CHALLENGES OF SMALL HOLDER FARMERS – A CASE STUDY OF NEGA-NEGA, MAZABUKA DISTRICT, SOUTHERN PROVINCE

By

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A dissertation submitted in partial fulfillment of the requirement for the award of a Bachelor In Accountancy (BAC) Degree by Cavendish University

July 2019
ABSTRACT

The main objective of this study was to assess the challenges faced by smallholder farmers to access agricultural finance. The study was conducted in Mazabuka in the community of Nega-Nega by means of a structured questionnaire survey. A sample of 214 questionnaires was drawn from the research area which was chosen owing to its uniqueness with regard to agricultural potential. A descriptive analysis technique was employed to investigate the main limiting challenges faced by smallholder farmers in accessing agricultural finance.

The findings of this research demonstrated that there is still a long way to go if the rural smallholder farmers in Zambia are going to access and fully utilize agricultural finance. Much of the work is lying on the shoulders of the government to put in place policy frameworks and reforms in the financial sector to enable more outreach of the existing institutions to rural areas as well as emergence of new players. To achieve this, it would also require revisiting bank branch-licensing policies and strengthening the supervision of rural formal banking institutions so as to ensure financial discipline/reduce moral hazard problems.

Some of the factors found to hinder farmers from accessing agricultural finance where it was availed were actually in the farmers’ control much as the government had to play a sensitization role. Issues like access to markets and education can be improved through state intervention working with its citizens within the existing social-economic set up.

Based on the findings of this study, it was therefore recommended that smallholder farmers be assisted with cheaper loans with longer payback periods to enable them invest in farm activities that will generate sustainable incomes.
Declaration

I, Christabel Kamuna, declare that I am the sole author of this dissertation, that during the period of the registered study I have not been registered for other academic award or qualification, nor has any of the materials been submitted wholly or partially for any other award.

This dissertation is a result of my own research work, and where other people’s research was used, they have been duly acknowledged.

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Acknowledgements

First and foremost am grateful to the Almighty God for giving me the grace and strength to successfully complete this dissertation. It was a difficult task dividing time between work, family and school.

I sincerely thank Mr. Nevha M. Serenje, my Supervisor for his exemplary guidance throughout the research and compilation of this report. Sir, it was a great honor and privilege to have been supervised by you, may the good Lord bless you with long life and success in all your endeavors.

I am grateful to my family, friends most importantly my children Kelvin JR, Anna and Elizabeth for the moral support and encouragement they gave to me during this study. Thank you very much. I will remain indebted to you all.
Dedication

This research is dedicated firstly to my late father, who believed that education is the best gift for a child, and secondly to my children so that they are motivated to work hard and achieve their educational goals.
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Chapter One

1 Introduction and Background

1.1 Introduction

This is a research on the challenges of small holder farmers. A case study of small scale farmers in Negagnega, Mazabuka District, Southern Province. The agricultural sector in Zambia supports about 80% of the population that is exclusively dependent on agricultural related livelihoods many of whom are poor in the rural countryside.

However, these smallholder farmers face a number of challenges which among other things include lack of adequate finance.

1.2 Background to the study

The Southern African country of Zambia is renowned for its large copper deposits. Upon its attainment of independence from Great Britain in 1964, the country embarked on a very ambitious socialist development agenda financed by copper rents. The government formulated and implemented highly interventionist agricultural policies aimed at increasing the productivity of smallholder farmers, as well as increasing their sales and agricultural incomes. State interventions in the agricultural sector were mostly focused on maize (Zea mays) and included the provision of producer subsidies for maize seed and mineral fertilizers; the setting of pan territorial floor prices, and marketing of maize grain.

In the mid-1970s, the price of copper on the world market collapsed. During the same period, the price of oil on the world market quadrupled. Between 1974 and 1985, gross domestic product (GDP) growth rate averaged only 1% per annum, which was well below the population growth rate of 3.3% (Saasa, 1996). Zambia experienced an economic depression which the state tried to offset by borrowing heavily from international lenders, but only worked to push the country into a debt crisis. After several false starts, the state finally agreed to implement the International Monetary Fund’s Structural Adjustment Programme (SAP) in 1989. SAP was premised on neo-liberal principles of a free market economy and hence inter alia demanded the removal of agricultural subsidies and privatization of national parastatal companies.
Privatisation of mining parastatals led to retrenchments of mine workers and the collapse of many business firms that had been dependent on mining activities. The region hardest hit was the Copperbelt Province of Zambia, whose local economy was highly dependent on the economic health of the mines. With thousands of job losses, the residents of the Copperbelt province suffered. Poverty increased as households lost their stable incomes, and smallholder farmers’ production drastically reduced due to the abrupt removal of agricultural subsidies. Zambia’s real per capita GDP declined by more than 20%, between 1991 and 1995 (IMF, 1999). As a way of mitigating the adverse effects of SAP, several interventions were planned and aimed at diversifying away from mining into the agricultural sector. It was envisaged that by helping smallholder farmers—who now included former mine workers and their families—improve their productivity, they could reduce household food insecurity, and poverty; and also make the Copperbelt economy less vulnerable to the vagaries of copper mining. Smallholder agriculture thus became a focal point for many development actors who employed diverse strategies and approaches but all with similar goals. Most approaches focused on the improvement of smallholder agricultural productivity and production through increased use of modern agricultural technologies. The state focused on provision of hybrid maize seed and mineral fertilizers to smallholder farmers through a nationwide subsidy programme known as the Farmer Input Support Programme (FISP). Smallholder farmers that were beneficiaries of FISP received a package of 200 kg of mineral fertilizer and 10 kg hybrid maize seed. This is sufficient for half a hectare and is expected to result in maize yield of 3 tons ha⁻¹. Public expenditure on FISP is large. In 2007, the FISP accounted for 35 to 60% of the overall public budget to Agriculture (Xu et al., 2009). Jayne et al. (2007: 6) reported figures of 63 and 80% in 2004 and 2005, respectively of agricultural ministry expenditure on FISP.

