There were 23 families with 37 children, and for eight of these both husband and wife are working members.

A traditional sexual division of labour prevails in that women predominate in departments associated with traditional female domestic and office work. Only one of the six production management positions, business department manager, is held by a woman, and none of the office bearers in the management committee are women. All workers in the business department (shop and grinding mill), the welfare department (kitchen and creche but excepting the departmental manager), and the office are women. In the cropping and livestock department and the piggery, there are both men and women.

When the collective started, none of the members had experience of managing a commercial enterprise and the organisation of production relied on 'persuasion to understand'. In the early years, social and cohesive characteristics were stressed, and clearly without these Simukai would not have survived. Thereafter, however, increasing stress was laid on skills development and a more streamlined and specialised organisation of production tasks was developed. Three initiatives should be noted. First, the farm was divided into five departments each headed by a department manager responsible to the farm manager. Second, emphasis was laid on improving the level of education and skills of members. Third, the importance of management was explicitly acknowledged through refining the responsibilities of the

⁶¹ Ownership is complicated by the early de-mobilisation contributions. Members have contributed both long term and short term loans to the co-operative. A long term loan is the difference between the demobilisation payment and the fixed fee payment, and a short term loan is the Z\$100 monthly demobilisation money contributed by members before the lump sum demobilisation entitlement came through. Since 1989 interest on the short term loan has been paid to members. Both long term and short term loans can be set against the fixed membership fee. Since 1985 the annual labour share (calculated on a points system) provided by the co-operative equals a financial share.

management committee to both retain management experience, and to make optimum use of production experience to increase productivity. In addition sub-committees were established for social welfare, public relations, women's affairs and disciplinary matters.

The more recent period has been characterised by additional changes, reflecting both the continued need to improve management and production efficiency as well as to respond to felt pressures within the membership. Thus in 1988, for continuity and to retain management skills, the committee started to retire in rotation, and to maximise production experience elections were made on the basis of production skills. Also in 1988 a cash flow system was introduced which increased the accountability of departments to their respective budgets. In 1989, the system changed to separate decision making responsibilities of production management, and the 'political' decision-making process. The new system differentiates between electing policy makers and selecting production management posts on the basis of technical skill to enable more efficient decision-making. This was introduced to prevent the more skilled and educated from necessarily dominating the political structure.

At the level of the enterprise, structures have evolved to allow the specialisation necessary to strengthen the production base while maintaining democratic control. It was strongly felt that if the collective was to survive in the market place it had to develop a method of working which would allow it to become competitive and allow it to take production decisions efficiently. Criticism was made of collectives which place so much emphasis on democracy as to require 'a meeting to order a bolt'.

Most technical and managerial experience has been learnt on the job in Simukai. Externally, it has been Zimbabwe Project which has played the most important role in both organising training courses and meeting costs. Major training courses provided to Simukai members have included the following:

1982	Full year accounting course.
1982	One month agricultural course for three members.
1983	Nine month co-operative course in welding, carpentry and building.
1985	Short course in mechanical training.
1985	Two year dress-making and design course (for working clothes).
1985	Full year accounting course.
1985	Two year agricultural course.
1986	Half year administration course.
1986	Six month pre-school teacher's course.

Training has also been provided by the Tobacco Training Institute, the School of Engineering through Agritex and workshops in book-keeping and accounting through CSFS.

Every three weeks or so CSFS members are given the opportunity to learn about the general running of collectives, as well as about details about production and building. Being one of the oldest and most experienced collectives, Simukai provides more

training opportunities than it reciprocates, and it regularly receives visitors from outside Zimbabwe.

4.3.4 Social aspects of Simukai

Simukai is not merely a system of production it is a way of life which strives to meet family and social welfare needs. Twenty-three families plus five single people without their families live on the farm in three settler-style farmhouse complexes. These have electricity and at least one tap of running water each, although they are somewhat run-down. A new purpose-built kitchen and dining-room was to be built late in 1990 to replace the present kitchen and dining-room, returning these to their original use as a tobacco barn.

There are 37 children in the collective, 21 pre-school, 13 at primary school and three at secondary school. The collective contributes to the cost of education on a sliding scale of 25% for the first child, 20% for the second, 15% for the third and 12.5% for the fourth at primary school. For secondary school the rate is 75%, 50%, 25% and 12.5% respectively. Only three children in each family are assisted with education. The children also undertake collective tasks: each child is attached to a department, boys are assigned to livestock and girls to administration and office work.

In general, donors have not been willing to donate funds specifically for social projects, only money and materials for economic projects. However extensive donor funding of Simukai in the context of rising farm income has led inevitably to the fungibility of funds. In 1986, the collective financed the building of a creche so the women would not need to carry children on their backs to the field. A member was sent for pre-school training, but had to be transferred to the store. Toys and books have been obtained through small donations. A full grade seven primary school of two blocks and two classrooms was built in 1987, without external assistance. Once built, the government supplied teachers, but it is uncertain whether the government will expand its assistance if the school expands. Currently it is open to the local community, mainly the children of neighbouring commercial farm workers. Secondary school pupils attend a school in the neighbouring communal land.

An application was made in June 1989 to build a health centre which, like the school, would be staffed by the government, and also serve the local community. One member received medical training during the war and the national family planning agency already supplies the collective.

4.3.5 Donor funding: establishing viability

Lack of starting capital and managerial and technical skills were the major constraints facing the collective from the outset. Simukai started with an unskilled work force and no experience of managing a commercial enterprise; training had necessarily to be on-the-job, and both technical and management skills developed by experience. Two of the main donors, Zimbabwe Project and HIVOS, have provided a mixture of grants and loans which have tended to be ear-marked for different purposes. Thus, some activities, such as education and training, were assisted with grants, economic

and productive activities, including equipment and recurrent seasonal expenditure were usually funded through long-term loans. HIVOS funded a consultancy to ascertain the potential of the collective to develop towards a cost-covering business and paid for the early annual accounts to be prepared. In general the NGOs have not provided funds for capital-intensive machinery, limiting their assistance in Simukai to start-up capital, loans and training. Overall, however, the level of NGO funding has been considerable. Between 1984 and 1989 grants totalled Z\$528,911 and loans, approximately Z\$230,000.

For Simukai, two characteristics of NGO funding limited the extent to which these types of funders were able effectively to assist collective co-operatives. The first was clearly that funds were limited, especially in relation to potential commercial sources of funds: even these comparatively wealthy NGOs had limited funds as well as other funding commitments. Secondly, the staff of a number of donor agencies have had little to no experience of working in collectives or commercial enterprise themselves, yet this has not limited them providing advice and basing the outlay of funds largely on their own judgement.

What Zimbabwe Project could and did provide were the initial higher risk funding in the form of grants, and soft loans from its revolving loan fund until such time as the collective was in a position to apply to the AFC and other commercial financial institutions for capital and running costs. Supporting Simukai to the extent that it did was certainly a risk for Zimbabwe Project as it was only the first non-government assisted agricultural collective to receive a loan from the AFC.

Looking back on its history and drawing on the experience and other collectives, while the Simukai leadership is clearly grateful for the money it has received from the NGOs, it is critical of the welfarist-type attitude that donor grants especially impart on collectives. Such funding, it is argued does not sharpen initiative. In contrast, the AFC mortgage 'awakened us'.

It is difficult to break down the charity approach once it has invaded people's minds... Nobody thinks to squander an overdraft.

4.4 Project Impact

Most collectives originated as a result of the initiative and efforts of ex-combatants. Solidarity in ideology, and the experience of collective living in the training camps and in guerrilla warfare camps were transferred to commercial enterprise co-operatives. What the collectives did not have, was specific work skills and financial management experience. In this respect the initial difficulties which faced Simukai and its struggle to become economically viable were characteristic of most collectives at the start.

Simukai has developed into one of the most successful collectives (winning first prize in the Trade Fair agricultural co-operative section in 1990), and perhaps the best known agricultural collective in the country. It has received national and international media coverage, and is recognised by the government and the NGOs as a flagship of the collective movement. With

respect to government praise, however, this is somewhat ironic since Simukai has developed without any government funding assistance. Critics argue that Simukai has succeeded in spite of government policy.

4.4.1 Economic and technical impact

The first question to raise is how to judge success. Certainly the impact of NGO assistance on Simukai cannot be compared with information from a collective farm which has not received assistance, for no agricultural collective has been able to survive without government or NGO finance, of which grants are a significant component. Of importance, too, the history of Zimbabwe suggests that most private commercial farms established in the settler-colonial period would not have survived to this day without substantial Rhodesian government support, including large subsidies to enable them to become established, and extension advice (Hanlon, 1986: 12).

That said, it still needs to be acknowledged that the funds provided by the agencies to Simukai have been considerable. Loans and grants from the NGOs amounted to some three quarters of a million Zimbabwean dollars over a five year period to 1989. On the basis of 1989 membership, grants alone were equivalent to Z\$8,815 per member per year over a six year period, Z\$13,561 per working member. Grants provided were equivalent to 79.9% of the asset value of Z\$661,893 in 1989, and represented 89.5% of total net deficits from 1984 to 1989.

Equally, however, it is necessary to place this outlay in the context of the type of enterprise being assisted. Simukai is operating as, and was set up to be, a large scale commercial farm. As such it needs significant capital in order to reap the benefits of economies of scale. What is more, in Simukai's case, the funding appears to have paid off, for the collective is about to become economically viable, paying its way exclusively through using commercial funding for current expenditure and future capital projects, even although it is expected to apply for another loan from CSFS in 1991. Were it not for competent management and production organisation, CSFS would be concerned about the level of loans in the enterprise. In 1988/89, it made a profit on its farming operations for the first time, although overall it had still had a net deficit. Currently 75% of its annual funds go into direct production costs with the remaining 25% allocated for social facilities and monthly allowances. Gross revenue net of direct costs in 1988/89 of Z\$105,301 divided among 39 working members represented Z\$2,700 per member.

The movement towards improved economic and financial performance is chartered in the chronological account of the frequency and rate of monthly allowances made to members.

- | | |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1982 | Collective agreed that 25% of gross income would go on services to members, including monthly allowances, and 75% to go back into production. No monthly allowance received. |
| 1983 | Demobilisation payments advanced. Monthly allowance fixed at Z\$30, but only paid twice that year. |

1984	Allowance paid five times.
1985	Allowance paid 6 times.
1986	Improved performance permitted allowances to be paid nine times.
1987	Allowance raised to Z\$40 per month.
1990	Allowance raised to Z\$70 per month. It was hoped to increase this to Z\$120 per month in 1990.

The allowances paid exclude hidden benefits of housing, food and creche facilities, discussed below. More generally, whereas Simukai is able to allocate 25% of its gross income to social welfare needs, the more normal ratio is 15%, out of which interest at 13% has to be paid, leaving only 2% for actual distribution to members.

4.4.2 Social impact

Equity amongst members, in terms of ownership of the means of production and payment according to work done, underpins Simukai and what it is trying to achieve. The social impact of NGO assistance to Simukai is indirect, achieved through the distribution of growing productive income rather than by direct grants targeted at social provision. This is because NGOs are not willing to give loans for recurrent labour costs which are perceived as over-cushioning, but only to fund productive seasonal loans. A gain the ambivalence of those involved in collectives towards donors is apparent in that on the one hand, too much donor funding is considered to weaken enterprise acumen. On the other hand, sufficient money and equipment is required before economic viability can be established, and in order to meet members expectations of a reasonable standard of living. Most collectives are unable to realise sufficient income quickly enough to meet member expectations of improved housing, child-care and school facilities, and increased monthly allowances. However, and in contrast, Simukai has been outstandingly successful in the level of social provision it has achieved.

A virtuous circle appears to have built up. Social cohesion in the early years prevented the break up of the collective. In recent years, rising productive income has permitted rapid expansion of social provision. This has almost certainly helped to bind the members together. However a question remains, why membership levels have tended to fall rather than fall or stabilise.

Women receive equal pay to men according to work done, but the work done tends to conform quite rigidly to traditional patterns. Thus none of the office bearers in the management committee are women. Similarly CSFS and OCCZIM are male dominated, although Zimbabwe Project management consists of both men and women. Nonetheless, the domestic workload of Simukai women is far better than in most industrial, commercial, agricultural or domestic enterprise, with pre-school facilities, communal food preparation and 90 day maternity leave provisions. With the exception of the business manager, the collective is managed by men.

