

People's participation: Zambia

ABSTRACT

The idea behind the People's Participation Programme (PPP) of the Food and Agriculture Organization of the United Nations (FAO) grew in the early 1980s in response to the 1979 World Conference on Agrarian Reform and Rural Development (WCARRD) in Rome. The programme aims to give the rural poor a more active role in development, enhancing collective self-help capacities through promotion of self-help groups. These groups, assisted by trained promoters, are organized around an income-generating activity common to the members. Since the programme began in 1982, 14 pilot projects have been implemented in Africa, Asia and Latin America.

The PPP project in Zambia is one of the most successful of the seven in Africa. The innovative experience described here charts the three-phase 14-year rural organization-building project in Western Province, highlighting problems overcome and lessons learned. Funded by the Government of the Netherlands, executed by FAO and implemented by the Department of Agriculture of Zambia's Ministry of Agriculture, Food and Fisheries, the project initially covered only three districts in the province. By 1996, it was operating in all six. Because of the prevalence of poor sandy soils, these areas are among the least agriculturally developed.

There were few traditional organized groups among the rural population in Western Province, particularly those engaged in income-generating activities. It is a poor province with a land area of 126 386 km² and a scattered population of only 610 000 people and lack of organized groups made it impossible to establish a cost-effective communication and development support network. Attempts to promote a Provincial Cooperative Union had failed, rendering it virtually impossible to support development work. Scarcity of income and employment-generating opportunities for the poor had led to substantial migration, particularly men, to urban areas in search of work. Women had consequently assumed responsibility for managing farm households, but were marginalized because they were not involved in development activities or extension services. Economic decline was aggravated by government handouts that bred dependence on grants and credits.

The project covered 32 action areas, in which there were 15 action area committees, or inter-group associations (AACs) and 30 locally recruited group pro-

motors to facilitate formation and development of self-help groups. In order to maintain relevance to local communities, group promoters living permanently in the action areas were recruited and given in-service training to compensate for low levels of formal education. Five coordinators supervised the work of promoters at district level.

The PPP focused on forming self-help groups, which were kept to 8-15 members to facilitate collective problem solving and group learning. Group membership was as homogeneous as possible in terms of socio-economic status and common interests, to minimize conflict between members. The main target beneficiaries were rural poor women with low incomes, limited access to services and poor nutritional status. Group promoters were predominantly female. They provided basic training on such issues as group formation and dynamics, group planning and problem solving. Groups then formed and identified their activities, typically including handicrafts, agricultural production, fishing, sewing or fruit processing. The group promoters then provided additional practical training in basic agriculture, bookkeeping, credit/savings and small business management.

Efforts were made to integrate PPP fully into local institutions to ensure sustainability and continuity. The PPP credit component, valued initially at US\$30 000 was administered by the Western Province Cooperative Union (WPCU) on behalf of the programme. The credit component did not work well, however: few groups gained access to loans and the repayment rate was a mere 50 percent. The PPP changed to a "savings first" strategy and took over management of the credit programme, improving efficiency and stimulating saving among group members.

From zero savings in 1982, groups had an average US\$28 in savings in 1997, to be used by groups in times of crisis or lent to members. The economic situation of group members improved markedly as their incomes and assets increased. In spite of droughts, production of major crops rose significantly. An improved standard of living was reflected in increased consumption of fish and meat and the number of daily meals, which went up from two to three.

With the collapse of the cooperative movement, there was no local structure to support PPP groups, so the PPP provincial support team was changed into a non-governmental organization (NGO) called the People's Participation Service (PPS). This ensured that activities initiated under PPP were sustainable and, as long as some donor support was rendered to PPS, more groups were formed.

The PPP experience provided a solid base for the further development of self-reliant groups in Western Province. At the time of writing, two years after termination of FAO assistance, the process continues. In December 1998, the

province had a network of 419 groups, linked in 22 associations in 34 action areas and serving a total membership of 4 263 persons, 75 percent of whom are women. According to the 1998 project report, this membership represents 14 800 household members. The PPP concept has demonstrated that participation is only possible when rural people can pool resources in pursuit of objectives they set for themselves. Groups are voluntary, self-governing and built around income-generating activities. They have increased members' access to other rural services such as agricultural extension, literacy and health and created a forum for women in which they can share ideas, empower themselves and increase their confidence in decision-making. One of the most striking outcomes of group formation is that PPP members are now called upon to lead community work.