Significant resources and efforts have been expended on the smallholder farming sector as a means to improve its productivity and concomitantly reduce household food insecurity and poverty. These resources and efforts have been expended on interventions that are focused on improving smallholder farmers’ access to agricultural technologies, while FISP also links smallholder farmers to markets through the purchase of maize by the state. Despite all these efforts, smallholder farmers’ productivity has remained low (Nguleka, 2014) and their poverty levels remained high (Jayne et al., 2010). Low adoption levels of agricultural technologies that
technocrats espouse as having the ability to greatly increase agricultural productivity seem to point to a complexity of factors mediating smallholder farming households’ low productivity. The technology focused approaches to agricultural productivity improvements ignore the local micro environments and wider structural challenges that characterize smallholder farmers’ environments.

The persistent challenge of low agricultural productivity and related challenges associated with smallholder farming households needs to be investigated so as to draw out lessons that could be useful for addressing the financial challenges faced by small scale farmers.

### 1.3 Problem Statement

The contribution of agriculture to economic development can be realized if smallholder farmers are linked to high-value markets in the agricultural supply chain, have adequate agricultural finance, adequate training in agriculture so that they can benefit from these lucrative markets. In recent times, there has been high demand for high-value agricultural products, along with more stringent food safety and quality requirements and the emergence of supply-chain integration. All these changes forebode the potential exclusion of small-scale producers from the growing markets. The inability of smallholder farmers to engage in lucrative markets is great cause for concern. Bienabe, Coronel, Le Coq and Liagre (2004:6) contended that, “Agriculture is becoming increasingly integrated and smallholder farmers are often disadvantaged, and actions must be taken to help them draw profit from their integration into markets.”

Several studies have indicated how smallholder farmers can be linked to markets, but they have failed to address the issue of how smallholder farmers can be empowered to benefit from high-value markets. It is easy to link farmers to markets, but it is difficult for a smallholder farmer to satisfy the market, achieve consistency, and remain sustainable. Before linking farmers to markets, there is a need to ensure that farmers are consistent in marketing their produce. The essence of the research lies in identifying those factors that are currently preventing smallholder farmers from benefiting from reliable markets and determining combinations of strategies that can assist smallholder farmers to improve over their agricultural activities.
1.4 **Purpose of the study**

The persistent challenges of low agricultural productivity and related challenges associated with smallholder farming household’s needs to be investigated so as to draw out lessons that could be useful for addressing the financial challenges faced by small scale farmers.

1.5 **Objectives of the study**

1.5.1 **General objectives**

The main objective of this study was to assess the challenges smallholder farmers face in their agricultural activities.

1.5.2 **Specific objectives**

- To assess Government policy on small holder farmers
- To assess whether small holder farmers have adequate farming skills
- To assess whether small holder farmers have adequate finance
- To assess whether small holder farmers have adequate capital in form of farming equipment, land etc.
- Assess whether small holder farmers have easy access to markets for their products.
- To assess whether small holder farmers prepare strategic plans with regards to farming
- To assess whether small holder farmers prepare financial statements
- To provide recommendations for improvements

1.6 **Research questions**

- Are small holder farmers aware of Government policy on agriculture?
- Do small holder farmers have adequate farming skills?
- Do small holder farmers have adequate finance?
- Do small holder farmers have adequate farming land, plant and equipment?
- Do small holder farmers have easy access to markets for their produce?
- How effective are the small holder farmers’ marketing efforts?
- Do small holder farmers prepare strategic plans on farming?
• Do small holder farmers prepare financial statements?

1.7 **Research Hypothesis**

• Adequate land, finance, plant and machinery can increase agricultural output for small holder farmers thereby improving their livelihoods

• Inadequate land, finance, plant and machinery can adversely affect agricultural output for small holder farmers thereby decreasing their livelihoods.

1.8 **Significance of the study**

The research findings will:

• Assist small holder farmers and other agricultural entities to improve their agricultural outputs

• Add to the body of knowledge and complement on what other researchers have studied on the similar topic.

• It would also help other researchers who may intend to take further studies on the same subject to build on the findings of this study and also to help provide solutions on emerging issues in this area of study.

• The study is also critical as it forms the partial fulfilment of to the award a Bachelor In Accountancy (BAC) Degree at Cavendish University

1.9 **Methodology brief**

This involves methods used to collect and analyze data. The methods are discussed in Chapter 3.

1.10 **Scope of the study**

• Government policy on small holder farmers

• Farming skills

• Agricultural finance

• Farming land, plant and machinery

• Access to markets

• Marketing efforts

• Strategic plans
- Financial statements
- Infrastructure development.
Chapter Two

2 Literature Review

2.1 Introduction

Literature review is a text by someone to consider the critical points of current knowledge including substance findings as well as theoretical mythological contributions to a particular topic. Literature reviews are secondary sources and such; do not report any new or original experimental work. The purpose of literature review is to briefly evaluate the state of the art in the area under review.

This chapter involved the identification of various literature sources related to the problem being investigated. It an area where various views from different authors are quoted and presented.

This chapter looked at researches carried out worldwide on small holder farmers.

2.2 Theoretical framework

This is a process of identifying a core set of connectors within a topic and showing how they fit together or are related in some way the subject. Theoretical framework is a foundation for the parameters, or boundaries of a study. Once these themes are established, researchers can seek answers to the topical questions, they have developed on broad subjects .

With a framework, researchers can resist getting off topic by digging into information that has nothing to do with the topic. Often researchers are curious about broad subjects , but with a theoretical framework they stay within the theme or topic .

2.2.1 Government policy on small holder farmers

As agriculture provides the main support for Zambia’s rural economy, growth in the agricultural sector is one avenue through which poverty reduction can be achieved in Zambia. However, despite widespread recognition of the strong connection between agricultural development and poverty reduction, there is
continuing under-provision of public investments for over a decade and small scale farmers have continued to wallow in poverty for a very long period. Zambia’s primary policy objective of achieving accelerated growth and competitiveness in the agricultural sector cannot be achieved unless adequate public resources are committed towards catalysing the desired growth.

Long-term public investment in research and development, extension services, rural infrastructure, and food safety and quality systems have high pay-offs and are among the most important drivers of agricultural growth and competitiveness. The small-scale farmers are highly affected by challenges inhibiting the commercialisation of their production. In this regard, there is a need to understand the extent to which Zambia’s agriculture development framework is involving and helping small farmers and producers to improve their production and eventually their livelihood.