More generally, in collectives equality between members is defined by equal pay, and characteristically there is tension between democracy and equality, and economic efficiency. In 1990, meetings of the national executive committee of OCCZIM

discussed problems in collectives where 'the command is not respected because everyone is equal', and how to attract qualified members and how to keep members who have qualified themselves, for example, accountants.

4.5 Simukai in the wider context of collectives in Zimbabwe

The success of Simukai contrasts sharply with the experience of most other collectives in Zimbabwe in the post-Independence period. The failure rate of collectives is high, indeed struggling collectives are the norm and successful collectives, relatively rare.⁶² There are various reasons for the high degree of failure but the most common are lack of capital and equipment, inadequate technical skills, insufficient managerial capacity including leadership, and finance. In relation to the last constraint especially, the government has been vocal in its support of the collective co-operative movement but has not provided the financial assistance required to create the extensive collective movement it has sought to establish. It is the view of OCCZIM that even when everything is working according to plan it requires something like five years for agricultural collectives on former commercial farms to achieve viability.

The Department of Co-operatives has had the capability of making only 20 establishment grants a year ranging from Z\$250,000 to Z\$300,000, and in 1990 only 92 resettlement agricultural co-operatives were operating. The amount provided for the fortunate few are therefore far lower than the start-up capital available to Simukai. What is more, like all areas of government, the Department has been under increasing budget constraints, and with the commencement of the structural adjustment programme in 1990, the amount of funds available in the future are highly likely to shrink further.⁶³ Furthermore by the beginning of the 1990s, government officials were divided over the key issue of whether collective co-operatives should continue to be 'vigorously promoted'; there were increasing doubts about the economic and financial viability of collective production.

Commercial lending institutions are not willing to fund such risky ventures, especially given the record of failure, and NGOs simply don't have the money to bridge the gap between need and financial provision, although they have clearly played the most important role in financing the collective co-operative movement. Hanlon (1986: 46) judges that NGO funds have exceeded government spending in agricultural collectives, and argues that collectives were launched without funds on the assumption that NGOs would help. Funding constraints have meant most collectives are substantially under-capitalised and are struggling to survive above subsistence levels. The Zimbabwe Project estimated in 1990 that Z\$10,000 was the **minimum** capital grant required per working member to establish a viable a collective enterprise. One of the reasons for both the gap in funding and still dominant role NGOs have in funding is that the NGOs have failed to develop a lobbying role, a task which is within the mandate of OCCZIM.

⁶² The umbrella organisation OCCZIM has 400 member collectives, but there are estimated to be 800 in total.

⁶³ In 1989/90 the annual budget of the Department of Co-operatives was only Z\$2.5 mn.

There are additional problems to be faced. On the financing side, if emergent agricultural collectives do manage to scrape together funds to buy a commercial farm, they disqualify themselves from eligibility for a government establishment grant. Therefore they are doubly disadvantaged because they have to buy the land and capitalise it themselves. Then there is the question of skills. While experience, in Simukai and elsewhere, points strongly to the fact success is critically related to the level of skills among members, it also reveals that members who acquire skills and qualifications are those most likely to leave the collective.⁶⁴

The Silveira House and Christian Care approaches to poverty alleviation were particularistic in their socio-economic and geographical approach to targeting: they attempted to reach and improve the lives of a defined group of poorer farmers. In tackling the collective issue, Zimbabwe Project, CSFS, OCCZIM and their NGO funders have adopted a more universal approach aimed not at a specific socio-economic group (although collectives to attract poor farmers) but at creating institutions, employment and economic growth, and thereby alleviating poverty. All the NGOs involved in the collective movement emphasise the need for services to support collectives, but there is still a considerable gap in service provision. All of the collectives who attended January 1991 workshop gave examples of grants and loans being approved 'on paper only' without an on-farm assessment of the capacity of the collective to use the assistance effectively. Whether collectives adopt a capital or labour intensive form of organisation the need for more service support will remain.

One of the attractions of the collective co-operative movement for NGOs is that the members tend to come from the poorest groups of people, confirmed by a survey of resettlement scheme agricultural collectives by Tandon in the mid-1980s (Tandon, 1988: 73), although he also found great variations in wealth within collectives. Most of the young people attracted to the collectives have no wealth, but they tend to have a level of education which provides the potential for operating and running them. Indeed at the workshop run for collectives in January 1991, the view was expressed that the level of education was an important factor which not only helped to characterise the better-off and more established collectives, but which was also correlated with access to NGO funds and assistance.

Since the mid-1980s, the policy of most international NGOs and bilateral aid agencies has changed from supporting collectives individually, to channelling funds through local intermediate non-governmental institutions, such as Zimbabwe Project, OCCZIM and CSFS. Additionally, there has been a trend away from funding specific projects within a collective, to the more flexible approach of directing funds into the general budget. These changes came about because agencies were generally unable to provide enough starting capital for any one collective and some preferred to spread their risks across several collectives. Funding was therefore streamlined through those organisations with a special mandate for collectives.

However the start-up grants of, for example, Zimbabwe Project, Christian Care and Oxfam have been of fundamental importance to collectives, for without them few, if any collectives, would have been in a position even to apply for more substantial funding from Zimbabwe

⁶⁴ Hanlon (1986: 3) quotes a survey by Mubengewi in early 1983 which found that people joined co-operatives largely for economic, not political, reasons, and 43% said they would leave the co-operative for their own land or a sufficiently better paid work elsewhere.

Project, CSFS, and eventually obtain access to commercial funding. Not surprisingly, therefore, the collectives which are still struggling to be established voice few criticisms of NGOs and their donors. However when collectives become more established, political acumen becomes much sharper and they tend to be much more critical of the limitations of welfare orientated NGOs. As one member commented: 'There is a danger of NGOs undermining co-operatives. Sustaining them is not enough - we need to move forward.' There is clearly a growing view articulated among these people that too great a dependence on grants and NGO handouts conflicts with the very objectives which are being promoted by stifling initiative, eroding work discipline and even frustrating the very process of empowerment by creating an unthinking and unquestioning dependence on welfare providers. This was a point made by the members of Simukai. For them the success of the collective co-operative movement lay not in the extent to which NGOs had helped them but in sound management and working practices, and group cohesion.

If such a view raises questions about NGO support for the movement, other questions are raised in relation to broader issues of equity. Equity in the context of the land issue places commercial agricultural collectives in something of an ambivalent situation. Simukai's farm covers 1,761 hectares worked by some 36 members, averaging approximately 49 hectares each. This is far more land than the labour intensive individual farms in resettlement areas of 4 to 4.8 hectares per family. The difference of course lies in farming methods, between capital intensive and labour intensive operations. Much capital intensive agriculture in Zimbabwe is characterised by under-utilisation of land whether private commercial or resettlement schemes, while labour intensive farming is characterised by a land squeeze and increasing soil degradation.⁶⁵ As noted above, less than 45% of Simukai's farming land is currently being utilised - and it is the success story.

Clearly the optimum size of collective cannot be estimated in the abstract, it will depend on land quality, available capital, equipment, labour, skills, production costs and crop and livestock prices. In a study of the employment generation potential of co-operatives conducted for the Ministry of Community and Co-operative Development and Women's Affairs in the mid-1980s, Tandon concluded that collectives are both under-capitalised and over-capitalised. They are over-capitalised in that a commercial mode of operation has been imposed on randomly selected groups of resettled communal land farmers which lack cohesiveness and the know-how to farm commercially. Capital obtained from NGOs is 'quickly wasted away leaving behind skeleton tractors' and capital from the AFC becomes a 'debt which neither the co-operative can pay or the AFC forget' (1978: 101). In terms of generating employment, agricultural collectives are characterised by under-settlement and under-employment, and membership is well below land carrying capacity (1988: 70). Given both these types of problems and the shortage of land for resettlement, questions about the appropriateness of NGOs funding capital-intensive and land extensive resettlement need urgently to be raised.

⁶⁵ Moyo (1986: 173) estimates that on average 34% of prime arable land in the three Mashonaland Provinces was utilised by large scale (white) farmers.

5. ZIMBABWE TRUST: THE CAMPFIRE PROJECT IN DANDE COMMUNAL AREA⁶⁶

5.1 Overview

In Zimbabwe an innovative approach to wildlife management is being introduced under the name of Campfire - Communal Areas Management Programme for Indigenous Resources. The aim is to enable rural communities to manage their natural resource base and to benefit economically from enterprises based on natural resource utilisation. Three specific objectives are: first, to demonstrate in agriculturally marginal areas that natural resource utilisation options are profitable and environmentally more sustainable in the long-term than cropping and livestock, second, to enable wards to benefit directly from natural resource utilisation, the revenue of which will at least supplement agricultural and other income sources, and, finally, to use natural resource utilisation as an instrument to develop local management capacity (for example, ward committees to construct water points, to record revenue earned) to ensure the maintenance of the natural resource base.

Campfire combines a technical approach with one seeking economic empowerment. Implementation encompasses a unique multi-disciplinary and multi-institutional approach. On the one hand, it includes ecologists, sociologists and economists, on the other it brings together two NGOs, the Centre of Applied Social Science (CASS) at the University of Zimbabwe, and the government, through the Department of Natural Parks and Wildlife Management (DNPWLM). The NGOs are the Zimbabwe Trust and Worldwide Fund for Nature, Multi-Species Animal Production Systems Project (WWF). The major funders of Campfire are official donors and not NGOs: the NGOs are mainly involved in implementation. The NGO with whom this evaluation is primarily concerned is the Zimbabwe Trust which has received co-funding from ODA for its part in the Nyaminyami and Guruve Campfire programmes.

The case study for the evaluation was Kanyurira ward in the Dande communal land, located in the Zambezi valley in the north west of the country. Some comparisons are also made with Chapoto ward to the north. In essence, the local community is responsible for maintaining its wildlife herds to ensure hunting operations are profitable. In return it receives a share of the hunting revenue obtained from the district council (commercial) safari operation which brings in the hunter. The net proceeds are then shared out among members of the local community in the form of both social services and household dividends.

Campfire had only been operational for 18 months at the time of the fieldwork, and it would therefore be premature to make firm conclusions about whether it has achieved its aims of enabling local communities to manage their natural resource base, and creating a positive economic outcome. The development of local resource management capacity is still in its

⁶⁶ Thanks go to Farai Maziwisa who worked on the fieldwork for the evaluation, to Gift Chisunga, the WWC, and other members of Kanyurira, to Rob Monroe, Julian Sturgeon, Simon Metcalf and Steve Thomas of Zimbabwe Trust, Professor Marshall Murphree of CASS, David Cumming of WWF, Rowan Martin of DNPWLM, Mr Gwatura of Curuve District Council, and John Barrett of the Tsetse and Trypanosomiasis Control Branch in Harare, and to Masoka school for assistance with accommodation.

infancy, and the only economic impact of the project for the ward and individual households has been the revenue from the 1989 hunting operation. It is also too early to assess project impact on the longer term ecological objective of maintaining the wildlife resource base, and to judge the capacity of the district council to manage a safari operation after only its second year. Its management capacity is still evolving and developing.

Nonetheless, the impact of Campfire on Kanyurira has already been considerable: where game animals were once a nuisance destroying crops and human life, they are now perceived as an asset from which the ward can financially benefit. It has shown Kanyurira, which once considered itself resource poor, that it is in fact resource rich. There is sufficient land for agriculture and wildlife to co-exist and ward residents perceive Campfire derived revenue as a supplement to the agricultural economy: there is no conflict over the use of natural resources. In contrast, Campfire has not yet taken root in Chapoto ward to the north. Neither the district council nor the NGOs have actively promoted Campfire there, but mitigating against effective communal property management are both social conflicts and dispute over the use of natural resources.

On the financial side the results have already been noteworthy. In 1990, the district council safari operation recovered the capital outlayed. For the 1989 financial year, Kanyurira received Z\$47,310, from the district council safari operation, of which Z\$15,000 was allocated to a clinic, Z\$7,000 for school furniture with the remaining Z\$20,400 distributed as Z\$200 household dividends to 102 ward households. This dividend alone was equivalent to an additional 56% of annual gross household income from selling cotton, the main source of cash income in the ward - even higher for the quarter of households who do not grow cotton. There have also been wider employment gains from the project: 22% of ward households already have or expect to have some additional employment income from Campfire.

