

XO-AMU-913 A
ISBN = 52822

IMPACT EVALUATION
of the
IBBWE MUNYAMA COMMUNITY DEVELOPMENT PROJECT

by

Mutaba Mwali
Department of Economics
University of Zambia
Lusaka

for

The Salvation Army World Service Office
1025 Vermont Avenue, N.W.
Washington, D.C. 20005

NOVEMBER 1982

162

TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENT	i
I. INTRODUCTION	1
II. BACKGROUND	1
III. EVALUATION METHODOLOGY	4
IV. PROCESS	5
A. OBJECTIVE	5
B. IMPLEMENTATION	5
1. UPGRADING OF ACCESS ROADS	5
2. CROP PRODUCTION AND MARKETING	8
3. HEALTH AND NUTRITION INTERVENTIONS	12
V. COST	14
VI. IMPACT	17
A. ECONOMIC	17
B. HEALTH	18
C. SOCIAL	18
VII. SUSTAINABILITY	19
VIII. INSTITUTIONAL MEMORY	19
IX. SPIN-OFF PROJECTS	20
A. EDUCATION	20
B. LIVESTOCK	21
C. WATER SUPPLY	21
D. MARKETING	22
X. CONCLUSION	23

164

ACKNOWLEDGEMENT

This report has been made possible thanks to Leo and Virginia Goodfellow (Ibbwe Munyama), Captain Roland Sewell (Salvation Army headquarters, Lusaka), Sheila Anderson (SAWSO, Washington, D.C.), and the numerous Ibbwe villagers who freely informed us about the programme.

My special gratitude to Thomas Mabwe who helped me gather the information, write and type the report.

165

I. INTRODUCTION

This report is an impact analysis of the Ibbwe Munyama community development programme located in the Southern Province of Zambia. Ibbwe is composed of four villages namely: Bulongo, Chota, Muyaya and Chiulaula. The area under study extends over 10 kilometers in radius from the centre of Ibbwe and has a population of approximately 1,000.

II. BACKGROUND

Ibbwe Munyama was first established as a colonial boma in then Northern Rhodesia, but in 1927 it was leased to The Salvation Army who put up a primary school, a hospital and a secondary school. However, The Salvation Army had to abandon the Ibbwe centre in 1945. This abandonment came about as a result of the completion of the existing Lusaka - Harare Highway. After the construction of this new road the population density around Ibbwe Munyama sought settlement along the new route. Because of this exodus The Salvation Army moved their institutions to Chikankanta where they are still in existence, serving the Gwembe Valley population of 45,000.

This course of events meant that for the few people who remained in Ibbwe, life came to a 'standstill'. The dirt road to Ibbwe was neglected and nearly impassable by vehicle. Only a rough ox-track joined Ibbwe to the Lusaka-Chirundu road. Farmers had increasing difficulty in transporting crops to market and agricultural production eventually stagnated below the subsistence level. The coming of the Rhodesian liberation war worsened the plight of the people of Ibbwe Munyama. Even the minimal government services that were offered

166

(i.e., supply of fertilizer) had to be discontinued. Mention should be made that people then had to collect fertilizer from the depot which was a distance of about 30 kilometres and transport it by headload. Because of these factors even those who were considered as emergent farmers of the time left the area. Therefore, one can say that from 1945 until 1981 life at Ibbwe Munyama was nearly impossible.

However, the last quarter of 1981 had yet to open a new chapter in the story of Ibbwe Munyama. During this period Leo and Virginia Goodfellow, Quakers who have been brought up in nearby Gwembe Valley, got interested in the escarpment area of Ibbwe Munyama and its people. After finding out from the Lands Department in Lusaka that the piece of property in question belonged to The Salvation Army, Leo did not hesitate to approach The Salvation Army Headquarters in Lusaka. The Salvation Army agreed to have the Goodfellows, as Quaker Peace and Service volunteers, use the land for a demonstration farm and farmers' training program, but at that time could not promise Salvation Army funds to assist with the project.