Agriculture has been contributing positively to the national income and presently contributes about 21 percent to the gross domestic product (GDP) (Ngona, 2013). It is really a concern that despite the country experiencing good rainfall in the recent past, the performance has been static compared to its potential. Having sustained growth in the agriculture sector enables the farmers to enjoy better incomes, and hence improved their livelihoods. The majority of the population are involved in agriculture, but despite the agriculture sector being a positive contributor to the GDP, poverty levels still remain high. This can be attested by the United Nations Development Programme (UNDP) Human Development Report of 2011 for Zambia as quoted by Ngona (2013), which indicated that:

- 58.3 percent of the Zambian population lived in poor households in 2006, compared to 56.3 percent in 2004.

- The average poor person was deprived in 44 percent of the weighted indicators in 2006, compared to 42.8 percent in 2004.

- The share of the population that is multi dimensionally poor (adjusted by the intensity of the deprivations suffered) was 0.257 in 2006, compared to 0.241 in 2004. This showed that the agriculture sector had not performed very well due to its failure to significantly create employment opportunities and assure food security. This failure was mirrored by high poverty levels, especially in rural areas, where most people derived their incomes from farming. This is an indication that there is a lot that is needed to be done to improve the rate of equitable growth for the Zambian economy.
Although the country has experienced growth in the production of maize as evidence with the bumper harvest of 2014, this may have come at the cost of increased inequality, since pricing policies may represent a de facto transfer of rent from the maize consuming population to the big commercial farmers. Areas critical for enhancing productivity, such as crop science, extension programmes, infrastructure development, and a stable and supportive policy environment have not received the needed support. Further and in terms of the contribution of the sector to food security and nutritional status, the recent gains in crop production Zambia has experienced have been matched with improved food security, at least at the macro-level. On the other hand, the micro-level food security was however dependent on other factors, such as rural household involvement in food and non-food crop production, the inclination to export and the gender distribution of power at the household level and these factors have combined to make micro-level food insecurity a major concern (Ngona, 2013).

Previous Studies
Smallholder farmers in Sub-Saharan Africa face many challenges and the per capita growth rate of agricultural Gross Domestic Product (GDP) was negative during the 1980s and 1990s, though improvements have been noted since 2000 (Besley, 1994). The challenges are due to a multitude of factors which range from bio-physical (Basu & Srivastava, 2005), socio-cultural, economic and institutional to macro-policy environments. Given the great diversity among smallholder farming environments, the concomitant variations in agricultural systems and practices mean that various groups of factors interact in a myriad ways. Despite the diversity, smallholder farming systems are characterized by some common features and common challenges. Depletion of soil fertility, along with the related problems of weeds, pests, and diseases, is a major bio-physical cause of low per capita food production in Africa (Sogo-Temi & Olubiyo, 2004).

Although African soils present inherent difficulties for agriculture; analysts generally agree that a fundamental contributing factor has been the failure by most farmers to intensify agricultural production in a manner that maintains soil fertility (Meyer, 2011). Dependence by smallholder farmers on erratic rainfall under a patchy mosaic of agro climates and the vagaries of weather has prevented Sub-Saharan Africa (SSA) from experiencing the Green Revolution (Ezeh & Anyiro, 2013) and climate change poses a considerable challenge (AUC & MFW4A, 2012). The projected combined impacts of climate change and population growth suggest an alarming increase in water scarcity for many African countries. This will
curtail the ability of irrigated agriculture to respond to the expanding food requirements of tomorrow’s Africa and much greater emphasis will have to be given to increasing the productivity of global rain-fed agriculture which currently provides 60% of the world’s food (Nyirenda, 2007).

The seasonal nature of agricultural production causes peaks and troughs in labour utilization on the farm, and creates food insecurity due to the mismatch between uneven farm income streams and continuous consumption requirements (Meyer, 2011). Lean season or hunger periods, which are periods of severe food shortages and low consumption levels, are common (Norton et al., 2005). Low levels of mechanization, minimal use of external inputs such as hybrid seed, mineral fertilizer, and herbicides, high transport costs and inadequate institutional support have precluded productivity increases (UNCTAD, 2009). Ezeh & Anyiro (2013) noted that although large numbers of high yielding crop varieties were released in SSA in the 1960s and 1970s, adoption by farmers was low, and yield growth made only minor contributions to production growth. They attributed this in part to the agro-ecological complexities of the region and a lack of irrigation facilities. Generally, performance of irrigation projects has been disappointing globally (UNCTAD, 2009) and SSA is not an exception.

Poor infrastructure and related high transport costs (for both inputs and surplus production), inadequate institutional support (Nguleka, 2014), slow development of input and output markets (UNCTAD, 2009), political instability, price shocks and limited financing options (Simtowe & Zeller, 2006), diverse agro-ecological complexities (Sekabira et al, 2012), low fertilizer use, and the limited availability of suitable high yielding varieties and other modern technologies have all contributed to low agricultural productivity growth in Africa. In 2002, fertilizer nutrient consumption in SSA was estimated at 8 kg ha-1, much lower than other developing regions (Fletschner, & Kenney 2011). Dependence on simple manual tools for performing major farming operations leads to drudgery (Basu & Srivastava, 2005), low yields and low incomes, and perpetuates low productivity. Meyer (2011) summarized the smallholder African agriculture as a vast and only slowly changing number of poor smallholders contributing most of agricultural output, with low yields, limited commercialization, few signs of rapid productivity growth, and population–land ratios that are not declining.
From the late 1960s to the 1980s, many governments in SSA actively intervened in the agricultural sector in an effort to increase agricultural productivity. Strategies employed were varied and included state farms and irrigation programs, collectivization, direct fertilizer subsidies and other agricultural input credit programs and output market pricing (Nyirenda, 2007). Other development actors such as international development organizations and international research organizations employed various development interventions to address the low agricultural productivity with a lot of enthusiasm about their benefits. However, agricultural technologies that had performed excellently on research stations were poorly adopted by farmers and failed to address farmer constraints. More commonly the lack of uptake occurred because farmers were constrained in resources, such that investment in a new technology not only influenced what must be done in one field, but involved trade-offs with other activities from which the farmers generated their livelihoods (Wichern et al, 1999).