There have been problems. For instance, there was some considerable confusion surrounding who decided how the 1989 revenue should be allocated, indicating substantial lack of communication between the ward and the district council. There was also a problem with the distribution of the dividends paid by the ward to households, as a few 'extra' households were included and a number of widows who failed to qualify as household heads. Most jobs created have been for men; women have only benefited indirectly from Campfire as dividends made to heads of household. In 1991, fence maintenance and anti-poaching patrol work (estimated at Z\$11,210 for 1991) will have to be paid out of Campfire revenues, so there will be less revenue for ward infrastructure and/or the household dividend; proportionately more revenue will be allocated as income for those actually employed on fence maintenance and anti-poaching activities.

The project's success depends critically upon the co-operation and participation of the people particularly in game management. In this regard there is clearly a critical relationship between population size of the ward and the income-generating potential of the natural resource base. Increases in population would have three adverse effects: lower the unit dividend, increase pressure for alternative (farming) land use, and almost certainly reduce the level of participation of the people in the project.

Another area of potential conflict lies between the district council and the ward. In contemporary Zimbabwe, district councils do not have sufficient funds to fulfil the

development needs of their constituents. There therefore exists the real risk that the council will be pressurised to withhold revenue from the wards to fulfil their mandate for district level development.

Campfire is already being implemented in another ten district councils, while a further nine district councils have applied for status to implement Campfire. As the evaluation reveals, the programme is a very bold and complex one. The benefits, to both the people and the environment, are potentially great. However there is a risk that successes will not readily be replicated if similar schemes are implemented too rapidly, and without full consideration given to the particular political nature and circumstances of each community. Ultimately the social and institutional sustainability of Campfire will depend on the profitability of the safari operation and the passing down of revenue to the ward from the district council, and on the continuing will and capacity of the ward to manage the natural resource base as communal property.

Campfire has come to international prominence because of has been used by the government to promote Zimbabwe's opposition, along with other Southern African countries, to the Convention on International Trade in Endangered Species (CITES), banning the trading and selling of ivory in October 1989. Zimbabwe has an excess of elephant in relation to available habitat: with good protection the numbers of elephant increased from less than 5,000 at the beginning of the century to about 33,000 in 1960. Since 1960, at least 44,000 have been culled mainly to protect vegetation - without this they would have destroyed their own habitats and starved. At present there are approximately 62,000 elephant in the country. The sale of elephant products has earned Zimbabwe approximately a total of Z\$20 million in direct exports since 1980 and a similar amount was earned by secondary industries through the processing of elephant products (DNPWLM, 1989: 2). Zimbabwe argues that successful conservation inevitably leads to a rise in ivory production - a point proved by trends in national totals over the past 30 years.

To lobby for the rescinding of the CITES ban, and thus to reduce the economic impact of the ban for Zimbabwe, the Zimbabwe Trust has been in the forefront of a campaign of trying to sell the Campfire approach of conservation to other countries. In addition to publications (such as *People, Wildlife and Natural Resources* produced in conjunction with DNPWLM and the Campfire Association) it sent a delegation of two staff members and two district representatives to the CITES conference in 1989, and sent two members of Kanyurira ward wildlife committee and a staff member to a conference in Uganda in 1990. Zambia has adopted a similar approach to Campfire and Tanzania, Kenya, Namibia and Botswana are actively considering a Campfire approach to conservation and rural development.

5.2 The Campfire Concept and Programme

Campfire represents a radically new approach to rural development by combining the conservation and management of natural resources by the local communities themselves with employment and income generation in the most agriculturally marginalised and poor, but natural resource rich, areas of Zimbabwe. Conventional agricultural and conservation thinking tends to view agriculture and conservation as mutually exclusive interests, whereas Campfire, with its emphasis on natural resource utilisation which includes agriculture, regards non-

agricultural natural resource utilisation as a diversification of agricultural production. Indeed the more marginal and arid an area agriculturally, the more important is seen to be the need for diversification.

The aim of Campfire is to enable local communities in the communal lands to manage their natural resource base and to benefit directly from any profitable exploitation of that natural resource base. In practice, however, Campfire has so far been largely conservation driven, applying the communal resource management village model to wildlife resources, rather than promoting a general model of rural development which would include the agricultural resource base of farming communities. At present safari hunting dominates the rural enterprises associated with Campfire, but other land use options include live wildlife sales, crocodile ranching, tourism and photo safaris.

Unlike the Silveira House and Christian Care projects which aimed to fill a resource gap (seed and fertiliser), Campfire member wards are not perceived by government or by the agencies as resource poor, but rather as resource rich. A positive attitude to rural poverty underpins the empowerment thrust: in Kanyurira ward in Dande communal land, the principal focus of this case study, wildlife which was once a liability destroying crops and killing people is now perceived by people as an economic asset to be maintained and protected from illegal hunters.

5.2.1 Origins, objectives and the role and place of the Zimbabwe Trust

By promoting the local management of natural resources Campfire is attempting to change long established colonial perceptions and a system whereby wildlife became the property of the state and many of the former hunting grounds of communities were designated as wildlife areas. Thus, wildlife became alienated from local communities which had historically benefited economically from game in the form of food, clothing and ivory trading. Thus the notion was put about that large animals were a liability, with the exception of illegal ivory hunters, of little economic value. Simultaneously a growing human population and increasing land pressure were forcing families onto agriculturally marginal land, leading to degradation of soil, vegetation and wildlife. Most affected were the large animals, for example, elephant and rhinoceros, which were chased out or hunted illegally.

Campfire has its legal origins in the 1975 Parks and Wild Life Act which granted proprietorship of wildlife to private commercial farm and ranch landowners who were delegated the 'appropriate authority' (AA) for wildlife management. Some of these farmers developed safari hunting enterprises in response to overseas demand, and, over time, large areas of private land have been allocated exclusively to wildlife. From 1980, the government permitted revenues from trophy fees of animals hunted and problem animals shot in the communal lands to be passed from the Ministry of Finance to the district councils where the revenue originated. However while district councils could apply for this wildlife-derived revenue to be allocated against a specific project, it took years for revenue to reach them, and even then it was seldom paid in full (*Financial Gazette*, 23 March, 1990). Gुरुve District Council which includes Dande communal land estimates it is still owed Z\$200,000 by the Ministry of Finance.

A 1982 amendment to the 1975 Act allowed district councils to apply for AA status, but this was not implemented until 1986 when the DNPWLM introduced the Campfire programme.⁶⁷ Campfire can only be implemented by district councils with AA status, ensuring that they hand down natural resource derived revenue to local communities, and assisting local communities to manage their natural resources. The DNPWLM proposed the creation of a separate agency, similar to a parastatal, to implement the Campfire scheme. However funding was never forthcoming from the Ministry of Finance, and as the DNPWLM did not itself have the internal capacity to promote the idea, the NGOs and CASS to assist it in implementation.

The first attempt to return revenue from natural resource utilisation to local communities related to elephant culling in Chirisa Safari Area, Gokwe in 1979. Although there was an immediate decrease in illegal hunting, the project was not sustained because it failed to secure the effective participation of the local communities (Zimbabwe Trust, 1990: 6). In contrast in Mahenya in Chipinge in the east of the country, where since the early 1980s the local community has been participating in the management of wildlife with the local safari operator, the approach was successful. On the basis of these precedents, Campfire deliberately set out to achieve the participation of local communities in the management of their natural resource base.

Campfire represents a radically new approach to rural development by combining the conservation and management of natural resources by the local communities themselves with employment and income generation in the most agriculturally marginalised and poor, but natural resource rich, areas of Zimbabwe. Conventional agricultural and conservation thinking tends to view agriculture and conservation as mutually exclusive interests, whereas Campfire, with its emphasis on natural resource utilisation which includes agriculture, regards non-agricultural natural resource utilisation as a diversification of agricultural production. Indeed the more marginal and arid an area agriculturally, the more important is seen to be the need for diversification.

The aim of Campfire is to enable local communities in the communal lands to manage their natural resource base and to benefit directly from any profitable exploitation of that natural resource base. It is built on the economic assumption that if communities can be given an economic interest in their natural resource base, this will prove sufficient incentive to ensure their participation in protecting the natural resource base, and their engagement in rural enterprises based on natural resource utilisation. In practice, however, Campfire has so far been largely conservation driven, applying the communal resource management village model to wildlife resources, rather than promoting a general model of rural development which would include the agricultural resource base of farming communities. At present safari hunting dominates the rural enterprises associated with Campfire, but other land use options include live wildlife sales, crocodile ranching, tourism and photo safaris.

⁶⁷ In the communal lands where land is owned by the state the district council is the representative body of the state.

In Zimbabwe today, economic wildlife management and game farming are one of the faster growing industries in the commercial farming sector. The Zambezi Valley Master Plan estimated the real growth of the industry at 39% per annum over four years, representing a major source of foreign exchange earning (cited in DNPMLW, 1989: 4). Some commercial farmers and ranchers have found wildlife to be more profitable than cattle under semi-arid conditions and are now devoting increasing areas of land to wildlife. However the view that wildlife is more viable than cattle is one based on commercial ranch experience, it has not so far been demonstrated in the communal lands. The value of communal land cattle is greater than its market price, its 'hidden values' include tillage provision, milk and beef, bride-wealth payment and investment in the farm economy. There are no cattle in Kanyurira at present due to tsetse regulations, but should these be lifted, farmers expect to invest in cattle. The actual carrying capacity of land represents a rationale economic choice on the part of farmers and this will determine the ecological viability of wild natural resource utilisation options. The social and economic aspirations of people and how these relate to Campfire are critical to its objectives, and these will be examined in the case study.

AA status and the authority to implement Campfire were first granted to Nyaminyami District Council in November 1988, and then to Guruve District Council in January 1989. The Zimbabwe Trust obtained co-funding from the British Overseas Development Administration (ODA) to execute its part of both the Nyaminyami and Guruve Campfire projects located in the Zambezi Valley. Other donors of Campfire include USAID, which is funding all the agencies in the implementation of Campfire in Matabeleland, while CIDA is considering a proposal from the Forestry Commission. At the time of the evaluation in 1990, Campfire in Nyaminyami and Guruve district councils were only 18 months old and hence, still in their formative years.

The Zimbabwe Trust and WWF together with and CASS share aims of Campfire in assisting the government's DNPWLM promote the use of natural resource utilisation in rural development. In the overall scheme, each organisation has a specific and complementary role. The Zimbabwe Trust provides a project planning and implementation service: it assists local communities in natural resource project planning and implementation. WWF provides ecological and economic research, and monitors and evaluates the impact of projects on natural resources, while CASS undertakes socio-economic research, and monitors and evaluates the impact and administrative issues involved in the project (CASS, 1989: 2). CASS's research takes the form of longitudinal analytical studies of Campfire areas, while the Zimbabwe Trust is responsible, through its implementation activities, for participatory action research (CASS, 1989: 13).

The Zimbabwe Trust was established in Britain in 1980 and registered in Zimbabwe the same year. It has 31 staff in Zimbabwe, 15 of whom are exclusively engaged in Campfire. Its objectives include the 'development of decentralised institutions and their capacity for the generation of incomes and employment, primarily among the rural poor'. To achieve these it provides skills training, managerial, technical, material

and financial support (CASS, WWF, Zimbabwe Trust, 1989: 24).⁶⁸ Its field of operation has now spread to Matabeleland where it has been assisting four district councils funded by USAID prepare for Campfire.

Unlike most NGOs, the Zimbabwe Trust does not depend on public fund-raising. Only operational in one country, it does not have the high profile of most charity organisations and instead relies for its funding on the blocked funds of UK companies in Zimbabwe, co-funding from the ODA and some of the leading official aid donors. In 1989/90, its total income was a sizable Z\$7 mn, of which 20% was covenanted, 50% were grants and 15% interest received. Project expenditure totalled Z\$3 mn, with management and administration accounting for approximately 20%. In 1989/90 expenditure on the Dande project was Z\$695,492 or 23% of total project expenditure.

Adaptive management underpins its general style of operation, facilitated by the flexibility of its funding base which allows it to respond to inevitable changes occurring during project execution. Its secure - and significant - funding base also makes it easier to engage in the 'unproductive' work of long-term feasibility and preparation work where staff work at a particular issue in advance of the project, as happened in the case of Nyaminyami.

5.3 Campfire in Dande Communal Land

5.3.1 Focus and method

Fieldwork for the evaluation of Campfire in Kanyurira and Chapoto wards was undertaken in mid-1990.⁶⁹ Kanyurira was selected for two reasons. First, Campfire has been promoted most extensively at a local level in Kanyurira, and second, a range of benefits including household dividends, had already been received by the ward. In contrast, Chapoto ward differs markedly from Kanyurira, especially in relation to its socio-economic characteristics which have held back and frustrated the implementation of Campfire.