Shortly after that agreement was made, a SAWSO project officer, Sheila Anderson, was in Zambia on technical assistance assignment. Salvation Army headquarters in Lusaka identified Ibbwe Munyama community development as a priority interest of the local Salvation Army if outside funds could be obtained for project support. Together, Leo and Ginnie Goodfellow, Sheila Anderson and Captain Roland Sewell (Salvation Army Property Secretary and qualified civil engineer) visited the project site. Based on interviews with villagers and direct observation, community needs were assessed. Out of that needs assessment grew a proposal for project funding that was submitted for approval to The Salvation Army International Headquarters in London, England and in turn relayed to SAWSO in Washington, D.C. for Matching Grant support.

To better know the people and their needs and to best conduct on-site project management, Leo and Ginnie Goodfellow moved to Ibbwe. The initial community needs assessment proved quite accurate. Infant mortality at that time was about 60%. Malnutrition, including severe kwashiorkor, was widespread. Food production was below subsistence level. Because there were no inputs such as fertilizer and seed, production was at a standstill. Some sorghum was being grown, but because of too much rain in the area it was going to waste. Inaccessibility to the area compounded the problem. Cotton which was harvested in 1973 was only moved to the market in 1981 after project implementation had begun.

To alleviate the suffering of the people, Leo and Ginnie started bringing in famine relief supplies such as mealie meal to sell at cost to the villagers. Before Leo and Ginnie came to Ibbwe, people who had cash and could manage the load used to buy needed commodities in Kafue and carry headloads to Ibbwe, a distance of more than 30 kilometers. It is interesting that although most villagers were not seemingly engaged in any form of profitable production, money was not in short supply. The people of Ibbwe Munyama apparently did manage to grow marijuana and this was their only source of income. However, since September 1981, agriculture production has become a reality once more for the people of Ibbwe and community health status has already improved.



III. SCOPE OF STUDY AND EVALUATION METHODOLOGY

The Ibbwe Munyama community development programme completed its first year of existence on 15th September, 1982. SAWSO, the funding agency, has seen fit to assess project impact to date, hence this evaluation study.

Since this analysis has been done for SAWSO it is primarily concerned with SAWSO's contribution to the Ibbwe Munyama community development programme. This primary concern is not in any way meant to undervalue the contributions of other agencies and individuals to Ibbwe's development. The contention is that without SAWSO's efforts what is happening in Ibbwe Munyama might not have happened—at least at this point in time. It is SAWSO which has acted as the catalyst and enabled other agencies and individuals to fit in and participate in the programme. Not to overlook these efforts, and for the sake of looking at the programme in its totality, these other contributions have also been incorporated in the study.

The time period under consideration is from 15th September, 1981 to 15th September, 1982 which marks the first year of the project. Inadequate quantitative data and the fact that some of the facilities have just been completed and have not yet started offering services have ruled out the use of criteria commonly used in evaluation. We have relied mostly on impact analysis of the programme from the cost side. We have tried also to look for effectiveness and efficiency indicators where possible. Data has been collected through interviews with the project managers, interviews with Ibbwe villagers, and from the quarterly project reports to SAWSO.

IV. PROCESS

A. PROGRAMME OBJECTIVE

The stated objective of the programme is to motivate more than 200 farmers (men and women) in the Ibbwe area to use their potential to improve the standard of living and health status of the Ibbwe community by increasing local food production.

B. PROGRAMME IMPLEMENTATION

In an attempt to achieve the above stated objective, SAWSO funding has been directed in three major fields, namely: upgrading of access road, crop production and marketing, and health and nutrition. Below we present an evaluation of individual projects.

1. UPGRADING OF ACCESS ROAD

a. APPROPRIATENESS - As stated in the introduction the Ibbwe Munyama access road has been neglected ever since the existing Lusaka-Harare highway was constructed. This meant that the only connection between Ibbwe Munyama and the rest of the country was through an ox-track that joined the Lusaka-Chirundu road. This has been one of the major constraints on the development of the area. Needless to point out, the Ibbwe Munyama community had not seen a motor vehicle in five years until Leo and Ginnie Goodfellow came in 1981. Faced with such a situation, the appropriateness of the upgrading of the access road component of the project cannot be questioned.