After the generally dismal performance of most agricultural interventions in SSA in the recent past, it has been recognized that incorporation of farmers’ perspectives is critical. Smallholder farmers have an intimate knowledge of local soil and climate, often accumulated over generations that give them an advantage in tailoring management to local conditions and the flexibility to quickly adjust management decisions to site, seasonal and market conditions (Wichern et al, 1999). Incorporation of farmer perspectives in agricultural technology development has been espoused to contribute to the development of technologies suited to diverse environments in which smallholder farmers operate. This study therefore focused on investigating smallholder farmers’ interpretation of their main constraints and opportunities during the main phases of the farming cycle. The phases considered over the course of a farming season were land preparation, sowing and fertilizer application, weeding, harvesting, post-harvest storage and marketing.
2.2.2 Agricultural Finance in Perspective

The agricultural sector in Zambia supports about 80% of the population that is exclusively dependent on agricultural related livelihoods many of whom are poor people in the rural countryside. In order to improve the status of poverty and improve rural lives, access to rural finance and intensity of smallholder participation in the financial markets are very important components. Increased Access to rural finance therefore should focus on improving access to banking services and credit in rural areas.

In 2011, the Agricultural sector contributed over 16% to GDP and continues to be the largest employer of the Zambian labour force and Government targets over 500,000 new jobs in the agriculture sector over the next 5 years (Budget, 2013). Agricultural finance refers to financial services, including savings, transfers, insurance and loans, potentially needed to power and move the agricultural sector, that is to say farming and farm-related activities including input supply, processing, wholesaling, and marketing. Most of these activities are conducted in rural areas, in addition to large processing facilities and agribusinesses, as well as largely subsistence-level smallholders located in urban and peri-urban areas (Meyer, 2011).

Dupas & Robinson (2010) made a distinction between access to credit and participation in credit programs when they defined credit access as when a household is able to borrow from a particular source although it may not borrow at all and the extent of access measured by the maximum amount it can borrow in Kenya. However, a household is said to be participating if it is borrowing from a source of credit. The authors clarified that it is possible for a household living in a risky environment to benefit from mere access to credit even when it is not actually borrowing. Zeller and Sharma (1998) refuted the myth that poor households in developing countries, who often earn less than a dollar a day, are not creditworthy or able to save that has been firmly put forward in recent years. The authors argued that Poor households place special value on reliable and continued access to different types of financial services, available at reasonable cost and catering for their specific needs and added that microfinance facilities can
enable farmers to invest in land improvements or agricultural technology such as high-yielding seeds and mineral fertilizers that increase incomes while sustaining the natural resource base. Dupas & Robinson (2010) also noted that in many African countries, the majority of smallholders are left out of rural financial system. These smallholder farmers’ households, characterized by average landholdings of less than one hectare, do not grow enough food to feed themselves even though they concentrate almost exclusively on the production of maize or cereals, the major staple foods. Consequently, as land is a binding constraint in most areas, increases in agricultural productivity, in particular in the growing of maize or cereals, and increased diversification into other food and cash crops as well as nonfarm enterprises are key requirements for poverty alleviation.

2.2.3 Agricultural Finance in Zambia

Zambia, like many developing countries faces a challenge of high interest rates (Budget, 2013). The high interest rates in the end affect access to agricultural finance negatively with the number of borrowers reducing with reducing amounts borrowed especially from the formal financial sector. Mrak (1989) reported that commercial banks in Zambia are concentrated in urban areas (Lusaka and Copper belt) and in provincial centers and that they collect a major part of their savings in these areas, while their savings mobilization role in rural areas is rather negligible.

In 1992/93, Zambia undertook financial sector reforms which saw a marked increase in the number of Microfinance Institutions (MFIs) and by 1999 there were about thirty MFIs (Nyirenda, 2007). Nyirenda (2007) also highlighted that Zambia’s market for agricultural finance is fundamentally dysfunctional. From the farmers’ perspective, credit is scarce and expensive and heavily skewed towards the larger, corporate sector and that Loan terms are often too short to accommodate the long term nature of agriculture, and the processing of loan applications by banks often takes too long.

The whole purpose of accessing agricultural finance for smallholder farmers would be to facilitate operational and capital investment where farmers get credit to buy seed, fertilizer and other equipment during the planting season. However, in many cases this is not the case, to the extent that many interventions aimed at facilitating farmers’ access to credit have failed to
deliver it at the right time and in the right proportions. Meyer (2011) expounded on this concern by stating that except in the case of double or triple cropping, credit obtained after harvest does not directly solve the seasonal need for working capital to plant a new crop.

2.2.4 Determinants of Farmer Access to Agricultural Finance

Farmer access and efficient utilization of credit finance is very vital in increasing farm productivity, increasing rural household incomes and reducing poverty levels in agrarian societies. However, in Zambia in particular and Africa in general, farmer access to agricultural finance is still low. Meyer (2011) and AUC and MFW4A (2012) stated that the reasons why agricultural finance has not been able to meet the needs and expectations of clients. This the authors reported was in terms of both sustainable access and suitability of financial products and services are mainly; reluctance of financial institutions to lend to the agricultural sector, high risks associated with lending to the agricultural sector especially smallholder farmers who lack collateral and production and political risks prevalent in Africa.

Schrieder and Sharma (1999) noted that availability of appropriate finance to women can lead to better income distribution among household members which essentially means that women are enabled not only to protect their own well-being, but also the well-being of their children. Nyirenda (2007) argued that agricultural finance can be profitable – even in a country like Zambia – as banks in other countries have demonstrated. But the agricultural sector demands a specialised, innovative approach and that loan terms must be matched to the agricultural cash cycle, for example, and mechanisms must be built in to guard against the risk of unforeseen changes in prices giving examples of such developments as: the use of non-traditional forms of security, agricultural equipment leasing, developing the agricultural insurance market, developing hedging mechanisms and exploring the use of international lines of credit and risk mitigation.

Simtowe & Zeller (2006) noted that increasing cost of labour and farm size are significant factors that drive farmers to demand and seek for agricultural credit. The authors explained that this kind of demand for agricultural credit is a result of the ever growing need to sustain the farm business by the investing farmer. However, Nyirenda (2007) differed by stating that smallholder
agriculture, characterized by subsistence production, does not exhibit effective demand for credit, and funding it therefore requires means other than the competitive credit market. Ezeh and Anyiro (2013) found a significant difference between women farmers who accessed credit and their counterparts who had no access. The authors stated that the former group performed better than the latter when it came to annual farm income, farm size and fertilizer use levels. Reardon et al. (1994) argued that nonfarm as collateral and thus facilitate access to credit. The authors added that the practical implication is that programs that provide credit for nonfarm activities during the dry season (to help farmers build up their own liquidity), or that spread risk by lending for both farm and nonfarm activities, will be more effective than those focusing only on traditional agricultural credit.