The project benefited from a study tour to a PPP project in Sri Lanka organized for three Zambian women, who were able to observe people's participation activities and inter-group associations in a different setting. The Zambian team took part in discussions and made field visits, during which the women noted that women's groups in Sri Lanka were more active than men's groups and had become self-reliant. PPP field staff from Pakistan, Sri Lanka, Tanzania and Zimbabwe visited the project, exchanging ideas with Zambian counterparts, who learned how successful approaches could be adapted to fit Zambian circumstances.

The most important lesson is that development depends on the active involvement of people working collectively for mutual benefit. No enticements were used to encourage people to form groups. The concepts of group formation, sharing of knowledge and empowerment within groups gave women a voice in development, enabling them to access services which would otherwise have been beyond their reach. Sustainability is achieved by forming groups around an income-generating activity identified and financed by the members themselves.

The project took more than 14 years to develop a sustainable network of self-help groups, however, demonstrating that a long-term perspective is necessary. In Western Province, the process of forming groups involved fundamental changes in rural people's attitudes and habits, which took time. It must be stressed that success of the PPP project in Zambia was achieved with a comparatively modest outlay of funds. Its cost-effectiveness resulted from reliance on locally recruited and trained staff, a simple implementation framework and, above all, the power of group work. A further lesson is that credit alone is not enough to stimulate sustainable development; it must be supplemented by savings. The savings first concept created a sense of responsibility and financial self-reliance.

The PPP experience in Western Province had a positive impact on incomes and food security in the area, both critical for long-term development of rural communities in the developing world.

INTRODUCTION

Administratively, Zambia is divided into nine provinces: Southern, Eastern, Western, Northwestern, Copperbelt, Luapula, Lusaka, Northern and Central. The innovative experience described here concerns Western Province, which is divided into six districts: Mongu, the provincial capital, Kaoma, Sesheke, Senanga, Lukulu and Kalabo.

The province is characterized by sandy soils and highlands ranging from 800 m in the southwest to 1 200 m in the northeast. Between these highlands lies the floodplain of the Zambezi river and its tributaries, which covers about 13 000 km².

The population of Western Province in 1993 was 607 000 only 7.8 percent of the national population, with an annual growth rate of 2.2 percent. Women accounted for 54.1 percent. Average density is 4.8 per km², far below the national figure of 10.4 per km². The 1986 detailed Labour Force Survey indicated that 15 percent of women and 11 percent of men were involved in subsistence agriculture.

The sandy soils in much of the province make construction of all-weather roads difficult. Apart from the tarred Lusaka-Mongu-Senanga road, routes are suitable only for four-wheel-drive vehicles. The dispersed population is divided in half by the Zambezi river, which is an obstacle to east-west travel during the dry season and necessitates water transport in the floodplain during the rainy season. Rural electrification and telecommunications facilities are lacking in most of the province.

The main crops are maize, rice, millet, sorghum and cassava. Maize ranks first in terms of area cultivated, probably a result of past agricultural policies biased towards maize, but production levels are low. On the other hand, the province, with access to abundant water in the Zambezi flood plain, is the country's largest producer of rice.

The province is still among the least agriculturally developed areas in the country, with Northwestern and Luapula provinces. Unlike the other provinces, however, Western Province's poor agricultural production has been a result of poor sandy soils. Low production, scattered population and a weak communications infrastructure have hampered efforts by the government and NGOs to promote cultivation of exotic and traditional crops.

Government emphasis has recently shifted towards promotion of more agronomically suitable crops: rice in Kalabo, which is endowed with wetland and plains, cashew nuts in the sandy soils of Mongu district and sunflowers in Kaoma

⁶⁸ Figures from the 1993 census.

district. Maize, although encouraged in all districts, has proved viable over the years only in Kaoma district, which is the province's main bread basket.