170

b. INPUTS

Since the programme started operating, work has been done on 68 kilometres of the access road, at a total cost of K10,112 out of which K5,795.08 came from SAWSO. The breakdown of the work done is as follows:

- Ibbwe to Chikanzaya (12 kms)
- Ibbwe to Sikoongo (24 kms)
- Shamboko to Chikanzaya (32 kms)

For upgrading the access road the programme hired a grader from a private contractor. This was the cheapest contractor available. Other contractors could have asked for twice the amount. The grading was done at a cost of K8,662. SAWSO's contribution on grading was K1,688, and K4,107.08 of SAWSO funds was spent on paying local labour and the construction of a bridge. In addition to this is an immeasurable contribution of labour in the form of self-help. On the Ibbwe-Sikoongo road alone, 50 people put in free labour for one week by assisting in the stumping and levelling. To reduce on the costs, only steel, cement, and asbestos rings were bought from the outside. Other items like sand, stones and water were locally secured.

171

c. OUTPUTS

The outputs of the upgrading of the access road have to be looked at after considering the situation that prevailed before 1981 as stated in the introduction. Apart from facilitating the movements of the programme staff, the improved road now allows for the movement of:

- Farm inputs and outputs by the Southern Province Marketing Co-operative Union;
- Sick people to the hospital and medical staff from Chikankata mission;
- Urban traders who come to buy goats and cattle;
- Government officials;
- Agricultural advisors and salesmen;
- Interested visitors.

Above all, the upgrading of the access road has reduced the travel time from Ibbwe to Lusaka-Chirundu road by two hours. In spite of these improvements, more work remains to be done on the road to cater for other vehicles apart from those with four-wheel drive.

2. CROP PRODUCTION AND MARKETING

a. APPROPRIATENESS - Between 1945 and 1981 agriculture in Ibbwe was at a standstill. Most people could not grow crops because access to markets and supplies was nearly impossible. The few farmers that applied fertilizer and used hybrid maize could only manage to buy two or four bags of fertilizer from a supplier 44 kilometres away. The Ibbwe area was never self-sufficient in foodstuffs and had to depend on mealie meal from town. Mealie meal had to be bought from Kafue and carried by headload from tarmac which is a distance of more than 30 kilometres. Those who could not afford to buy food had to live in starvation scavenging any available fruit and root crops, hence the rampant malnutrition. It is in this context that crop production and marketing have been included as vital components of the programme.

b. PLANNED ACTIVITIES

The project plan includes the training of more than 200 farmers over a period of two years in improved farming methods. Small groups of farmers are to be trained in the use of alternative crops, use of hybrid seed, compost making, planting techniques, irrigation, etc. On the marketing side the assistance is on the delivery of inputs and implements and transporting harvested crops to market at minimal cost.

112

c. INPUTS

1.) EXTENSION AND TRAINING - The programme has an agriculture extension worker paid by the project who together with the Goodfellows are the main input in the training of farmers. The government agriculture extension worker who is stationed at Chikanzaya also helps in the training programme.

In the first year attention was focused on the 50 members of the newly formed cooperative at Ibbwe and on the household members who assist them in crops production. Alternative crops have been introduced to these households as part of the programme. Apart from encouraging the growing of hybrid maize, trainers have been promoting beans, groundnuts, and a variety of green leafy vegetables.

2.) COOPERATIVE - The program established a local cooperative consisting of 50 members. The cooperative follows operation procedures according to guidelines provided by the Southern Province Marketing Cooperative Union. All members participate in decision making.

a.) CREDIT - During the first year, members of the cooperative had access to a revolving loan fund for seed, farm tools, oxen, fertilizer, etc. The loan system is being run without interest in the first two years. The end of year financial report puts the amount loaned out at K5,709.44. Most loans averaged K50.00 to K75.00, however several farmers were confident of handling much larger loans.