Smallholder farmers in many parts of Africa and in Zambia in particular access agricultural finance or credit through a number of channels. Some of these channels are formal while others are informal. The same farmers have a wide range of ways of utilising the agricultural finance once it is accessed. Burritt (2006) reported that the majority of households in Malawi lacked access to finance from either formal (Banks, NGOs, etc.) or informal sector sources (money lenders, family and friends, Rotating Savings and Credit Associations, etc.). Burritt (2006) further added that in many economies households rely on a combination of formal and informal sector suppliers of finance, often making trade-offs in terms of convenience (informal sector players tend to be better positioned) and depth of services offered (formal sector players tend to offer a wider variety and more stable sources of finance). In the absence of formal intermediaries, however informal suppliers provide deposit, credit and transfer services that provide value to clients for which clients are often willing to pay dearly to access.

Wichern et al. (1999) identified the main sources of agricultural finance for Zambian smallholder farmers as Zambia Co-operatives Federation Finance Services (ZCF-FS), Credit Union and Savings Association (CUSA) and Lima Bank which were issuing credit mainly in the form of short-term (seasonal) loans to smallholders. The authors however highlight that the economic reforms later led to the collapse of credit to smallholders after banks were liquidated, leaving only 11% of them receiving credit in the 1990s.
Burritt (2006) classified agricultural finance utilisation by smallholders into three broad categories; production credit (for seed, pesticides, fertilisers, animal traction/tractor services and credit for field production); commercialisation credit (for warehouse credit, fixed term credit and overdraft facility) and lastly transformation credit utilised for processing purposes and usually by processing companies. Nyirenda (2007) highlighted and recommended that the risk of drought in much of rain-fed Sub-Saharan Africa and other countries constitutes a considerable challenge for developing sustainable rural financial institutions. In such environments, a strategy providing for greater diversification of the portfolio of assets and liabilities of the rural financial institutions, as well as adequate provisions for loan defaults is a necessary precondition for rural financial institutions to be able to offer their clientele reliable access to future credit and savings services.

Dupas and Robinson (2010) reported that the level of interest rates charged on loans seemed not to be an important factor for households in deciding in which microfinance institution to participate. Non-price attributes of credit institutions and their services such as the types of loans provided and the restrictions on their use, as well as the types of nonfinancial services provided such as training in the management of microenterprises play a larger role.

2.2.5 Other challenges faced by small holder farmers

Smallholder farmers in Sub-Saharan Africa face many challenges and the per capita growth rate of agricultural Gross Domestic Product (GDP) was negative during the 1980s and 1990s, though improvements have been noted since 2000 (Besley, 1994). The challenges are due to a multitude of factors which range from bio-physical (Basu & Srivastava, 2005), socio-cultural, economic and institutional to macro-policy environments. Given the great diversity among smallholder farming environments, the concomitant variations in agricultural systems and practices mean that various groups of factors interact in a myriad ways. Despite the diversity, smallholder farming systems are characterized by some common features and common challenges. Depletion of soil fertility, along with the related problems of weeds, pests, and diseases, is a major bio-physical cause of low per capita food production in Africa (Sogo-Temi & Olubiyo, 2004).
Although African soils present inherent difficulties for agriculture; analysts generally agree that a fundamental contributing factor has been the failure by most farmers to intensify agricultural production in a manner that maintains soil fertility (Meyer, 2011). Dependence by smallholder farmers on erratic rainfall under a patchy mosaic of agro climates and the vagaries of weather has prevented Sub-Saharan Africa (SSA) from experiencing the Green Revolution (Ezeh & Anyiro, 2013) and climate change poses a considerable challenge (AUC & MFW4A, 2012). The projected combined impacts of climate change and population growth suggest an alarming increase in water scarcity for many African countries. This will curtail the ability of irrigated agriculture to respond to the expanding food requirements of tomorrow’s Africa and much greater emphasis will have to be given to increasing the productivity of global rain-fed agriculture which currently provides 60% of the world’s food (Nyirenda, 2007).

The seasonal nature of agricultural production causes peaks and troughs in labour utilization on the farm, and creates food insecurity due to the mismatch between uneven farm income streams and continuous consumption requirements (Meyer, 2011). Lean season or hunger periods, which are periods of severe food shortages and low consumption levels, are common (Norton et al., 2005). Low levels of mechanization, minimal use of external inputs such as hybrid seed, mineral fertilizer, and herbicides, high transport costs and inadequate institutional support have precluded productivity increases (UNCTAD, 2009). Ezeh & Anyiro (2013) noted that although large numbers of high yielding crop varieties were released in SSA in the 1960s and 1970s, adoption by farmers was low, and yield growth made only minor contributions to production growth. They attributed this in part to the agro-ecological complexities of the region and a lack of irrigation facilities. Generally, performance of irrigation projects has been disappointing globally (UNCTAD, 2009) and SSA is not an exception.

Poor infrastructure and related high transport costs (for both inputs and surplus production), inadequate institutional support (Nguleka, 2014), slow development of input and output markets (UNCTAD, 2009), political instability, price shocks and limited financing options (Simtowe & Zeller, 2006), diverse agro-ecological complexities (Sekabira et al, 2012), low fertilizer use, and the limited availability of suitable high yielding varieties and other modern technologies have all
contributed to low agricultural productivity growth in Africa. In 2002, fertilizer nutrient consumption in SSA was estimated at 8 kg ha\(^{-1}\), much lower than other developing regions (Fletschner, & Kenney 2011). Dependence on simple manual tools for performing major farming operations leads to drudgery (Basu & Srivastava, 2005), low yields and low incomes, and perpetuates low productivity.

Meyer (2011) summarized the smallholder African agriculture as a vast and only slowly changing number of poor smallholders contributing most of agricultural output, with low yields, limited commercialization, few signs of rapid productivity growth, and population–land ratios that are not declining.