Kanyurira ward is exceptional in that it has only one village, Masoka, so there is only one representative committee for both village and ward; likewise, there are no village wildlife committees, only the one ward wildlife committee (WWC). Socio-economic data was obtained from a CASS baseline study (Cutshall, 1989). To obtain more qualitative information, focus discussion groups were held with the WWC, men and women members of nine out the twelve *kraals* in the ward, and women users of the grinding mill. Individual interviews were held with traditional and new political leaders in the ward and other key individuals. Interviews and discussions were also

⁶⁸ Besides Campfire, its major programmes include working with cooperatives and small-holder tea farmers, providing management support to local NGOs including AIDS Counselling Trust publications, and the production of the environmental health 'Action Magazine' for rural school children.

⁶⁹ The Chapoto work was carried out by Rick Hasler of CASS who was already undertaking research in the locality (see Hasler, 1990).

held with officials of Guruve District Council and District Administration, DNPWLM at Mashumbi Pools, senior staff at DNPWLM headquarters in Harare, the Zimbabwe Trust, WWF and CASS, and finally with the staff of the Tsetse and Trypanosomiasis Control Branch in Harare. These yielded both qualitative and quantitative data.

The objective of the Zimbabwe Trust in its Campfire project is to promote the capacity of communities to manage their natural resources. In Kanyurira, the Zimbabwe Trust has been responsible for establishing the district council safari operation (DCSO) and for providing administrative support. It is the only DCSO in the country.

It was only at the time of the evaluation that the Zimbabwe Trust began to assist the wards developing their own management capacity, previously this had been done by CASS. However local management capacity in Kanyurira is inextricably linked to the hunting operation: the ward is responsible for maintaining wildlife herds to ensure hunting operations are profitable, in return for which it receives a share of the hunting revenue. Out of this it is expected to pay for natural resource maintenance including electric fence maintenance and anti-poaching patrols.

The evaluation, therefore, focuses particularly on the costs of the project to the ward, on how the ward is developing its own management capacity, and its relationship with the district council, and particular emphasis is placed on the perceptions of ward members. To assess social and economic impact, the evaluation examines how people in Kanyurira ward perceive the role of natural resource utilisation in their agriculturally-based local economy, through the assumptions of Campfire - that natural resources are best managed by local communities, that they are perceived as a potential economic asset by the community, that the income and employment gains are sufficient incentive to sustain community management. It also examines the participation of the ward in Campfire, the nature of the relationship between the ward and the district council, and the extent to which the ward is beginning to establish its own management capacity. Finally, it examines the economic impact of the DCSO on the ward and the costs and benefits to the ward of natural resource maintenance.

5.3.2 Establishing Campfire in Dande

Dande communal land in the Zambezi Valley lies approximately 200 km north of Harare in Guruve District, bordering Mozambique to the north, Chewore safari area to the west, Mzarabani communal land to the east and Doma safari area and the Zambezi escarpment to the south. The people are Shona, predominantly Korekore but with populations of Vachikunda and Vadema, especially in Chapoto ward in the north. Out of the eight wards, only three, all in the west, have large game for hunting: Kanyurira, Chapoto and Chisungo.⁷⁰

⁷⁰ The other five are heavily populated and extensively farmed, and are now devoid of large hunting game, except for marauding, problem animals.

The development master plan for the region, the Mid-Zambezi Land Use Plan, proposed a Campfire component for the area, but excluded the three western wards which were outside its jurisdiction. However DNPWLM proposed establishing Campfire in these wards and called in CASS to evaluate the proposal. Ward wildlife committees (WWCs) had already been set up by DNPWLM to deal with problem animal control and crop damage compensation, and CASS started preparation work with these. Since 1986 CASS and WWF have been very closely involved in Kanyurira ward, CASS in attitudinal surveys, standard socio-economic baseline data collection, monitoring and conscientisation work.

The Zimbabwe Trust was requested by DNPWLM in the first instance to make a soft loan to establish the district council safari operation, the DCSO, replacing the Dande absentee safari operator.⁷¹ DNPWLM and the district council rationalised that a DCSO could cut out the role of the middle-man safari operator thereby achieving local control of the enterprise and cutting out the middle-man. Under the arrangement worked out by the Zimbabwe Trust, The DCSO hunts in the concession area in the southern part of Dande including Kanyurira ward, and a private long-established operator continues to lease from the district council the concession area mainly in the Dande Safari Area and Chapoto ward in the north.

The Zimbabwe Trust only became involved in the Guruve District Council Area in October 1988, a few months before AA status was granted and Campfire could be implemented. Contrary to its initial intentions, its activities have been dominated by the safari operation, and only towards the end of 1990 was it able to start work at ward level. Although its primary concern was promoting communal capacity for development, it has taken almost two years to convince the district council of the necessity of sub-district level activities.

The Zimbabwe Trust, in consultation with the district council, agreed to provide grant finance and technical support. Grant finance was provided, rather than a soft loan, to facilitate immediate handing down of hunting revenue to the wards in order to promote Campfire at ward level. It is financing the Dande activities with co-funding from the ODA. The budget for the five year period of the project to 1993/94 amounts to £836,786, including the costs of establishing the safari operation, training and micro projects.⁷²

5.3.3 Project structure: WWC and the district council

District councils are the local Campfire administration units. It is they who are empowered to apply for AA status to allow them to administer Campfire, and not the wards who are the implementers. However, the objectives of the Guruve District

⁷¹ Safari hunting in Zimbabwe is organised on the basis of concessions (hunting areas) which are leased to safari operators for one to five years by either the DNPWLM or by district councils with AA status.

⁷² The ODA also co-financed the Zimbabwe Trust work in Nyaminyami District.

Council Wildlife Committee vis-a-vis its constituent wards in Dande are clearly stated thus (Jansen, 1990: 18):

To assist the people, through their wards, in the conservation, management and exploitation of the natural resources of Dande Communal Area ... To administer a system for the disposal of income arising from the exploitation of the Natural Resources in Dande Communal Area, which is aimed at control by the smallest accountable units (i.e. wards, villages and individual households).

Leasing fees from safaris are an important source of revenue for district councils: in 1990, Gurube District Council received Z\$50,000 from the northern concession operator. Safari operators employ professional hunters who have a loyal following of clients drawn mainly from the USA, Europe and South Africa. An expensive industry, the safari operator puts up the capital required, approximately Z\$500,000 to Z\$1 mn and provides all back up, logistical and administrative support.

Wildlife revenue accrues to the district council from the concession fee of the private safari operator, the daily rates of the DCSO and DNPWLM trophy fees paid by clients of both operations). Guidelines devised by the DNPWLM and the Ministry of Local Government in 1990 recommend that 50-55% of the revenue from trophy fees be handed down to local communities, and that district councils retain the concession fees and not more than 15% of revenue as levies. These guidelines were formulated after the 1989 revenue allocation in Dande, but they will apply for the 1990 revenue. The use and allocation of the money passed down to the ward is meant to be decided by the ward itself.

Each ward elects a WWC with representatives from each village in the ward, but in Dande only Kanyurira has an active WWC. All eight wards in Dande are represented by their councillors and the chairmen of the WWCs on the Gurube District Council Wildlife Committee (GDCWC) which is chaired by a member of the committee. The senior executive officer in the district council is responsible for the day to day management of Campfire including the safari operation, organising GDCWC meetings and drawing up agendas.

From the general experience of Campfire, there are three areas of potential conflict related to the revenue derived from the scheme. The first concerns relations between the district council and Central Government: revenue which once went directly to the Ministry of Finance is now meant to be retained locally at the district level. It is a radical approach to rural development which promises economic benefits which will bring empowerment to marginal rural communities. In some Government quarters, the concept is regarded as subversive, working against the centralised economic and administrative structures established by the former-Rhodesian regime, which remain relatively intact.

The second area of potential conflict lies between the district council and the wards. District councils are under-resourced to fulfil the development needs of their constituents, and for some time there has been pressure on them to generate their own

income. There is thus a risk that district councils might wish to retain revenue rather than pass it on to the wards. While the passing on of revenue to the wards is a key condition for obtaining AA status, in Nyaminyami, the district council and local administration at first refused to pass the revenue to the wards, declaring that the money was required for district council investments. While it was subsequently agreed to pass the revenue on to the wards, the incident is illustrative of the position district councils find themselves in.

Another, more likely, scenario would be for a district council to make use of some, or all, of the ward revenue which is deposited in the district council's bank account, in order to ease its cash flow problems, before the revenue is used for a ward project. Such action would hardly be surprising, given the difficult financial positions of most district councils. If money owed to a ward is not distributed by the end of the financial year, and if ward infra-structural projects are delayed, there will inevitably be tension between the ward and the district council.

The third source of potential tension is at the national level, and is a subject already being debated in academic and political circles. It concerns the proprietorship of natural resources and the right, accorded by Campfire, of the communities to derive direct economic benefits from their own natural resources. The counter argument is that if the state legally owns communal land and natural resources, other citizens should also benefit. In the case of Guruve, this would imply sharing the revenue between the eight member wards of Campfire on some more equitable basis rather than, as at present, in relation to the number of trophy animals killed in each ward. Given the fact that very little game is killed in some wards, such a division of revenue would reduce the incomes levels of the three wards with the most game, as well as considerably weaken Campfire. This view sits uncomfortably close to the possible argument of district councils that it should be their decision whether or not to 'allow' wards to decide how game revenue is used, and to hand down revenue to the wards under their jurisdiction.

5.3.4 Campfire at the ward level: Kanyurira and Chapoto

An initial survey by CASS in Kanyurira in 1987 revealed opposition to wildlife and a positive attitude to in-migration. The rationale was that with more people in the ward, its bargaining position with the district council would be enhanced, enabling it to draw more council resources to itself. A year later things had changed, largely because in the intervening period a primary school had been built with wildlife derived income - tangible evidence of the potential of Campfire to fund ward development projects. Support was also facilitated by the proposal of WWF to erect an 18 km solar powered low voltage electric fence around the village to separate fields from game, thus protecting crops from marauding animals. The fence which cost Z\$80,000 was funded by the mining group, Goldfields, and was completed in August 1990.

Campfire has yet to be effectively established in Chapoto. The most immediate reason being that the committee is not representative of the different interests in the ward. However contrasting socio-economic characteristics of Kanyurira and Chapoto go a

large way towards explaining their different relationships to Campfire. Kanyurira is characterised by a relatively small population and homogeneity: all but four households are Korekore.⁷³ Chapoto, on the other hand, is far more heterogeneous, comprising two distinct groups, the agriculturally-oriented Vachikunda (who represent approximately two-thirds of the population) and the Vadema who combine hunting-gathering, cultivation, fishing and casual labour (Hasler, 1990). Kanyurira has a strong social base, characterised by strong social cohesion, and has developed its own mechanisms for dealing with internal conflict, whereas Chapoto is characterised by internal social conflict: the Vadema have a low standing in the rest of the community and are excluded from decision making processes at ward level. As a result Chapoto has not developed the sense of proprietorship over ward natural resources that has been possible in Kanyurira.

Population size in relation to the income generating potential of the natural resource base has also been a critical factor. Hasler (1990: 1) observes that in Chapoto ward covers 300 sq km and has a population of over 1,300, compared to Kanyurira's population of 482 people extending over 400 sq km. Thus in Chapoto more people will have to share less wildlife-derived income compared to Kanyurira. The basic issue is whether the level of income ward members can expect from wildlife will be sufficient to maintain ward participation in the maintenance of the natural resource base, or more precisely, whether farmers will benefit sufficiently from the dividend, community projects and/or the creation of sufficient additional local employment. Population or group size is also critical to cohesion and community decision-making: consensus is more easily reached in small communities where people have long established and trusted relations with each other.

There has certainly also been a lack of district council involvement in bringing about decentralisation at ward level in Chapoto. However Kanyurira WWC also complains of 'distance' and lack of consultation by the district council. Yet the cohesiveness of its social base has meant its energies have not dissipated. In addition, the DCSO is based in Kanyurira and CASS and WWF have had considerably more contact with Kanyurira, preparing it for Campfire. Chapoto and Chisungu had not had the same attention paid to them at the time of the evaluation.

Proprietorship of natural resources in Kanyurira has precipitated a new possessiveness, a holding on to what has perceived to have become 'one's own'. The ward has taken steps to control in-migration by restricting the entry of new settler households, and stipulating two or three years residence before the household qualifies for a dividend. Kanyurira residents participated in deciding how the safari revenue should be allocated. In contrast, Chapoto ward members alleged they were not consulted by the district council and did not decide how the money should be used, contributing to cynicism about Campfire's positive impact on the ward. Also it was not until late 1990 that the first Campfire revenue was seen in Chapoto, in the form of assistance for the school.