17/11

b.) TRANSPORT - When the Southern Province Marketing Cooperative Union (SPMCU) fails to deliver required supplies to Ibbwe (as they frequently do), the programme staff transport fertilizer and seed from the nearest point to Ibbwe. In 1981 SPMCU transported 200 bags of fertilizer and the programme staff transported 400 bags. This year the Union brought in 800 bags of fertilizer whereas programme staff transported 1,000. Also, the programme loaned bags to farmers at harvest time which the SPCMU later reimbursed.

d. OUTPUTS

The marketed maize surplus from the 1981/82 season is 800 (90 kg) bags of maize. At the 1981/82 producer price this amounts to K11,960. 750 bags were sold to the Co-operative Union and 150 bags retained for local use by the local co-operative. When examining this figure it has to be appreciated that it only represents the maize sold to the Southern Province Co-operative Union and does not include the maize retained by the farmers.

Farmers also harvested sufficient vegetables which they sold mostly locally. Small amounts of beans and groundnuts were also harvested and used locally.

TABLE 1

INCREASE IN CONSUMPTION OF FARM INPUTS AND HECTAREAGE (AVERAGE)

	Fertilizer bags (25 kg.)	Seeds Bags (40 kg.)	ha	No of famers
1980/81			1.4	
1981/82	4.6	4.23	3.0	50
1982/83	13.4	4.78	4.5	50

Source: Ibbwe Munyama Credit Forms

Loan Repayment

Out of the 50 loanees from the 1981/82 season only 2 have delayed to repay the loan.

3. HEALTH AND NUTRITION

a. APPROPRIATENESS - The nearest hospital is at a distance of 48 kilometers. With the bad road that existed before 1981 transport to the hospital was a critical problem for the community. The Goodfellows found the mortality among children of one to six years to be about 60%. With the food shortages that people faced, malnutrition compounded the health problem. It is against this background that the programme found it imperative to include health and nutrition in its plan.

b. INPUTS - The major item of expenditure so far has been the construction of a clinic and a shelter at a cost of K10,000. This has been simply constructed and is one to which the people can relate and later on manage to maintain. The bricks and foundation are from an old building. The sand and timber were locally secured. The main items that were brought from outside are cement and skilled labour. The programme employed a plumber, a carpenter and one to thatch the roof. These tradesmen in turn trained local people. A comparable structure is likely to cost not less than K30,000. The building has a life span of a least 25 years and the thatch roof 5 years. The cheapest government rural health centre with 9 beds and labour room costs K150,000.

Until the newly constucted clinic is staffed, equipped, and operational, the Goodfellows treat minor cases at their home. Serious cases are driven a distance of 48 kilometers to the hospital. The Goodfellows use their two small vehicles as ambulances.

171

Since the programme began in September 1981, a mobile health team from The Salvation Army's Chikankata hospital in the Gwembe Valley has visited Ibbwe on a monthly basis. The mobile outreach team conducts under-fives clinics at Ibbwe, providing routine child and maternal health care (i.e., immunizations, pre and post natal care, etc.).

The programme also operates a women's club. The membership stands at 36 women. They meet once a week to learn primary health care, sanitation, sewing, and cooking ideas intended to promote improved nutrition amongst the people (i.e., introduction of beans, groundnuts, and green leafy vegetables into local diet).

C. OUTPUTS

The clinic is not yet operational but is expected to open in January 1983. The facility is planned to serve an area population of approximately 3,000 to 5,000 people. Once operational, it will definitely contribute greatly to the improvement in the health of the people. In the meantime the Goodfellows continue doing commendable work in the field of health. They have so far transported 33 serious cases to the Chirundu hospital (48 kilometers). Out of the 33 cases, three children and two adults died. No doubt the 28 that survived owe it to the programme. Minor cases are dealt with by the Goodfellows at Ibbwe but records are lacking.

The improvements in nutrition status is difficult to assess. It can only be assumed that with increased and diversified food production combined with education, there should be improvements.