From the late 1960s to the 1980s, many governments in SSA actively intervened in the agricultural sector in an effort to increase agricultural productivity. Strategies employed were varied and included state farms and irrigation programmes, collectivization, direct fertilizer subsidies and other agricultural input credit programmes and output market pricing (Nyirenda, 2007). Other development actors such as international development organizations and international research organizations employed various development interventions to address the low agricultural productivity with a lot of enthusiasm about their benefits. However, agricultural technologies that had performed excellently on research stations were poorly adopted by farmers and failed to address farmer constraints. More commonly the lack of uptake occurred because farmers were constrained in resources, such that investment in a new technology not only influenced what must be done in one field, but involved trade-offs with other activities from which the farmers generated their livelihoods (Wichern et al, 1999).

After the generally dismal performance of most agricultural interventions in SSA in the recent past, it has been recognized that incorporation of farmers’ perspectives is critical. Smallholder farmers have an intimate knowledge of local soil and climate, often accumulated over generations that give them an advantage in tailoring management to local conditions and the flexibility to quickly adjust management decisions to site, seasonal and market conditions (Wichern et al, 1999). Incorporation of farmer perspectives in agricultural technology development has been espoused to contribute to the development of technologies suited to diverse environments in which smallholder farmers operate. This study therefore focused on
investigating smallholder farmers’ interpretation of their main constraints and opportunities during the main phases of the farming cycle. The phases considered over the course of a farming season were land preparation, sowing and fertilizer application, weeding, harvesting, post-harvest storage and marketing.

2.3 Research gaps
Smallholder farmers in Zambia face many challenges in accessing financial services including limited access to financial markets. Despite the numerous reforms undertaken by the Zambian Government and the donor community, including financial sector reforms, many rural farmers have remained in poverty with limited capacity to access safety nets like loans to militate against hunger and disease. The researcher became curious to know what should be done to overcome financial constraints faced by small scale farmers in the agriculture sector in Zambia. Searching through books, articles and internet did not solve the problem and it is then the researcher thought of constructing a methodology that would determine the factors that can help to cover constraints faced by small scale farmers.

2.4 Research variables arising from Literature Review
A variable is any observation that can take different values. There are two types of variables, independent variables and dependent variables. Independent variables involve the actions and interventions, while dependent variables include results and outcomes (Dr Southard 2006). With regard to this study policies, agricultural finance, land, plant and machinery, weather and farming inputs are the independent variables and increased farm products and reduced poverty are the dependent variables.
Chapter Three

3 Methodology and Design

This chapter looked at methods used to collect the data

3.1 Research Philosophy and Approach

There are two types of methodology that can be used by the researcher and these are:

3.1.1 Quantitative Research Methodology

Quantitative research is the systematic scientific investigation used to measure the findings and thoughts of people, and action of the way and why things are done. Everything that is measurable can be used to gather quantitative data. Structured questionnaires and interviews, one on one and telephonic data gathering are some of the common ways of collection data for quantitative research.

3.1.2 Qualitative Research Methodology

Qualitative Research is used to gain an in-depth insight into matters that affect human behaviour. It is a study that reflects more on the why and how of decision making, by studying peoples culture, values system, attitude, behaviour, concern, motivation, aspiration, etc. Qualitative research is multi-focal in its reasoning, exploring, questioning and answering: hence, it is extremely useful in market research, constructing business decision and policies, enhancing communication and fascinating research. Unlike quantitative data collection, methods of qualitative research are based on unstructured interviews recordings, and feedback. This is the methodology which was used by the researcher.
3.2 Research design

3.2.1 Research Strategy

Research strategy is the structure or plan of a research—what to do and how to do it. It involves the structuring of variables in a manner that enables their relationship to be determined. The research used a case study as a research design during the study. A case study is defined as an in-depth investigation of an individual, group or institution to determine the variables and relationship among the variables influencing the current behaviour or status of the subject of the study. A case study is the development of detailed, intensive knowledge about a single case or of a small number of related cases. This design is flexible and hence enables the researcher to use different methods of collecting data and information i.e. questionnaires and interviews.

3.2.2. Research Choice

The research used mixed methods for data collection.

3.2.3 Time Horizon

There are two approaches to time horizon, namely Cross-sectional and Longitudinal.

Cross-sectional studies involve data collection from a population or a representative subset at one specific point in time, while longitudinal studies: usually study the change and development over a period of time.

3.3 Sources of Data.

There are two sources of data primary and secondary data. Primary data is data obtained in the field, while Secondary data is data that is already in existence such as published materials. The research used both sources of data
3.4 Sampling Frame

According to the English oxford dictionary a population is defined as the number of people living in an area. The area of study was 1,000 small holder farmers in Nega-Nega, Mazubuka District, Southern Province. The population was obtained from the Extension Agricultural Officer in Mazabuka.

3.4.1 Sample Size

Because there is not enough money and time to gather information from all the population, the goal becomes finding a representative sample of the whole population. The sample size of the targeted population were 100 smallholder farmers in Nega-Nega.

3.4.2 Sampling Techniques

A sample is a segment of the population selected to represent the population as a whole. There are various sampling techniques some which are;

i) Simple Random Sampling

The critical attribute of simple random sampling is that each member of the target population has an equal and independent chance of being included in the sample. Independence in this sense means that the selection of a member of the population.

ii) Stratified Random Sampling

Stratified sampling aims at ensuring proportionate representation of subgroups in the sample. The stratified sampling procedure divides the population into homogenous subgroups containing members who share common characteristics.

iii) Cluster Sampling

Cluster sampling is necessitated when simple random sampling poses administrative problems. The population may be large and widely dispersed.
iv) **Stage Sampling**

Stage sampling is an extension of cluster sampling. Using the example, given cluster sampling, stage sampling would involve the random selection in stages, firstly of a number of schools; secondly, of a number of classes within these schools; of a number of pupils within these classes.

v) **Systematic sampling**

Systematic sampling involves the selection of members from a population list in a systematic fashion. The technique is used when the members of a defined population are already placed on a list in random order. The selection of members then proceeds by dividing the population by the required sample size.

vi) **Judgment sampling**

The researcher uses her/his judgement to select population members who are good prospects for accurate information. This is the method that was used by the researcher to select the appropriate sample.