⁷³ With the Manyika, the Karanga and the Zezuru, the Korekore comprise the sub-sets of Zimbabwe's Shona population.

5.3.5 Kanyurira: role and expectations of the WWC

The Kanyurira WWC is a key part of the Campfire project, providing the interface between the district council and the local community. It is made up of nine members, all men. Particular responsibilities of the WWC have included the drawing up of a land use plan by the village, (assisted by CASS and WWF), assisting in the construction of the WWF electric fence around the village, fence maintenance, the anti-poaching patrol, allocating revenue to local projects and distributing the dividend. Training in book-keeping, record-keeping, budgeting, project planning and organising meetings to improve local management capacity were being initiated by the Zimbabwe Trust in late 1990. Individual services to Campfire are not remunerated; at present there are no complaints from WWC members or their wives about the opportunity costs of time spent on WWC activities.

Mirroring the nature of a highly structured community, the WWC reflects a clearly recognised hierarchy focused around the headman, the translator for the spirit medium (who is also the village development committee chairman),⁷⁴ the councillor and the WWC chairman. The chairman and councillor both represent the WWC on the Guruve district wildlife committee (GDCWC). With the exception of one secondary school leaver, WWC members have only a few years of primary education and are semi-literate. WWC duties include supervising Campfire, electric fence maintenance, organising anti-poaching patrols, drawing up the ward land use plan jointly with the village development committee, and siting water points to encourage wildlife to remain in the ward. Formal committee meetings take place as necessary, although the main locale for discussion are beer drinks.

Relations between the district council and the ward are described by the WWC variously as 'distant' and 'weak'. Clearly, the ward tries to strengthen its bargaining position in relation to the district council, particularly as it believes the district council to be only interested in the ward because of its newly realised resources: 'Long back we had a distant relationship with Guruve District Council. Now we have a close one because we have money in our pockets... Everybody is after money.'

The district council acts as a Campfire administrative agent for the ward, handling the ward account, effectively determining when the ward will have access to its revenue except for the household dividend. For its part, the district council believes it is acting in the best interests of the ward and will not hand over the ward finances to the WWC until it is satisfied the WWC is able to manage it. However as the district council is effectively in control of the ward's money the key issue is how to improve its own administrative capability in order for it to obtain its due more quickly. Thus emphasis is placed on training, 'education and training are the keys to autonomy'. During the evaluation, the ward expressed disappointment that the NGOs - it is not

⁷⁴ The ancestral spirits are the guardians of the community, including wildlife, and form the apex of the social hierarchy. Before going on safari, the hunter consults the spirit medium to ensure a successful hunt, and, following a kill, the spirit medium is given the hind leg.

clear to the WWC **which** agencies are responsible for the different elements of Campfire - have not already delivered training in financial control and record keeping.

Clearly, the WWC anticipates a continued and steady increase in wildlife revenue. More particular expectations include money for local infrastructural projects (school, clinic, roads etc.), further employment opportunities, a safer living environment because the fence is expected to keep animals out the village, and fewer problem animals destroying crops. On the issue of the cost of wildlife to crops and human life in the ward, one member of the committee explained:

... this is not happening at Guruve, but right here in our village. Thus we wish to be fully in charge of the revenue that accrues from our village. We want to have autonomy from Guruve. But I think this will take time because we don't know how to go about it.

Overall, the impression from the WWC of its relationship with the district council is one of uncertainty, and therefore of a certain degree of mistrust. The three members of the committee interviewed talked about taking over the management of the safari operation from the district council, in five years according to two, 15 years the other.

Finally, it should be noted that Kanyurira WWC is not only participating in Campfire it is also endeavouring to push Campfire forward as much as possible on its own terms - a clear indication of the realisation of economic empowerment and of the will necessary to assert the local interests of the ward. However, it became apparent during the evaluation that there is a considerable difference in perception about Campfire between the WWC members and the rest of the ward: a deeper understanding of the potential of the project among members of the WCC could lead to strains between the more 'conservative' (less aware) villagers. Discussions with the WWC stressed the feasibility of the wildlife option, meetings with other ward residents stressed the need to further agricultural development.

5.3.6 District Council safari operation

Safari operations are the means of exploiting wildlife, wards have rights of proprietorship over the wildlife within their boundaries and are responsible for maintaining wildlife in return for revenue. Ward revenue, therefore, is dependent not only upon their direct role in preserving the wildlife, but also on the quality and success of the safari operations: wards are not legally protected in the event of a loss of income from a badly managed operation.

Establishing and running a DCSO as a profitable economic venture required substantial funds and organisational skills. In this case the funds were obtained from The Zimbabwe Trust with co-funding from ODA. Costs included refurbishing and equipping the already established safari camp, and vehicles, as well as paying the professional hunter. Although the Zimbabwe Trust had expected to assist the district council develop its own capacity to manage the safari operation, by the end of 1989 it was becoming evident that the council did not have the capacity to do so and the

Zimbabwe Trust had to assume the role of safari operator. This involved logistical, administrative and accounting support to the district council.

To establish this particular safari operation, the Zimbabwe Trust was prepared to meet the social and financial costs of establishing the enterprise. But to what extent is it possible to replicate this approach? A view expressed by the WWF is that grant aid disguised the true cost of establishment for the district council (personal communication, David Cumming).⁷⁵ Not only are there likely to be insufficient funds available to allow all Campfire district councils to set up safari operations in this manner, but there is concern that the system worked out for the Kanyurira/Guruve initiative will be seen as a precedent.

In 1990, safari operation revenues covered costs. On present plans, long-term viability is dependent both on the management capacity of the district council and continued access to foreign exchange to replace imported equipment. However it would be possible for the district council to enter a joint venture arrangement with a private safari operator and lease out the concession area with the capital assets of the safari operation.

Table 11 provides a breakdown of revenues, deductions and ward allocations for both the DCSO and private safari operations for the year 1989. As it can be seen from the Table, in 1989 the district council operation earned its wards Z\$75,226 less than the private safari operation in the northern concession area. This is partly because the district council concession area has a smaller quota of large game compared to the northern concession area which includes national park land, and large game in its area are 'wilder', making them more difficult to hunt. In addition the revenue allocated to the wards from the 1989 DCSO is based only on trophy fees, the total amount is 45.75% of trophy fees. Revenue allocated to the wards from the private safari operation includes both the concession area lease fee and trophy fees, and is 81% of their total. However, it is still not entirely clear why there is a discrepancy between the DCSO returning only a share of trophy fees and the private safari operation returning a share of both trophy fees and the concession fee. However, if the DCSO wards were to receive a share of the concession lease fee their income would be higher, and would thereby reduce the income of the district council.

In December 1990, after the fieldwork for the evaluation had been completed, the district council appointed the district council hunter as manager of the safari operation, and arranged for any extra logistical support required to be provided by the private safari operator and charged to the district council. It was also agreed that the district council would take over financial and accounting control from the Zimbabwe Trust.

⁷⁵ What is more, the capital costs of constructing the electric fence and material costs of maintenance for two years have been met by aid funds - this time by WWF.

Table 11 Campfire revenue for 1989

<i>District Council Safari Operation</i>		<i>Z\$000.00</i>
<u>Income</u>	Daily Rates	165.1
	Trophy fees	<u>134.1</u>
	Gross revenue	299.2
<u>Expenditure</u>	Safari expenditures	133.1
	Leaving, a balance of broken down as follows:	166.3
a)	Capital Reserve	33.2
	District Council Levy	19.9
	District Management Fund	<u>11.3</u>
		64.4
b)	Distribution to the wards, thus:	
	Kanyurira	47.3
	Chisungo	4.0
	Chitsungo	<u>10.0</u>
		61.3
c)	Crop compensation management seminars, subscriptions etc.	40.3
<i>Private Safari Operation</i>		<i>Z\$000.00</i>
<u>Income</u>	Concession fee	50.0
	Trophy fees	<u>118.6</u>
	Gross revenue	168.6
<u>Expenditure</u>		
a)	Reserve fund (10%)	16.9
	Levy (10% of balance)	<u>15.2</u>
		32.1
b)	Distribution to the wards, thus:	
	Chapoto	53.0
	Chisungo	71.2
	Kanyurira	<u>12.5</u>
		136.7

Source: GDCWC Financial Report, Presented at GDCWC Meeting 15 May, 1990.

5.3.7 Developing local management capacity

Management capacity is characterised by a mixture of traditional (settler-colonial) and new (post-Independence) structures. There has been little attempt by Campfire to introduce new structures of authority into the ward, except of course through the creation of the WWC. Thus, beyond the preparatory work undertaken by CASS, there has been no organised training to develop ward institutions by the Zimbabwe Trust.

There are several reasons for this. First, AA status was granted before the Zimbabwe Trust had been able to provide ward level training; second, safari operation logistics dominated its activities, and third, it took time for the district council to appreciate that Campfire was more than just the safari operation *per se*. But there seems, additionally, to have been a further problem: to some extent the role of CASS precluded earlier intervention by the Zimbabwe Trust, not least because the respective areas of responsibilities in Campfire seem to have become blurred in Kanyurira.⁷⁶

Safari operations are the means of exploiting wildlife. Wards have rights of proprietorship over the wildlife within their boundaries and are responsible for maintaining wildlife in return for revenue. They are dependent on the quality of safari operation management and its ability to produce sufficient revenue, and are not legally protected in the event of a loss of income from a badly managed operation. In turn, failure by the ward to earn sufficient income could lead to neglect of wildlife, undermining the very aim of Campfire. Finally, accountability between district councils and wards requires strengthening in the form of a memorandum of understanding or a contract of obligations between the parties.

In Guruve, overseeing the safari operation has been the major activity of Zimbabwe Trust, whereas in Nyaminyami, the Trust has been only been involved in project development and improving district level implementation capacity. When the project began, it was proposed that the general manager of the safari operation combine the work of a wildlife manager and a hunter, but in 1989-90 his time was taken up with training local hunters, and he has been unable to provide the ward with training in wildlife management. However it is intended to start this training in 1991.

Communal property management is an extremely technical and complex task, shaped by the political nature of community life, and existing relations between people and their natural resource base. The ability of the ward to manage communal property, wildlife and agricultural resources, will be critical to the economic and ecological viability of wildlife, and indeed, natural resource utilisation in the ward. It demands a planned approach to maintaining the balance in wildlife numbers (neither too few nor too many) including the protection of natural vegetation; constructing water sources; counting game and protecting game from illegal hunters - the importance of which is clearly understood by the WWC.

Since January 1989, ward management has fallen between the preparation stage of CASS and the stage of training in wildlife management, and developing ward management capacity. What needs to be asked is the extent to which the role of CASS precluded an earlier intervention by Zimbabwe Trust: the respective areas of responsibilities in Campfire have become blurred in Kanyurira. This is not to suggest that little has been happening inside the ward. To the contrary, there has been a great deal of land use planning activity culminating in erecting the electric fence around the village. CASS and WWF mapped out and wrote down in draft form the planning

⁷⁶ Mention has already been made of the range of activities that have been carried out. The point being made here refers to managerial questions.

strategies proposed by ward residents. These were reviewed before they were finally written up and presented by the WWC to the district authorities in Gulu. In itself, the fence represents a very concrete land use management tool, and, without doubt, it is the single most important physical and psychological development in the ward: it has made the wildlife option more feasible for people.

It is too early to draw conclusions about the capacity of the ward to deal with technical and maintenance problems, but Kanyurira will be a test case for other wards considering the building of an electric fence. The WWC had organised four people (including one woman) to work on keeping the fence cleared of undergrowth, but in January 1991 new undergrowth had not been cleared and it had short-circuited. Employment in fence maintenance and training had not yet been provided but was expected to start during the year. In the long-term, fence maintenance and planning sustainable land use options will be a test of local management capacity.

5.3.8 The relationship between agriculture and wildlife

Beyond the membership of the WCC, awareness of Campfire is mixed: women and old men tend to understand least although the tangible assets such as the safari operation, the fence, the dividend and ward income are immediately identified as Campfire. In general, people understand the dividend as supplementing rewards from agriculture, not replacing them. They thus clearly understand the critical importance of the balance between agriculture and wildlife. The two are not necessarily mutually exclusive: according to the ward land-use plan, inside the fence land is reserved for cultivation and livestock, outside are the game. However, it is of interest to note that with the notable exception of leading members of the WWC, many people wanted part of the 1989 revenue to help purchase a ward tractor for tillage and to transport cotton out for marketing.