V. COST

A. PROGRAMME EXPENDITURE

1. LOCAL ADMINISTRATION & PERSONNEL - The programme is headed by Captain Roland Sewell, a project officer based at The Salvation Army headquarters, Lusaka. Captain Sewell's salary is a contribution to the project by the local Salvation Army. He is responsible for quarterly reporting to SAWSO. This project officer works in close cooperation with the two project managers, Mr. and Mrs. Goodfellow, who are members of the Religious Society of Friends (Quakers). The Goodfellows were born and brought up near the Ibbwe area. Between them the Goodfellows have skills in agriculture, mechanics, and horticulture. The cost of the Goodfellows is a contribution to the project from Quaker Peace and Service.

The Ibbwe community development programme is run by a committee consisting of two each from: The Salvation Army, Quaker Peace & Service, and headmen of the local Ibbwe community.

The following is the permanent staff position at Ibbwe centre:

2 programme managers

1 extension worker

1 driver

1 lorry mate

2 mechanics

The programme spent K1,984.00 on personnel by 15th September, 1982. (This does not include the Goodfellows salary which was provided by Quaker Peace and Service.)

2. TRANSPORT - At the moment the programme has one lorry (K15,000), one motorcycle (K1,500), and two vannedettes which are personal vehicles of the project managers. Running and maintenance costs of the two personal vehicles are met by the programme. The expenditure on travel and vehicle maintenance in the first year of the programme is K13,091.63. This expenditure is not surprising considering that transport is the only lifeline for Ibbwe and as such this expenditure is justified by any standards. These are the only vehicles known to the area. Moreover the clinic, school, road, and services to the crop and livestock industries could not have been undertaken without these vehicles. About 80% of the transport costs are on hauling building materials, 10% on transporting farm inputs and the remaining 10% on the 'ambulance service' and general use.

3. STAFF HOUSING & WATER SUPPLY - The programme has built simple housing for project managers and overnight visitors to the programme area. By 15th September 1982 about K10,000 had been spent on it. But the bricks, sand, timber and grass for thatch were locally secured. In addition a further K4,148 has been spent on water supply to the homestead area. The homestead is composed of a house for the project managers, a storeroom, and four visitors' huts. Bricks for this project were collected from old buildings while the rest of the construction work was paid for by SAWSO.

150

B. PER CAPITA COSTS

TABLE 2

SAWSO EXPENDITURE IBBWE MUNYAMA---SEPTEMBER 1981-SEPTEMBER 1982

<u>ITEM</u>	<u>EXPENDITURE (KWACHA)</u>
Personnel	K 1,984.00
Loan Fund	5,709.44
Access Road	5,795.08
Vehicle and Radio Equipment	15,660.38
Construction	20,557.79
Water Supply	4,148.09
Travelling and Vehicle Maintenance	13,091.63
Communications (SA, Lusaka)	<u>683.89</u>
TOTAL:	K67,629.30
	U.S.(\$83,184.04)

Source: Financial Report - 16th June, 1982 to 15th September, 1982

Table 2. shows construction (clinic and staff housing) vehicle and vehicle maintenance to be major items of expenditure in that order. This comes as no surprise considering the statement of activities presented above.

All the above items of expenditure have direct bearing on the people of Ibbwe numbering 1,000. It is only the access road and proposed clinic services which extend project influence to areas beyond Ibbwe. This gives us a cost per capita of K67.63.

121

VI. IMPACT

The programme has only been in existence for one year, yet we are able to see indicators of progress in all spheres that have been attempted.

A. ECONOMIC - The major indication of the development process going on at Ibbwe Munyama is the influx of farmers who are coming into the area from the surrounding regions. Interviews with these immigrants verified that they had been attracted to Ibbwe by prospects brought about by the programme. People are running from places like Gwembe Valley where persistent drought has prolonged famine. Some of the immigrants are even coming from better off areas like those along the main road linking towns. Most of these immigrants are relatives of Ibbwe villagers who left the area years ago. Encouraged by Ibbwe's new infrastructure, these farmers are returning to the area in a steady stream (thirty new families to date) to take advantage of the improved economic conditions.