Western Province is one of the major cattle production regions of Zambia and is home to about 25 percent of the country's cattle. The proportion of exotic breeds to traditional breeds is low compared with other cattle-producing regions and most cattle are raised by communal grazing. Common local breeds have high disease resistance suited to their natural habitat, fairly good beef formation but slow reproduction rates. Cattle sales constitute one of the most important sources of income in the province.

The province has abundant water and fisheries resources and fishing is among the major economic activities. The low level of economic activities in the province means that employment opportunities are scarce; the net outflow of labour, mostly men, from the province in search of employment in urban areas is not surprising. Geographic dispersion of the rural population means that labour shortages are frequent. Food produced in the province is insufficient to meet requirements.

PRE-INNOVATION

Unlike other parts of Africa, Zambia's Western Province has no traditional organized mutual aid groups among the rural population focusing on income-generating activities. The only self-help groups tend to be organized around temporary or seasonal activities, such as organizing a funeral or pooling labour for ploughing or harvesting. Similar informal work groups exist in West Africa, known as *naam* groups in Burkina Faso or *nnoboa* groups in Ghana, which normally disband once the activity has been completed.

Informal groups exist in towns among regularly salaried employees, mostly savings and credit associations where members make regular contributions to a revolving fund and the total amount is given to individual members in rotation. These are called *chilimba* in Zambia, *esusu* in Nigeria and *tontine* in Cameroon. Because of the financial transactions involved, groups tend to stay together much longer.

Before and after independence, efforts were made to organize people into community development groups. These groups were loose alliances largely among women, largely non-income generating and concentrated on activities such as teaching childcare, knitting or other activities. They usually served only to entrench the traditional roles of women.

As in most of Zambia, efforts to mobilize the rural population in Western Province for economic activities were limited mostly to government-sponsored cooperatives. Although they played an important role in opening up rural areas

for agricultural development, these cooperatives had less success in forming member-based rural financial organizations. Government involvement in formation and management of cooperatives led to the feeling that they were government institutions. People joined insofar as they saw them as the only access to government handouts and subsidized services. Women's role in cooperatives, the only form of organized economic grouping, was very limited.

In Western Province, a poor province with a total land area of 126 386 km² and a population of only 610 000 people, lack of organized groups made it almost impossible to establish cost-effective communications and development support. It is not surprising that previous development attempts, including establishment of a Provincial Cooperative Union in Western Province, had made little progress towards this objective. It is virtually impossible to support development work in a sandy province with a population density of about 4 people/km² and few all-weather roads or other means of communication.

Lack of local development and limited income-generating and employment opportunities resulted in a poor provincial economy. This led to further migration of men to urban areas, leaving women with family responsibilities. The government's response was to give as many handouts as possible, hoping to stimulate economic development. Instead, the policy led to further economic decline as the population became dependent on government handouts, including subsidized credits that undermined collective self-help initiatives.

The few economic activities in the province, such as cattle and rice marketing and some maize in Kaoma district, were confined largely to men. Women were not involved in development activities; their role was restricted to growing traditional crops for domestic consumption, with very little for sale. Limited agricultural production, particularly among women, was aggravated by lack of extension services and extension workers' perception that agriculture meant production by men of surplus maize for sale.

Incomes in rural areas were low, because of an inappropriate structure for supporting rural communities. Several development projects and government programmes were operating in the province but farmer access to them was hampered by the scattered nature of the population and absence of cost-effective ways of reaching the rural poor.

At WCARRD in Rome in July 1979, the effectiveness of past efforts to promote rural sector development and eradicate hunger and malnutrition was criticized. The need for development agencies and government attention to issues related to redistributive justice and uplifting the poor population was emphasized. The conference identified lack of participation in decision-making and design and implementation of beneficial projects and programmes as constraints

to rural development and agrarian reform. The minimal participation of women in decision making was singled out as particularly detrimental to the development effort, since women are the principal food producers in many developing countries.

The FAO People's Participation Programme was begun as a response to these WCARRD concerns, focusing on strengthening collective self-help capacity among the poor through small informal self-help groups. The groups, assisted by trained group promoters, are organized around a common income-generating activity. Since the programme began in 1982, 14 pilot projects have been implemented in Africa, Asia and Latin America, with one of the first three PPP projects launched in the Western Province of Zambia.