Agriculture, supplemented with migrant labour income, still forms the basis of the local economy. Compared to most communal lands, the ratio of suitable agricultural land to population is high, and the soil remains relatively fertile. Food crops include maize and smaller amounts of sorghum, millet and groundnuts, but cotton is the main cash crop, grown by almost three-quarters of households in 1987/88 and just over half of households in 1988/89 (Cumming and Murphree, 1990: 4). It is the primary source of cash, used, for lump sum expenditure, such as school fees. Smaller cash crops include burley tobacco which is either sold locally or buyers from the towns and millet for beer which is an important source of small regular income specific to women. However it is cotton which is clearly seen as an important source of income for the future and is the principle driving force behind demands for increased tillage. Both cotton and non-cotton farmers in the ward constantly referred to lack of tillage, poor roads, poor bus service and lack of transport as priority needs in the ward. As with the Mzarabani evaluation case study, located further down the Zambezi valley, a major constraint to the agricultural economy of cotton farmers is inadequate transport to ensure the timely marketing of the cotton.

The long term prospects for game are by no means assured. Tsetse fly and cattle restrictions have prevented widespread resettlement into the ward and restricted

agricultural development on what many experts consider to be a fragile environment in one of the few remaining wildernesses of Africa, the Zambezi Valley. Where there is tsetse fly there is wildlife, and the wild eco-system is more likely to be preserved. Conversely, where there are cattle, the likelihood of wildlife habitats being destroyed tends to rise rapidly. About half of the ward boundary borders DNPWLM land and most land in the ward remains wild and populated with a range of game. Yet even now there are insufficient numbers of elephant, lion and eland, and safari hunting is dependent on their dispersal from Chewore Safari Area, (Cumming and Murphree, 1990: 4). Constructing water points to encourage these game into the ward is recognised by people as necessary to ensure the safari operation is economically viable.

Although farmers in Kanyurira and other wards have not kept cattle since the beginning of the century it does not mean cattle have lost socio-economic and cultural significance - they have not. Farmers want cattle for ploughing, weeding, transport, milk and bride-wealth. In the long run, if and when cattle restrictions are lifted with the eradication of tsetse fly, some farmers are expecting to invest in cattle. Maize and cotton growing soils on the upper land are hard and for better yields ox or tractor tillage is required. In the land use plan it is intended to confine livestock to the fenced area allowing for an estimated carrying capacity of 190 cattle (average of two per household) including 36 oxen, (Cumming and Murphree, 1990: 6). During fieldwork, farmers recognised the need to control cattle numbers per household, but they suggested more than the two per household stipulated in the land use plan, usually four. Reconciling individual desires with the advice of the plan may prove a severe test for communal property management revealing underlying tensions about the relationship of individual enterprise to the viability of communal enterprise based on wildlife utilisation.⁷⁷ Farmers likely to invest in cattle are those with an off-farm source of income, while further increases in cattle ownership and cropped acreage would take place as household numbers increase.

Inside the electric fence, the main fields of all households are located, except for four who chose not to move their fields from across the river for the 1990/91 season. The people want to construct water sources, wells or boreholes inside the fence, especially to facilitate watering gardens. Without these, the women have to walk to the river not only for household water but also for irrigating their gardens - adding to their workloads. Ten gates have been built into the fence for access to the river but already there are complaints that these are insufficient and there is talk of adding a few more. For the present, the fence will not limit agricultural production, there is ample cultivatable land inside, and as and when the population grows the ward expects to expand the fence as necessary. It is tillage not land which currently constraints agricultural development: in the CASS baseline study, 47.5% of households prepared their fields exclusively by hand and 50% said they used tractor tillage 'occasionally'. Only 5.1% used tractors as their main method of ploughing (Cutshall, 1989: 9). Tractor tillage, seed, and fertiliser and pesticide for cotton have all been provided on

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This point is also made by Barrett (1989: 11) and Jansen (1990: 5).

credit since 1981 by the World Lutheran Foundation in a wider project under the Lower Gurove Development Association, a local NGO.

The relationship between agriculture and common property management is further complicated by the distinction between individual control over the means of production in agriculture and collective control over the means of production in common property management. How the ward will address the cattle option represents a big unknown for Campfire in Kanyurira. But it also highlights a problem in common resource management when some become 'more equal than others' and disproportionately reduce the grazing and natural resource base potential for others, widening the gap between the better-off and the poorer farmers.

The issue of crop damage also highlights the tension between individual and communal property. On the issue of compensation for crop damage by wildlife, one member of the WWC explained: 'There should be no compensation. Who is going to compensate someone, since by virtue of his living in the village - the animal belongs to him!'. Compensation is seen as a contradiction to proprietorship. This view has prevailed although another member of the WWC thought there should be compensation on account of the fence. To date no compensation has been paid in Kanyurira. Although an advantage of the fence is that people feel safer about walking at night, every year a life is lost because of animals. At present the dividend is perceived as a form of compensation. The extent to which this view will be sustained will prove an interesting indicator of opinion in the ward about the merits of wildlife over and against agriculture.

The relationship between agriculture and wildlife is ultimately determined by human to land ratios and a serious threat to this would be official or spontaneous resettlement. The game fence runs through the middle of the ward on an east-west axis, and in the south cattle are permitted, but not to the north where Masoka village is situated. Kanyurira is one of the first wards to the north of the Mid-Zambezi resettlement area. To land hungry people, and politicians with promises to fulfil, a sparsely populated ward like Kanyurira represents agricultural opportunity, even more so if tsetse is eradicated.

5.3.9 Sorting out the revenues and economic impact

The revenue impact on Kanyurira takes place firstly in the immediate tangible impact of the household dividend, and secondly, through the building up of the ward's infrastructure. It is the view of the WWC that the revenue be used for infrastructural projects and not to meet food deficits, although it may be necessary in a bad year for a second dividend to be distributed. None of the 1989 revenue was re-invested in wildlife maintenance, reflecting technical training in wildlife management, fence maintenance and financial management. However 1990 revenue is to be reinvested in the form of salaries for the fence maintenance team and the anti-poaching patrol, reducing the amount available to ward infrastructure projects and/or the dividend in 1991, and representing a move away from equal benefits for all to extra benefits for those employed.

Table 11, above, shows that in the year 1989, Kanyurira was allocated Z\$47,500 from the DCSO and Z\$12,500 from the private safari operation. Initial confusion surrounds how procedures for allocating the 1989 wildlife. In January 1990, it appears there was a misunderstanding between the WWC, which did not think the ward had played a role in the decision, and the district council which believes the ward had decided. It appears that what was regarded as inconclusive discussion by WWC members was transmitted by the GDCWC representatives to the district council and understood as concrete statements about how the revenue was to be allocated, to the school and clinic. Essentially there was a lack of formal written communication between the district council and the ward - evidence of management weaknesses.

There was no further communication about the revenue allocation until February when at a meeting with the district council, DNPWLM and the NGOs in Kanyurira, the 1989 the revenue allocation was announced and the household dividends were distributed. Z\$15,000 was assigned to a clinic, and Z\$7,000 assigned for school furniture. In total, 102 household dividends were made of Z\$200, a total of Z\$20,400 with the balance remaining in a reserve fund. However not all the money allocated can quickly or easily be spent. For example the clinic is expected to cost approximately Z\$200,000, Z\$75,000 of which has already been granted by the government, but including the Z\$15,000 wildlife revenue, there remains a substantial shortfall. Similarly the school furniture has yet to be provided. Not only is unused revenue 'dead' in the district council account, but people are suspicious of the district council's role as banker and the possibility of it using the money for its own purposes. Suspensions are heightened with people unused to banking procedures when the district council puts the clinic money aside in the 'clinic account' and purchases the furniture for the school. If ward infrastructural projects are not implemented by the district council within a year or so of revenue allocation by the ward there is a risk that people's expectations will not be met giving rise to cynicism about Campfire.

Problems also arose over the dividend distribution. Kanyurira was the first ward to receive the household dividend. In preparation, no list of households had been prepared and made available to people to check in advance: the district council had been informed of 86 households, which rose to 96 on the day, and by a further six on 'appeal'. In practice, while some widows qualified as household heads, some did not. This raises the question of what constitutes a household, a contentious issue in the ward: who defined it and on what basis? Widows and a substantial number of married women wanted to be registered in their own right because, like male heads of household, they are responsible for working fields which are destroyed by wildlife. These women wanted to receive the dividend on a *per capita* basis, instead of a household basis. As often happens, gender issues were raised by widows who are able to exercise more authority than married women.

The outcome of a meeting in February 1990, organised by women, will lead either to a clearer definition of a household, or to a decision to give a *per capita* dividend. Whatever the final outcome, it is apparent that disquiet over the distribution of the first dividend precipitated the process of defining in effect who are the shareholders of the producer community. Women are obviously also producers, and to strengthen their voice, positive discrimination is necessary; for example, two seats on the WWC

could be allocated for women. If a separate women's committee is established it could easily be marginalised by the WWC, simply as a 'women's committee'.

Is it right to apportion blame to the Zimbabwe Trust, or CASS or the WWF for allowing all this confusion to arise? It is certainly true that they took no role in this part of the decision-making process. But that is part of their style of operating: allowing the community to follow its own learning experience and thereby learn from its mistakes. If they had intervened and disputes had arisen, they could well have been labelled as paternalists.

Unfortunately there is no available data on household incomes with which to judge the impact of the Z\$200 dividend. The CASS baseline survey (Cutshall, 1989: 17) calculated cash income obtained from cotton but could not calculate total household income in the absence of reliable information on the earnings of migrant workers. Nonetheless, the dividend is very significant for households, even though in total it is currently less than the average households obtain from selling their cotton - 75% of all households sell cotton. Cotton income averaged Z\$275.26 per household in the poor season of 1987/88 and Z\$440.00 per household in 1988/89, (Cumming and Murphree, 1990: 4). Clearly for non-cotton farmers the dividend was an even more significant source of income to the household economy.

Interviews with farmers revealed that they expect cotton income (even without cattle) to be greater and more reliable than the Campfire dividend. Yet it undoubtedly represents a very important additional source of cash income in one of Zimbabwe's poorest and most marginalised areas. Dividends were used to buy household utensils, and food, while cotton farmers have used the money for pesticides and tractor hire. With only one exception, farmers talked about using the dividend to purchase cattle if restrictions are lifted. Women in particular wanted to invest in oxen to reduce weeding.

Another important benefit of Campfire is the direct employment effects. Out of the 86 households in the ward, 22% already have or expect to have some employment income coming in from Campfire. All of these jobs are new. The proportion is likely to be higher in Kanyurira than could be expected in other wards as the safari camp being situated in the ward. All employees of the safari camp have full-time employment, while fence maintenance and anti-poaching jobs are part-time, and the CASS camp attendant and research assistant have irregular work. Additional temporary employment (paid for by WWF) has also been provided for 40 men on the construction of the electric fence over a period of five months in 1990.

Clearly, too, one additional benefit of the electric fence has been to protect crops and domestic animals from marauding game, as well to reduce the loss of human life experienced by the ward. Its continued impact, however, will be dependent on technical maintenance as without the electric current the fence will be as ineffective as an ordinary wire fence; on clearing undergrowth and keeping gates shut at night.

5.3.10 Social impact

Both the economic and social impact of Campfire on Kanyurira households have been considerable: the ward has taken on something of a new life. Where game was once a nuisance destroying crops and human life it is now perceived as an asset belonging to the ward and from which it can financially benefit. The WWC is fighting to strengthen its bargaining position with the district council, it is confident it has the ability to self-manage revenue, the wildlife resource base of the ward and the fence and it is impatient for training to begin to enable it to do this.

However participation by individuals in Campfire is very variable, ranging from the massive commitment and the voluntary time made available to Campfire activities and discussion by WWC members and some of the younger male members of the community, to the limited participation of women and older men which takes place in beer drink discussions. Although awareness and participation (excluding employment opportunities) is highly variable outside the WWC, no alternative source of income within Kanyurira exists, while common interests and respect for authority facilitates social cohesion.

On the issue of equity and reaching down to the poor, Campfire does well in at least three different ways. First, as it targets wards and not discrete self-selected groups of people, all members of the ward, including the poorest, are specific gainers from the project both as receivers of dividends and as users of the social facilities established or improved. Secondly, there is a regional gain: because the concession areas define the economic communities, and because these tend to have restricted agricultural potential they are biased towards are poorer communities.