Before the programme commenced, there used to be a critical shortage of food in the Ibbwe area and people had to buy mealie meal from town. In order to afford the mealie meal they grew marijuana, which they found easy to sell. Just a year after the programme started, the farmers are able to market 800 (90 kg.) bags of maize and it has been observed that they have not grown any marijuana this year, at least not for sale. Between September 1981 and July 1982 the programme sold more than 2,000 bags of mealie meal to the community as famine relief. This year, due to increased local harvests, improved access roads, and agriculture co-operative marketing services, the programme does not expect to mount a similar exercise. The improved access road has definitely facilitated the major economic development that has taken place.

182

B. HEALTH STATUS - As has been indicated elsewhere in this report, it is difficult so early in project implementation to measure impact of improved health status of the Ibbwe Munyama community. It is obvious from direct observation, however, that famine relief supplies brought into the area by truck from September 1981 through July 1982 (the period prior to the first programme harvest) did much to alleviate malnutrition. In addition, monthly under-fives clinics conducted by the mobile health team from Chikankata hospital have provided regular preventive health treatment (i.e., immunizations, etc.) for the local population. In the first year of the project, infant and child mortality decreased from 60% to only 3 deaths per child population of approximately 500. This dramatic impact on community health status is a direct result of the upgraded access road and improved accessibility to the Ibbwe area.

C. SOCIAL CHANGE - Although the programme is still in its infancy, its influence on the social behavior of the people of Ibbwe is already noticeable. The programme has introduced projects that have brought people together to achieve a common goal. People are working together on self-help projects (i.e., upgrading of road), in women's club, and in the operation of the agriculture co-operative. These groupings have definitely influenced the ways in which people relate to each other and also how they look at themselves as a community. The development is also bringing new settlers with their varied experiences.

VII. SUSTAINABILITY

The programme has so far been mostly financed by outside sources. One of these sources is SAWSO. The funding from SAWSO has stimulated funding from organizations and individuals within Zambia. So far the government has not come in to show what it is capable of doing for the people of Ibbwe Munyama. The pertinent question to ask is from where will future funding come? And, for how long will that continue? There is a need for the government of Zambia to show concern by investing in Ibbwe Munyama. It is likely to prove difficult for the programme to find funds to make the access road safe for all types of vehicles throughout the year. It is here that the government can make a start. The people of Ibbwe Munyama are highly motivated and self-reliant in many ways. This is an opportunity which should not be lost.

VIII. INSTITUTIONAL MEMORY

Before September 1981 very few people and organizations in Zambia knew anything about Ibbwe Munyama. Even the people of Ibbwe Munyama itself did not know what the future held for them. This cannot be the case today after the work that has been done over the past one year by The Salvation Army.

The Salvation Army through the Ibbwe Munyama Community Development Programme has been able to demonstrate to people what they can do for themselves. Through the initial efforts of the Salvation Army other organizations and individuals are now coming forward to contribute to the development of Ibbwe. This is evidenced by the spin-off projects as shown in the following section of this report.

The Salvation Army has spread the information about Ibbwe through the news media and also when contacting potential sponsors. As a result of these efforts there have been an increasing number of visitors to the programme and such visits in most cases have yielded donations.

IX. SPIN-OFF PROJECTS

A. EDUCATION - The children of Ibbwe Munyama have to walk 12 kilometres to the nearest school at Chikanzaya. Only the older children have the stamina to cover the distance of 24 kilometers each day. To provide schooling for the younger children, as well as to cater for the increasing population, a primary school has been constructed at Ibbwe. The local people supplied 10,000 burnt bricks for the construction of the school and of a teacher's house. They were also engaged in the clearing of the site as well as the laying of the foundations. Sand and bricks were transported to the construction site by the people using the project truck. Other materials for the school such as steel, asbestos and timber came from Lusaka and were paid for by the Rotary Club of Lusaka.

In addition a well has been dug by the local villagers to supply water to the school and the teacher's house. Two locally trained staff assisted the villagers in digging the well. It is planned that the school will open in January 1983 for Grades I and II. There are plans to extend the services to include Grades III and IV in the near future.