INTRODUCING INNOVATION

The Netherlands-funded PPP project was carried out by FAO and the Zambian Ministry of Agriculture, Food and Fisheries in three phases between 1983 and 1997. Phases I and II were implemented in Kaoma, Mongu and Kalabo districts of Western Province. Phase III extended to all six districts of the province.

The Ministry of Agriculture, Food and Fisheries is represented in Western Province by the Provincial Department of Agriculture under the leadership of the Provincial Agricultural Officer, who is responsible for technical sections including extension and training, home economics, farm management and research.

The PPP project coordinator was a member of the Department of Agriculture provincial staff, seconded to the project full-time. As a result, there was good cooperation between the project and Department of Agriculture staff, who provided technical advice.

The District Agriculture Officer is the government officer responsible for implementing agricultural policies and coordinating activities. All principal technical sections of the ministry represented at district level and the project's six District Coordinators were based in ministry offices. Ministry agricultural assistants living and working in the rural areas regularly assisted group promoters.

To keep the project relevant to local communities, group promoters resident in the action areas were recruited, all but one of whom were female. This meant recruiting group promoters from remote rural areas. Levels of formal education among these group promoters were inevitably low, most having reached only the third form in high school.

Rigorous in-service training throughout the project, which helped compensate for low educational levels, included group formation, group dynamics and basic business management. The newly acquired skills were channelled to target beneficiaries, group members and leaders.

Action areas were selected in each district, managed by the area group promoter. As groups developed interests beyond the single group, stronger units were encouraged to form AACs to facilitate inter-group cooperation on activities of joint interest.

Objectives were slightly modified over the years but the project's goal remained the same: "to enable the rural poor in the action areas (with special emphasis on rural women) to improve their socio-economic conditions through a sub-village development approach based on the establishment of small informal self-help groups, organized around group income-generating activities (IGAs) with which members identify."

During Phase II, the aim was to expand the scope and outreach of Phase I, particularly to:

- assist beneficiaries to develop informal self-help groups and inter-group structures to improve socio-economic conditions;
- assist groups to develop their ability to access existing services from government departments, credit institutions and cooperatives;
- strengthen self-reliance, cooperation and initiative on the part of beneficiaries;
- provide education and training through participatory activities.

Phase III objectives built on progress made in earlier phases, focusing on:

- broadening project coverage to all six districts in Western Province;
- strengthening self-reliance and financial sustainability of group structures established during Phases I and II;
- developing an institutional mechanism to ensure replication of the successful approach to other parts of the country.

Phase III aimed to increase from 162 to 360 groups, with membership of 4 320, and encourage adoption of proven PPP extension methods to small-scale farmers in other parts of the country.

The target beneficiaries were the rural poor and disadvantaged, particularly women and their households. Initial activities identified these in each of the Western Province districts. Characteristics of the target group included low cash income, poor access to services and poor nutritional status. The process of target group identification did not, however, guarantee that group membership was homogeneous or that all members could be classified as rural poor. A 1994 consultancy mission assessed the socio-economic impact of the project and noted this weakness, arguing that the wealth ranking methods used by another project in the same province should have been used, implying that some members were not poor.

Once beneficiaries were established, the project focused on promoting formation of the self-help groups, organized around common income-generating

activities identified by members. Groups received on-site instruction from trained group promoters and through mobile training courses on issues such as group formation and group dynamics. This process was critical, because it laid a foundation for future group operations. Once a group was formed and had identified an activity, in most cases traditional handicraft manufacture, agriculture, fishing, sewing or fruit processing, the group promoter followed up with further training focusing on microbusiness management, savings and credit and general management. Participation was emphasized throughout the process. Group promoters were facilitators; the people themselves discussed problems and found solutions.

The project developed numerous training materials, including the *Group promoter resource book* and the *Group enterprise resource book*. To keep project facilitators updated, the Project Coordinator, district coordinators and group promoters received regular refresher training.

The strength of the PPP process lay in its emphasis on:

- self-reliance training rather than access to production inputs;
- strengthening group problem solving, savings mobilization and small business management skills;
- follow-up work by community-based group promoters and support staff at group and AAC levels.