Thirdly, in practice Campfire has tended to help poorer and more marginalised women assert their rights. The only challenge to the traditional social and political environment of the ward has come from the conscientisation effect of the dividend distribution on some of the widows. While Campfire has no specific gender focus, it could be that the process precipitated by the dividend distribution will be all the more powerful because of that. Instead of Campfire making a 'special case' for women as part of the programme, women are themselves making a demand for an equal right to the dividend, and generating their own place in Campfire.

However women are culturally marginalised in Campfire as the project has only been applied to wildlife (hunting is culturally the domain of men), and not to the whole natural resource base including agriculture. All positions on the WWC were occupied by men, and none of the primary staff of NGOs working in Kanyurira are women.

5.4 Sustainability

Over a five year period to 1993/94, the Dande project is budgeted to cost approximately £836,786. After this the district councils and wards are expected to be financially self-sufficient and self-managing. It is still too early to judge whether this will occur, but already

the prospects are looking good: by the end of 1990 the (expensive) safari operation had covered its costs.

There are expected to be a range of additional costs for Campfire in Kanyurira such as fence maintenance and anti-poaching patrols. On the basis of 1989 revenue, these further costs represent 23.7% of ward income from the DCSO, and 18.75% of total income, that is including the private safari operation.⁷⁸

Social and institutional sustainability will depend firstly on whether the project is able to continue to generate sufficient income from wildlife and natural resources to make it worthwhile for the ward to continue participating in Campfire. It will also clearly depend on whether district councils will hand down all the revenue which the ward perceives its rightly theirs. As district councils are under-funded by central government, there is a risk that they might withhold funds. In addition, sustainability is dependent on the economic relationship between agriculture/human population and wildlife, discussed above.

Ultimately, the sustainability of Campfire is dependent upon whether the enterprise is profitable. At a managerial level it will depend on whether there is sufficient support for Campfire in each ward, and on how each ward organises itself to incorporate the project into their daily lives. The example of Chapoto clearly shows that what works in one socio-political and economic environment does not necessarily work in even one that appears on the surface to be quite similar. There is a danger in Campfire, especially in view of the speed and enthusiasm with which the programme is picking up in other districts by district councils (rather than being initiated by the wards concerned), that implementers will assume a pre-conceived idea of how wards should 'co-operate'.

And what happens if natural resources cannot be communally managed at ward level for lack of agreement? Ward self-management of natural resources (communal property management) is at once the aim of Campfire and the means of conservation. Apart from the land use plan of Kanyurira which has taken a holistic approach to the local economy, Campfire is conservation driven. Agricultural resources are the mainstay of the local economy but they tend to be marginalised as conservation monopolises the implementing agenda. Agriculture tends to be regarded as a competitive form of land use to wildlife, which is somewhat in contradiction to Campfire as a rural development strategy. Yet the sustainability of Campfire will also depend on a resilient agricultural economy.

The relationship between agriculture and wildlife is inextricably linked to the relationship between individual wealth and control and collective wealth and control. If a rural enterprise based on the hunting is perceived to threaten the livelihood of an individual without sufficient compensation by way of a dividend or alternatively if agriculture is perceived to threaten hunting interests there will be an inevitable conflict of interests. Such situations will be more common in heterogenous communities like Chapoto and in communities where Campfire revenue compared to agricultural and other income is not a significant enough contribution to the household economy to convince individuals their participation is cost-effective.

⁷⁸ Of course they accrue as benefits for those eight people/households in the ward who gain from expanded employment.

Two final striking characteristics of the present status of the project in Kanyurira should be noted. The first is the enthusiasm and determination of the ward and, the second concerns the sustainability of rural enterprise based on natural resource utilisation. The ward is acutely aware of these large issues and the over-riding impression is one of Kanyurira trying to establish its own agenda. Campfire has succeeded in showing Kanyurira that it is in fact resource rich.

6. CONCLUSIONS

The four evaluations examine but a corner of the overall picture of NGO project experience in Zimbabwe: it would clearly be invalid to apply a multiplier effect and make generalisations about the overall impact of NGO assistance. Nevertheless most of the themes raised in the case-studies are common to NGO strategies and interventions in Zimbabwe. Besides highlighting the major findings and conclusions, this section also reflects upon how the NGO strategies in the case studies inform the debate about their role in development in Zimbabwe.

6.1 Results of the Case Studies

6.1.2 Reaching the poor

Broadly, the target groups of the NGOs in the four case studies have been the agricultural poor, and in the case of the collectives, the rural unemployed. In the case of the Silveira House and Christian Care projects, (where credit played an important role in determining project membership) it appears that the worst off and most disadvantaged were excluded. In practice, membership included those in a position to repay; especially households possessing cattle and with access to migrant labour income. Members were self-selected and largely drawn from the better-off who could afford credit. The projects did not reach the poorest farmers, but on the other hand, even the 'better-off' farmers are not well-off and can be described as poor.

Collectives generally draw members from the extremely poor: a survey by Tandon in the late 1980s (1988: 73) indicated that only 8% of members had above subsistence income levels before joining the collective. Zimbabwe Project has built a reputation so that it is now widely recognised as one of the first NGOs which struggling collectives approach for assistance. On the other hand, the CSFS collectives are those who are past the risk end and on their way to economic viability: they are no longer the poorest collectives. The problem with both is that given the financial constraints, the numbers of the poor assisted have never been as great as in the small farmer programmes. Campfire entails a different approach and benefits the poorest in two ways. Firstly, instead of targeting discrete communities it targets whole wards comprehensively, and thereby includes all the poorest. And secondly, as the wards where Campfire is operating are in agriculturally marginal areas, the localities are among the poorest in rural Zimbabwe. The Simukai collective and Campfire approaches therefore target the poor far more accurately than response based projects working with self-selected groups of individual farmers.

6.1.2 The group approach

The case studies illustrate another common feature of more general NGO approaches, namely that they work through existing local representative structures (including both the more traditional structures and the post-Independence infrastructure of village and ward development committees), as well as the parallel government Agritex extension service groups. Groups are a common entry point, whether already established or

especially formed for the purposes of attracting NGO assistance: the Silveira House project worked through the Catholic Association (only religious associations and affiliated groups were allowed before Independence), while the Christian Care groups were off-shoots of the Agritex extension groups. Approximately half of communal land farmers are estimated to be affiliated to a farmer group, in most instances to Agritex extension groups and to a lesser extent to NGO groups. However, unlike the Agritex extension groups which are open to all farmers, the groups in the Silveira House and Christian Care case studies were exclusive in that they granted advantageous credit terms to small self-selected groups. Both projects were based in kinship and neighbourly relations with only one group to a village: a new group could not set itself up within the same village at a later date. In the Rota area and Mzarabani there were no other operational NGOs offering credit; indeed there were very few other NGOs operational. Farmers were either inside or outside the group.

In the Silveira House project, there was a considerable 'knock-on' effect as knowledge of improved farming practices spread out from the groups to the broader community. Not that the ripple effects were all positive: in Rota after Independence there was considerable social conflict arising from what was now seen by outsiders as group exclusiveness once fertiliser became widely available. Yet this type of conflict did not arise in the Mzarabani villages. Instead demand to join the Christian Care groups, in the absence of other sources of credit (especially interest-free) to purchase oxen in particular, was strong. The small scale nature of these sorts of projects makes for exclusiveness, a problem which would not have been so great if Christian Care had addressed some of the more intractable infrastructural problems of the locality, for example, transport to ensure timely marketing of cotton in Mzarabani.

Exclusiveness lends itself to patronage, especially when farmers join groups in anticipation of material benefits and do not, at the same time, effectively engage in project management. But patronage also exists because NGOs offer such advantageous credit terms without local competitors: commercial institutions cannot offer interest-free credit. In the eyes of farmers, who widely equate paying interest with sheer exploitation, the NGOs have taken a fairer position. To be justified in the long term, this benevolence would need to be accompanied by financial training to achieve business 'take-off' and/or a transfer to the principles of commercial credit.

6.1.3 Gender

There is less rhetoric or claims from the NGOs about the role, importance or participation of women in their projects compared to many other countries. Generally women have not participated with men on an equal footing in the case study projects. In practice, there is a strong bias against women which arises in part as a result of the NGO approach of working through existing local structures, reinforced as well as the male cultural bias, which characterises many of the NGOs. If the Silveira House project was an exception here, in that more than 50% of group members were women, this was more by default rather than design: the project enhanced the productive power of women in the household, even though its local and institutional management was male dominated. It arises, too, from a failure to define the specific needs of women and to ensure their active participation. In the Silveira House and Christian

Care projects this was symptomatic of the general lack of targeting in response based projects. Similarly in Campfire, because local structures and committees are male dominated, reflecting local structures of authority, women are excluded from the outset, although widows have benefited from the conscientisation effect of dividend distribution, which has, in turn, posed something of a challenge to traditional social values.

6.1.4 Credit, economic impact and cost-effectiveness

All the four NGO projects examined here provide subsidies to create or promote rural enterprises, and to facilitate their integration into the modern economy. Both the Silveira House and Christian Care projects provide interest-free loans; Zimbabwe Project provides soft loans as well as capital grants, Zimbabwe Trust is assisting Guruve district council with a capital grant, and CSFS guarantees commercial loans for members.

The Silveira House credit scheme played an important and innovative role by making maize hybrid seed and fertiliser available before Independence to communal land farmers, enabling them to enter the cash economy. It was highly successful as evidenced in the massive growth in group membership and dramatic yield increases of 7-10 fold per acre. Before the project maize had only been grown for subsistence, and all income from the sale of maize was new, and additional to the household economy.

In the Christian Care farmer credit project in Mzarabani there was no significant increase in either maize or cotton yields compared to non-project farmers and indeed uneconomic credit for maize detracted from cotton income. While Christian Care provided credit for oxen which is not available from the AFC, it duplicated the efforts of the AFC by providing credit for cotton inputs. Notwithstanding there is scope in the project for experimenting to develop more flexible systems of credit.

Credit reaches only a small minority of communal land farmers, and only those confident enough to take the risk of borrowing, whether it is a soft NGO loan or a seasonal AFC loan at 13% interest. Indeed, the vast majority of communal land farmers finance crop production without loans from either the AFC or from the NGOs, but with cash from crop sales, remittances and casual labour. NGO credit reaches more poorer farmers than does AFC credit, but credit itself cannot reach the poorest because they are unable to afford it. Importantly, too, there is evidence to suggest not only that NGO credit is not financially sustainable but nor is the AFC 'commercial' credit: AFC repayment rates in good years since Independence have been at the level of 72-75%, but have fallen to as low as 24% in bad crop years, giving an average of 48% for the whole period 1981-1988.

In the case studies, the credit provided by the NGOs was organised through discrete groups, with potential members selected on the grounds of their credit-worthiness. Vetting for credit-worthiness and forming cohesive groups where members felt accountable to one another were both critical factors contributing to the success of the joint liability schemes of the Silveira House project. When group control was lost,

the scheme collapsed. A similar test is in store for the Christian Care groups which have been formed for the convenience of obtaining credit, provided without liability, individual or collective. The changes required to establish RLFs in the groups will entail joint liability, and it is questionable where there is sufficient social cohesion within the groups for this to succeed.

There is a danger that too much time is spent on examining repayment rates when the bigger problem is probably less credit *per se*, than the inflexibility of seasonal loans. The lack of title deeds in the communal lands to serve as security against loans necessitates the AFC having to use short-term seasonal loans as collateral, holding the crop-in-the-field as security. From the Silveira House case study, it is evident that more flexible loans are more accessible, and there is opportunity within the Christian Care project to experiment with more flexible credit. Unlike the AFC, Christian Care has the flexibility to risk its funds in order to be innovative and design a more appropriate system which could enable farmers to diversify - a valid role for NGOs. Other studies have also noted the need for more flexible systems of credit. Thus Truscott in a study of farmer groups in Wedza notes that a 'wider range of farmers would utilise loan schemes given more appropriate financial arrangements' (1987: 10).

But even greater flexibility would not mean that credit would reach the poorest farmers. They are marginalised by a range of other factors: rainfall, the quality of their resource base, the lack of manure, draught power, implements, poor-quality roads, inadequate transport and supply and marketing infrastructure. With the exception of the Christian Care credit for oxen, none of the other projects directly addressed these constraints.