### 3.5 Data collection techniques

#### 3.5.1 Questionnaires

A questionnaire is a carefully designed instrument for collecting data in accordance with the specifications of the research questions and hypotheses. It elicits written responses from the subjects of the research through a series of question/statements put tighter with specific aims in mind. The questionnaire may be used to ascertain facts, opinions, beliefs, attitudes, and practices. The researcher distributed questionnaires to the respective sample; this enabled the respondents to answer the questions at their convenient time.
3.5.2 Interviews

An interview is a face to face interaction in which oral questions are posed by an interviewer to elicit oral responses from the interviewee. It should be realised that an interaction takes place among the interview situation, the interviewer, the interviewee and the interview schedule. For maximum success in an interview, the interview situation should be kept as flexible as possible.

3.5.3 Observations

It is the gathering of primary data by investigator’s own direct observation of relevant people, actions and situations without asking from the respondents.

3.6 Data Analysis Techniques

Data gathered from this research was analyzed using tables and graphs.

3.7 Reliability and Validity (triangulation)

Triangulation facilitates validation of data through cross verification from more than two sources. It tests the consistency of findings obtained through different instruments and increases the chance to control, or at least assess, some of the threats or multiple causes influencing our results. There are four basic types of triangulation:

- Data triangulation: involves time, space, and persons
- Investigator triangulation: involves multiple researchers in an investigation
- Theory triangulation: involves using more than one theoretical scheme in the interpretation of the phenomenon
- Methodological triangulation: involves using more than one option to gather data, such as interviews, observations, questionnaires, and documents.
3.7.1 Triangulation to minimise bias

The problem with relying on just one option is to do with bias. There are several types of bias encountered in research, and triangulation can help with most of them.

- Sampling bias- sampling bias is when you don’t cover all of the population you’re studying (omission bias) or you cover only some parts because it is more convenient (inclusion bias). The researcher combines the different strengths of these options to ensure getting sufficient coverage.
- Procedural bias- procedural bias occurs when participants are put in some kind of pressure to provide information.

3.8 Ethical considerations

When we talk about ethics in research, we are referring primarily to the ethical issues involved in the implementation and execution of a good project. In other words, making distinctions between what can be considered right and what can be considered wrong. Highly ethical standards were applied by making information obtained confidential where needed and procedures of getting data was done in a professional manner in order to avoid plagiarism and protect intellectual property rights; bias was avoided.

3.9 Limitations of the study

The data collection process was not easy because of the following problems;

- The researcher was not given all the required data information from the respective companies visited
- Resources constraints to some extent hindered the efficiency of the study such as time, finances, materials and human resources.
- The researcher lacked much secondary sources of data like books
- The researcher hoped to get responses from the questionnaires in two weeks’ time but instead, these were received much later than anticipated.
Chapter Four

4 Data Presentation

4.1 Introduction

Data was compiled and analyzed applying computer software with SPSS and presented in table form and graphs, among the most widely used program for statistical analysis in social science. It is used by market researchers, health researchers, survey companies, government, education researchers and others. In addition to statistical analysis, data management (case selection, file reshaping, creating derived data) and data documentation (a metadata dictionary is stored with the data) are features of the base software. Microsoft Words and Microsoft Excel were used to generate and transform the results from the SPSS software.

4.2 Responses from Small Holder Farmers

4.2.1 Profile of Respondents – Your position in company

Table 4.2.1 Your position in company

<table>
<thead>
<tr>
<th>Position in Company</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
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<td>27.3</td>
<td>27.3</td>
<td>27.3</td>
</tr>
<tr>
<td>Other</td>
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<td>22.2</td>
<td>22.2</td>
<td>49.5</td>
</tr>
<tr>
<td>Senior Manager</td>
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<td>24.2</td>
<td>24.2</td>
<td>73.7</td>
</tr>
<tr>
<td>Supervisor</td>
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<td>26.3</td>
<td>26.3</td>
<td>100.0</td>
</tr>
<tr>
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<td>100.0</td>
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</tr>
</tbody>
</table>
4.2.2 Profile of Respondents – Type of crop grown

Table 4.2.2 Type of crop grown

<table>
<thead>
<tr>
<th>Type of Crop Grown</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
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<td>Valid Cotton</td>
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<td>12.1</td>
<td>12.1</td>
</tr>
<tr>
<td>Irish Potatoes</td>
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<td>12.1</td>
<td>12.1</td>
<td>24.2</td>
</tr>
<tr>
<td>Maize</td>
<td>26</td>
<td>26.3</td>
<td>26.3</td>
<td>50.5</td>
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<tr>
<td>Soya Beans</td>
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<td>19.2</td>
<td>69.7</td>
</tr>
<tr>
<td>Sugar Cane</td>
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<td>11.1</td>
<td>80.8</td>
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<tr>
<td>Sunflower</td>
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</table>
4.2.3 Profile of Respondents – Number of years of experience in farming

Table 4.2.3 Number of years of experience in farming

<table>
<thead>
<tr>
<th>Years of Experience Farming</th>
<th>Frequency</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5 years</td>
<td>31</td>
<td>31.3</td>
<td>31.3</td>
</tr>
<tr>
<td>6-10 years</td>
<td>39</td>
<td>39.4</td>
<td>70.7</td>
</tr>
<tr>
<td>More than 10 years</td>
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<td>29.3</td>
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<td>Total</td>
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</table>
Figure 4.2.3 Number of years of experience in farming

4.2.4 Profile of respondents – Age Group

Table 4.2.4 Age Group

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
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<td>100.0</td>
<td></td>
</tr>
<tr>
<td>25-29</td>
<td>26</td>
<td>26.3</td>
<td>26.3</td>
<td>26.3</td>
</tr>
<tr>
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<td>35</td>
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<td>35.4</td>
<td>61.6</td>
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<tr>
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<td>27</td>
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<td>27.3</td>
<td>88.9</td>
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<tr>
<td>Under 25</td>
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</table>
4.2.5 Profile of respondents – Gender

Table 4.2.5 Gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>Female</td>
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<td>47.5</td>
<td>47.5</td>
<td>47.5</td>
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<td>Male</td>
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<tr>
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<td>100.0</td>
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</tbody>
</table>
4.2.6 Profile of respondents – Educational Level