Problems encountered

Efforts were made from the outset to ensure that the PPP developed working links with local institutions to ensure sustainability and continuity. In one such effort, the PPP credit component, valued initially at US\$30 000, was given to the WPCU to administer on behalf of the programme.

The WPCU belonged to a federation of cooperative institutions with primary cooperative societies at local level, the WPCU at provincial level and the Zambia Cooperative Federation (ZCF) at national level. It is government policy that cooperatives are the key institutions dealing with the agricultural sector, from credit to supply of inputs and purchase of produce. It was anticipated that by integrating PPP into the cooperative movement, groups would enjoy access to agricultural facilities provided by cooperatives.

Unfortunately, the credit component did not work well under this arrangement. **WPCU loan administration was weak, few PPP group loans were issued and recovery rates were only about 50 percent.** With the imminent collapse of WPCU, project strategy was changed to place more emphasis on savings first and the project assumed responsibility for the credit component. With these new arrangements, the situation greatly improved and increased group savings were stimulated.

The collapse of the cooperative movement had a negative effect on PPP groups at local level. In the absence of provincial NGOs, PPP groups found themselves with little support in terms of input and services other than from the local affiliate to the Primary Cooperative Society. There would thus be no local structure to support PPP groups. The solution was to transform the PPP provincial support team into an NGO called the People's Participation Service. This began in 1995 and ended when the PPS was formally registered as an organization under the Companies Act in 1996. Group structures that had evolved during the project, groups and AACs, were incorporated into the federated membership of the PPS support structure.

Formation of the PPS after more than 14 years of effort emphasizes that formation of a sustainable network of grassroots institutions is a long-term process requiring external support for period longer than the conventional three- or five-year project support. There is no doubt that long-term development will only come about with the support of local institutions to which the rural poor themselves can relate. The cooperative model, despite huge development support and government funding in the 1970s and 1980s, has not performed as expected in Zambia or other African countries. The PPP approach, by contrast, provides an attractive low-cost alternative but requires technical support over an extended period.

In the early days, there were conflicts between the ideals of the programme and grassroots responses. For example, the project tried to link groups to service providers in the province to ensure that groups could access services without direct programme involvement. In one case, however, where groups applied for loans from the village industry services but were unable to make the full down payment, PPP paid the difference on behalf of the groups. The merits of this stopgap measure can be debated but the bottom line was that PPP was forced to intervene directly in the situation.

POST-INNOVATION

In a 1996 study of PPP project groups, it was noted that a solid base had been built for self-reliant groups in the Western Province. This observation summarized what has taken place as a result of PPP intervention. In December 1998, the province had some 420 groups in 34 action areas with a total membership of 4 263, of whom 75 percent were women. According to the 1998 FAO end-of-project report, over 14 800 household members had indirectly benefited.

More than the above figures, perhaps the greatest achievement of PPP has been its contribution to building of self-reliant grassroots groups, something which the cooperative approach, even with massive support from the government and

donors, has failed to achieve. The founding concept of the groups emphasizes self-reliance: they are voluntary, self-governing and built around income-generating activities. The 75 percent participation of women means that this once marginalized sector of the rural population, which had been relegated to subsistence agriculture, is today an important asset to the economy of the province. The **PPP** concept has demonstrated that participation is only possible when people are able to pool their resources in pursuit of objectives they set for themselves.

The transformation of the **PPP** support structure into a member-based NGO, the **PPS**, means that activities will continue and, as long as donor support to **PPS** continues, more groups will form. This is a major contribution to a province with a small, scattered population and a weak economic base. Inter-group associations have taken an increased role including organization of agricultural shows in their areas.

The self-governing group concept has brought many benefits to members, including increased access to rural services. A research study reported that of 59 groups interviewed, 39 worked directly with the extension service and that 26 (67 percent) stated that visits from agricultural extension agents had increased since forming their **PPP** group. This should be seen against the situation prior to the introduction of **PPP**, when women were not regarded as farmers warranting a visit from an agricultural agent. The pattern is the same for other services such as health, literacy and agricultural training. As a result of a linkage between a health project and **PPP**, for example, access to medical facilities has improved.