To what extent credit improved the capital base of the farm is difficult to ascertain but from the case studies it appears that income from remittances is more significant than crop income. In turn with a sound production base a farmer is in a stronger position to take credit, therefore without off-farm income which poorer farmers do not have, they are not in a substantial enough position to risk credit.

The case studies demonstrate a trend and confirm the findings of a 1987 survey commissioned by the umbrella organisation, VOICE, on income-generating projects. This suggested that the role and use of grants and soft loans are closely related to the attitudes of NGOs and project members towards project financial management and economic viability. Grants are perceived as gifts and the use to which the funds are put are not considered to be part of the costs of the enterprise. The problem by no means lies exclusively with the recipients of these grants. It is not uncommon for groups and enterprises not to be informed by NGOs of the value of grants made in kind, making it impossible for the group or enterprise cannot quantify these as costs. On the other hand, hard loans are perceived as a cost to both the enterprise and the NGO, and therefore considered a debt which will have to be repaid (Else, 1987: 3). There is a tendency to throw grants at projects, almost in the hope that 'some of it will stick' without assessing the capacity of the collective, group or institution to absorb and utilise the grants. NGOs which fall into this category and which tend not to provide effective business support with their grants and loans are sometimes referred to as 'welfare' agencies by both their members and by other agencies. In the

case studies, the exceptions are the CSFS and Zimbabwe Trust who provide financial and managerial services to enable collectives and rural institutions respectively to utilise their capital efficiently.

The impact of NGO aid and assistance to agricultural collectives is widely recognised to have been limited. Large sums of money have been channelled into collectives but a massive need still remains. As a more successful collective, Simukai is atypical, both because of its managerial capacity as well as the amount of NGO funds it has received: without the funds the enterprise would never have had the chance to be viable, but without managerial capacity and the promotion of that capacity by Zimbabwe Project and other NGOs, the funds would not have been utilised effectively. As collectives are capital intensive enterprises, they are much more dependent on NGO assistance in the absence of adequate government financial and technical support but they are also, of course, much more expensive for NGOs to support.

Those with capital and education have benefited most, in at least three of the case studies. Lack of working capital and lack of managerial capacity are fundamental draw-backs characteristic of struggling collectives and various co-operative groups engaged in income-generating projects.

Campfire has produced some significant economic gains to the community. Most economic benefits accrue to the ward and are used for both infrastructural projects and distributed in the form of household dividends. Yet it is too early to judge the long-term economic impact of this approach. The communal management of natural resources is both ambitious and large-scale, requiring significantly enhanced management capacity. The extent to which it succeeds in achieving its economic and the ecological aims will depend on the profitability of enterprises based on the utilisation and the capacity of wards to collectively manage the natural resource base.

The case studies also highlight different aspects of cost effectiveness for NGOs. Clearly if NGO credit leads to an increase in net farm income, this form of intervention is going to be supported by farmers. But for the NGO, the administrative costs per farmer of credit schemes tends to be high, and these costs are only likely to be justified if credit is targeted to poorer farmers who cannot get access to, or who cannot afford, commercial credit.

The case studies suggest that the unit costs of providing credit might be enhanced with the provision of financial, technical and managerial support, where this comes in the form of training for communal land farmers, or for the capital intensive co-operatives. But again, for the NGO, the costs per farmer will be far higher for support given to capital-intensive collective projects than for communal land farmer groups: ranging from a high of Z\$10,000 for the former, to Z\$304 per farmer in the case of Christian Care credit inputs for the year 1988/89. If the prime concern of NGOs was to maximise the number of poor farmers assisted, they would reap a greater return by assisting communal area farmers. However this might be considered too narrow a focus. In the broader context of Zimbabwe's economy and, in particular, the land issue, where the Government has committed itself to continuing to transfer land from the commercial sector to communal area farmers, 80% of all marketed agricultural

produce originates in the capital-intensive sector. If communal area farmers are to farm their land commercially, and increase their share of total marketing production, then they will require assistance, and this will mean the provision of subsidies for some time yet. Thus if the aim of the NGO is to go beyond the marginal increase in incomes of the poor to addressing the redistribution of income and wealth, higher project costs would be justified.

6.1.5 Promoting local institutions

For NGOs an important question concerns the capacity of local groups to absorb and utilise the grants and loans the NGOs have to offer. There is a fundamental difference between those NGOs which attempt to improve the capacity of local groups, and those which do not; the latter limiting their assistance simply to providing the immediate funds for the project. The riskier and more complex the form of intervention the greater is seen to be this difference. For NGOs involved in small-scale communal land farming developments involving a potentially large range of interventionist strategies, the distinction can be disguised, but for large scale collective enterprises there is a real risk of economic collapse.

The case-studies provide some important insights in terms of promoting local institutional capacity. The Silveira House project promoted co-operative activity in its groups which local supply and marketing co-operatives, i.e. new rural institutions. Lack of training in credit and financial management mitigated against fuller impact. Nonetheless, the project successfully established these rural enterprises, thereby meeting a fundamental need of all farmers in each area, project and non-project, better-off and poor. There was also considerable networking between groups from different areas and provinces, which has contributed to the strong sense of solidarity which remains between the original group members, almost ten years after the project effectively ended. The Silveira House credit scheme was more successful because the groups were cohesive and self-selected with a common aim underpinned by the ideology of the liberation struggle.

Conversely the Christian Care groups, although self-selected, were formed for the convenience of credit, and especially to purchase oxen. They do not appear to share the cohesiveness of the Silveira House groups and are unlikely to endure as groups without significant changes. The project as a whole has been characterised by a 'relief' top-down style of implementation which has prevented a comprehensive approach to rural development. To date it has not provided training in credit and financial management. Nor has it promoted local institutional capacity, although there is still the opportunity to do so.

Simukai is characterised by heavy NGO investment in terms of finance and training in financial and technical management. As discussed earlier, collectives show up sharply the impact on enterprises of differences in institutional capacity. Zimbabwe Project and CSFS provide access to capital and promote institutional capacity. Where it is impossible for Zimbabwe Project to meet the full needs of the hundreds of collectives and co-operatives that it has on its books, CSFS as a membership

organisation has limited itself to meeting the needs of its member collectives and is able to provide each with assistance on a regular basis.

While it is too early in the Campfire project to draw firm conclusions about the impact of Zimbabwe Trust's aims of promoting local institutional capacity and communal property management, there is ample evidence in the ward of the importance of these factors and of the will to develop them. Like CSFS, Zimbabwe Trust places a high priority on delivering this type of support to each of its clients, and it provides managerial support to small NGOs which are not necessarily in receipt of financial assistance.

6.1.6 Sustainability

The issue of sustainability refers not only the sustainability of the particular approach being adopted by the NGO, but also the economic sustainability of the intervention from the point of view of project clients. Silveira House could not sustain its credit scheme administration and costs on the scale required to meet farmers' demands. In addition it had to absorb the exceptional costs of bad debts during the war years. Similarly Christian Care met administration costs and absorbed bad debts. Neither credit schemes were sustainable without recourse to additional donor funds. What is probably of greater importance is the extent to which NGOs have the administrative capacity to deliver credit as efficiently to hundreds of small farmers as the AFC. The case studies suggest that credit is expensive for NGOs to deliver, and therefore that there is little long term role for NGOs to remain in this field if the intention is largely to provide a service similar to that provided by the state. However, there appears to be scope for NGOs to experiment with a form of credit which addresses the problem of annual repayment associated with seasonal credit. Because NGOs are able to carry a higher rate of financial risk and are in a stronger position to experiment and develop alternative means of delivering credit than commercial credit institutions, there is both a need and role for them in this respect.

The Silveira House project has clearly improved the financial self-reliance of the group members. Yet there is no evidence to suggest increased on-farm income reduced male migration. The Christian Care project has made no significant economic impact, it cannot be said to have either increased or reduced self-reliance. If self-reliance means the ability to operate without recourse to NGO assistance (as it is frequently understood to mean) then the struggling collectives will not achieve any degree of self-reliance until they attain economic viability. For its part, Campfire is rooted in a technical approach to natural resource management which is new to the client communities. It strives for self-reliance but the communities it benefits will continue to seek technical advice for some time after the withdrawal of NGO grants. In addition, the sustainability of Campfire will depend on the profitability of the safari operation which is not being managed for the ward, as well as the will and capacity of local communities to manage the natural resource base.

6.2 The NGO Approach to Development and the Problem of Scale

Promoting local institutional capacity is vital to rural development and collectives in Zimbabwe because of the inadequacy of the rural infrastructure supporting people outside the commercial farming sector, and because large scale farming collectives have not received the necessary finance and business support from the government services - in contrast to that provided for settler-farmers in colonial times. But immediately one comes up against the fact that while many NGO operations are small-scale, larger-scale approaches may be necessary in addressing the problems of rural poverty.

Scale is often a critical factor when looking at the capacity of NGOs to deliver technical, financial and managerial assistance. The Zimbabwe Project, for instance, has hundreds of collectives and co-operatives on its records, and it is impossible for the organisation to provide the full services these collectives require to become economically viable: out of necessity, the attention it can give each enterprise is limited. On the other hand the CSFS, a membership organisation with only 30 members, is able to provide a more comprehensive service of support to each of its members, who are a privileged group within the collectives. Overall, the scale of need among the collectives for technical, financial and managerial support is such that all the NGOs together cannot hope to meet it.

The problem is that when the need is great and NGOs have registered some successes on a more limited scale, there is great temptation to over-stretch themselves and extend the services they provide at the cost of impairing their efficiency. Thus the Silveira House credit project could not meet the demand for credit and the Christian Care project under-staffed and under-resourced. Scale is not only a matter of responding to need, but relates to what the NGO can most efficiently deliver to meet the needs of its constituents, through cost-effective management.

The case studies also raise the question of staffing. Particularly in the more 'welfare orientated' NGOs, there is a lack of career development and staff training for project level staff whereby, for example, staff who are technically qualified in agriculture do not exercise their technical skills. For example, Silveira House and Christian Care staff are supposed to help groups determine problem areas and set priorities, but with a large number of clients and in the absence of a structured and diagnostic approach. This effects a double loss to both the development of the NGO and to its projects, and reflects the welfare roots of both these organisations. Salaries and administration costs are lower than those of service agencies, but at a price to the projects when the staff leave for greener pastures.

Compared with the government, NGOs both individually and as a whole clearly lack resources, and this limits their impact. However, their flexibility and their willingness to experiment and to innovate are all strengths compared to government agencies. The Silveira House credit schemes before Independence, and now Campfire, are highly innovative interventions in rural development implemented and shaped by NGOs. CSFS has also developed a new approach as a membership service agency for collectives.

A related question therefore concerns the optimum level of operation of NGO projects to provide support and services required to produce viable and sustainable projects. There are three problems which need to be addressed: NGOs over-stretch themselves, they often fail to

provide the range of services required for viability and there is a tendency for each NGO to work in isolation. More co-ordination between, for example, Christian Care and other agencies who had already implemented credit schemes may have led to Christian Care being better informed. Similarly there is overlap between the work of Zimbabwe Project and CSFS, and between the interests of Silveira House, Christian Care and Zimbabwe Project and numerous other NGOs with regard to co-operatives. Massive gaps in assistance remain but it is impossible to determine and quantify these to propose appropriate interventions without open co-ordinated effort from the NGOs.

Finally, the case studies illustrate a range of NGO relations with government. The Silveira House credit scheme was transferred to the relevant government agency, the Zimbabwe Trust operates in conjunction with the government through the DNPWLM in Campfire. Zimbabwe Project and CSFS are working to fulfil government policy in the absence of government funding and support: they do not work directly with government.⁷⁹ The Christian Care project has limited contact with local government staff.

The thrust of much post-Independence NGO development work has been characterised by NGOs working to fulfil the expectations of the struggle for liberation towards a socialist Zimbabwe. But amidst growing disappointment with what has not been delivered by the government to the poor, the NGOs are providing the resources to meet gaps in the government's own programmes.

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Individual collectives may be visited by officials of the Department of Cooperative Development.

Appendix 1. Exchange Rates

The local currency, the Zimbabwe Z\$ has depreciated steadily since a one-off devaluation of 20% in 1982. Recent trends in the exchange rate are as follows for Z\$1:

	<u>£ sterling</u>	<u>US\$</u>
1980	0.664	1.586
1981	0.730	1.394
1982	0.671	1.088
1983	0.623	0.904
1984	0.571	0.666
1985	0.423	0.609
1986	0.405	0.596
1987	0.323	0.601
1988	0.287	0.514
1989	0.274	0.441
1990	0.196	0.378
1991 (May)	0.192	0.333

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