B. LIVESTOCK VETERINARY SERVICE - Apart from being traditional farmers, the people of Ibbwe Munyama are also cattle owners. At the time the project was being introduced, the cattle population was 150 herds and decreasing rapidly due to tick-borne disease. To increase cattle population, veterinary services were introduced. Under this scheme the government supplies drugs every two months while dipping and spraying for tick-borne disease is being done by the local community. Since the dipping was introduced at Ibbwe about three months ago, no deaths have been reported. Cattle population has, instead, increased to 280 herds. Part of this increase is due to the number of cattle which farmers bring from the nearby valley where hunger is threatening the life of both the people and their animals. A system of recording cattle has also been introduced. Animals which belong to the same person are labelled with tags bearing the same colour and number.

C. WATER SUPPLY - Water, of course, is an essential commodity for livestock and agriculture production (irrigation) as well as for human beings. So far three wells have been sunk at Ibbwe: one at the clinic, one at the school, and one at the staff center. There is critical need for additional sources. Immediate plans to increase water supply for village use include the sinking of a borehole to be powered by a wind driven pump. Future plans for the area include building 20 dams, 20 wells, and 3 large weirs. Funds for these water projects are being donated by World Vision and The Salvation Army in Australia.

104

D. MARKETING SERVICES - It should be noted again that agricultural production at Ibbwe is now carried out on a co-operative basis, although efforts to register Ibbwe's 'Mapenzi Co-operative' with the SPCMU have been frustrated by administrative machinery. Repeated promises have not produced action. Ibbwe project management has now approached the Credit Union Savings Association (CUSA) so that Ibbwe can be registered under the CUSA umbrella. This should give Ibbwe's Mapenzi Co-operative the opportunity to get loans from financial institutions such as commercial banks. Apart from the possible extension of loans, services should have been made more readily available to the Ibbwe cooperative under the SPCMU system. Despite all their frustrations in dealing with SPCMU, the Mapenzi Co-operative has succeeded on its own with SAWSO loan funds. Under the co-operative, 50 farmers applied for loans from The Salvation Army during the 1981/82 season. These loans are given in the form of inputs such as fertilizer, seeds, and oxen. There is no criteria for giving loans. The loan agreement with the farmer is that his initial loan must be repaid in full to the co-op before he can apply for a second loan, etc.

In view of the fact that two additional co-operatives (each with 50 members) have been formed in the Ibbwe area under the Mapenzi Co-operative umbrella, funds are being sought to establish adequate revolving loan funds to firmly establish these new co-operatives.

121

As has been stated above, funds for the Ibbwe community development project have come from a variety of sources. The U.S. Ambassador donated K5,000 of American Embassy Self-Help Funds to purchase 22 plough oxen for Ibbwe's Co-operative loan fund. World Vision has promised \$40,000 to \$50,000 over a 4 year period for water and health projects at Ibbwe. Help the Aged has also donated funds for elderly single women to purchase seed and fertilizer. Rotary Clubs of Lusaka and Quaker Peace and Service donated money for road construction while a local businessman also contributed some money towards the shortfall. The owner of the tractor which graded the access roads did not charge for the last two days that he worked on the road. Roan Consolidated Mines also donated money for the sinking of the well to provide water to the clinic. The villagers also put in a lot of effort by contributing voluntary labor on most of the projects that were undertaken. In all, more than \$57,000 in cash has already been donated by private organizations and individuals to support Ibbwe Munyama community development activities that are spinoff projects which resulted from SAWSO Matching Grant project activity.

X. CONCLUSION

This report has concentrated on specific inputs and outputs of the SAWSO-USAID Matching Grant project activity and has tried to demonstrate how relatively modest inputs have had significant impact in just a twelve month period. Credit for this must be given to the on-site project managers, Leo and Ginnie Goodfellow. The Goodfellows' combined expertise in agriculture, their admirable rapport with the villagers, their good judgement concerning project expenditures, their general knowledge of the local culture, their awareness of community needs, and their dedication to the self-help development concept have been major factors behind the success of this project to date. The successful implementation of this self-help programme must also be credited to the Ibbwe community. The self-motivation of these villagers to work to improve their standard of living and health status has been vital to project progress and has been a continuing inspiration to the project managers. It is this community appreciation for knowledge and the wherewithal to help themselves that has led SAWSO and other donors to participate in the development of Ibbwe Munyama.