The groups have created a forum for women, particularly for sharing ideas, acquiring new skills and empowerment, which has led to increased confidence among women group members in decision-making and leadership. **This** empowerment of group members has affected the community as a whole, with increased civic involvement of group members and their ability to take on leadership roles.

The savings-first strategy implemented after the failure of the WPCU-managed credit programme has been most successful. Despite hyperinflation, saving among groups has increased over the years. From zero savings in **1982**, groups had an average of US\$28 in 1997. From 1994 to 1995 alone, group savings at provincial level increased by over 235 percent, from US\$1 698 in 1994 to US\$5 700 in 1995. Considering the poor state of the provincial economy and limited **economic opportunities, this increase is impressive. Groups use these savings** in times of crisis and also for lending to their members, a sustainable credit system.

Significant increases in assets were recorded before and after the **PPP** project. Between 1983 and 1994, household income on average increased by over

100 percent, from 72 000 to 162 000 kwacha. Even if monetary levels were not deflated to reflect real value, the fact that PPP project members expressed satisfaction regarding income levels is significant. Major crop production in the three project districts significantly increased in 1987-93, although drought later disturbed the trend.

The increase in expenditure patterns also indicates an increase in income levels. In all project districts, group members indicated increased buying capacity. Another indicator of improved living standards is that the number of meals had increased from two to three a day and the amount of fish and meat consumed had risen.

Group members were increasingly called upon to take leadership roles. Links were established with other projects, programmes and government services in the province, creating a cost-effective mechanism for accessing services. Groups have increased the capacity of rural people to demand services lacking in their areas.

LESSONS LEARNED

The most important lesson is that for development to be successful it must start with people and work with people for their benefit. People must feel not merely part of but owners of the process that is shaping their destiny. Working together with people to build self-help capacities demands time and a flexible approach, which contrasts with the “quick-fix technology transfer” approach often promoted in other projects.

The PPP project shows that with the right approach and support, rural poor, especially women, can be assisted to develop far beyond their traditionally perceived role as domestic workers for middle and upper class households. The concept of group formation, sharing of knowledge and empowerment within groups has resulted in giving a voice to women who are otherwise voiceless, enabling them to access services that are otherwise inaccessible.

The fact that these groups were built around common income-generating activities identified and financed by members created sustainability. Groups are often promoted in other projects only as a means of channelling project support such as subsidized credit. Such groups do not normally outlast the project. The PPP success lies in the fact that there were no inducements to form groups. The likelihood of sustainability of these groups consequently remains high, an important lesson from the PPP approach.

It took over 14 years for the PPP project to assist in building groups, 70 percent of which were viable or *on* the path to self-reliance in 1996. This shows that development does not happen overnight. Development support projects tend

to last three years, but the PPP experience shows that for development to be brought about, a long-term perspective is needed. The most important reason is that development has to do with changing people's way of thinking and doing things. Development has to start by changing the "we are poor but can't do anything about it" attitude into a "we can change our situation for the better" attitude. In most rural areas of Africa, development must start by destroying negative tendencies developed over many years of donor funding, misdirected government handouts and unfulfilled political promises.

Another lesson is that success is not necessarily the result of funding. Project support for Phase II was only US\$248 000 and for Phase III US\$490 793, very little compared with conventional projects, which can run to millions of dollars with expensive consultancies, technical assistance, vehicles and complicated routines but limited results. The strength of the PPP approach lies in its ability to draw on locally recruited staff, a simple implementation framework and, above all, the power of group work.

Credit alone is not enough to stimulate sustainable development; it must be supplemented by savings. The concept of savings first creates responsibility and financial self-reliance, making people relate credit to savings. It thus becomes clear that in order to borrow more, one must save more. Pressure exerted by group members for repayment creates a sense of responsibility among borrowers, reinforcing the message that "credit is credit and must be repaid".

Finally, project impact showed that PPP promotes increased incomes and improved food security, two extremely important factors for long-term development of rural communities. It is this combination that renders PPP groups attractive to women and stimulates their participation.

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