Table 4.2.6 Educational Level

<table>
<thead>
<tr>
<th>Education</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>Valid</td>
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<td></td>
<td></td>
</tr>
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<td>College Graduate</td>
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<td>40.4</td>
<td>40.4</td>
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<tr>
<td>Degree &amp; Above</td>
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<td>31.3</td>
<td>71.7</td>
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<td>Grade 12</td>
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4.2.7 Profile of respondents – Government Policy on smallholder farmers

Table 4.2.7 Government Policy on smallholder farmers

<table>
<thead>
<tr>
<th>Government Policy</th>
<th>Small Holder Farmer</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
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<tr>
<td>Valid No</td>
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<td>14.1</td>
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</table>
Figure 4.2.7 Government Policy on Smallholder farmers

4.2.8 Profile of Respondents – Awareness of Government Policy

Table 4.2.8 Awareness of Government Policy

<table>
<thead>
<tr>
<th>Awareness Government Policy</th>
<th>Frequency</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Workshops &amp; Seminars</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Electronic Media</td>
<td>29</td>
<td>29.3</td>
<td>30.3</td>
</tr>
<tr>
<td>Print Media</td>
<td>23</td>
<td>23.2</td>
<td>53.5</td>
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<tr>
<td>Word of Mouth</td>
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<td>76.8</td>
</tr>
<tr>
<td>Valid Workshops &amp; Seminars</td>
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<td>23.2</td>
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</tr>
<tr>
<td>Total</td>
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</table>
4.2.9 Profile of Respondents – Farm Management Training

Table 4.2.9 Farm Management Training

<table>
<thead>
<tr>
<th>Farm Management Training</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>Valid No</td>
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</tr>
<tr>
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Table 4.2.10 Profile of respondents – Training received

<table>
<thead>
<tr>
<th>Training received</th>
<th>Frequency</th>
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<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>Valid</td>
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<td>29.3</td>
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<td>Cattle Management</td>
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<td>1.0</td>
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</table>
4.2.11 Profile of respondents – Adequate Agricultural Finance

Table 4.2.11 Adequate Agricultural Finance

<table>
<thead>
<tr>
<th>Adequate Agricultural Finance</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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Figure 4.2.11 Adequate Agricultural Finance

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<tr>
<th>Borrow from other institutions</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
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<td>70.7</td>
<td>70.7</td>
</tr>
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<td>8.1</td>
<td>78.8</td>
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4.2.13 Profile of respondents – Not borrowing from other institutions

Table 4.2.13 Not borrowing from other institutions

<table>
<thead>
<tr>
<th>Not borrowing other institutions</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>Valid</td>
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<td>78.8</td>
<td>78.8</td>
<td>78.8</td>
</tr>
<tr>
<td>Collateral requirements</td>
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<td>7.1</td>
<td>85.9</td>
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<td>High interest rates</td>
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<td>94.9</td>
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<tr>
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</table>
4.2.14 Profile of respondents – Agricultural activities

Table 4.2.14 Agricultural activities

<table>
<thead>
<tr>
<th>Agricultural activities</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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</thead>
<tbody>
<tr>
<td>Valid Yes</td>
<td>99</td>
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<td>100.0</td>
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4.2.15 Profile of respondents – Easy access to markets

Table 4.2.15 Easy access to markets

<table>
<thead>
<tr>
<th>Access to market</th>
<th>Frequency</th>
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<th>Valid Percent</th>
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<tbody>
<tr>
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<td>26.3</td>
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</table>
4.2.16 Profile of respondents – Marketing efforts

Table 4.2.16 Marketing efforts

<table>
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<tr>
<th>Marketing efforts</th>
<th>Frequency</th>
<th>Percent</th>
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<tbody>
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<td>14.1</td>
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<tr>
<td>Better</td>
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<td>24.2</td>
<td>24.2</td>
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Figure 4.2.16 Marketing efforts

4.2.17 Profile of respondents – Strategic Plan

Table 4.2.17 Strategic Plan

<table>
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Figure 4.2.17 Strategic Plan

4.2.18 Profile of respondents – Records

Table 4.2.18 Records

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4.2.19 Profile of respondents – Infrastructure

Table 4.2.19 Infrastructure

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4.2.20 Profile of respondents – Government Support

Table 4.2.20 Government Support

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<td>14.1</td>
<td>63.6</td>
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<td>36.4</td>
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4.2.22 Profile of respondents – Farmers Association

Table 4.2.22 Farmers Association

<table>
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<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<td>63</td>
<td>63.6</td>
<td>63.6</td>
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<td>Valid</td>
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<td>36.4</td>
<td>36.4</td>
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<td>99</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Figure 4.2.22 Farmers Association

The diagram shows the percentage of farmers who belong to a Farmers Association. The graph compares the percentage of farmers who belong to a Farmers Association (Yes) and those who do not (No). The percentage of farmers who belong to a Farmers Association is significantly higher (60%) compared to those who do not (40%).
Chapter Five

4 Discussion and interpretation of data

5.1 Introduction
This chapter discusses and interprets the data presented in Chapter four

5.2 Responses from the smallholder farmers

5.2.1 Profile of Respondents – Your position in company
27.3% of respondents had a management position, 22.2% of respondents had another position, 24.2% of respondents had a senior management position and 26.3% of respondents were had a supervisory position in their respective companies.

5.2.2 Type of Crop Grown
12.1% of respondents had cotton, 12.1% of respondents had Irish potatoes, 26.3% of respondents had maize, 19.2% of respondents had soya beans, 11.1% of respondents had sugar cane and 19.2% of respondents had sunflower as their type of crop grown.

5.2.3 Years of Experience in Farming
31.3% of respondents had between 0-5 years of experience, 39.4% of respondents had between 6-10 years of experience and 29.3% of respondents had more than 10 years of experience respectively in farming.

5.2.4 Age Group
26.3% of respondents were between the age of 25-29 years old, 35.4% of respondents were between the age of 30-35 years old, 27.3% of respondents were over 35 years old and 11.1% of respondents were under 25 years old respectively

5.2.5 Gender
47.5% of respondents were female compared to 52.5% of respondents who were male.

5.2.6 Educational Level
40.4% were college graduates, 313% were degree holders, and 28.3% were grade 12 certificate holders.
5.2.7 Government Policy on Smallholder farmers
85.9% of respondents knew about the government policy on small holder farmers compared to 14.1% of respondents who didn’t know about the government policy on small holder farmers.

5.2.8 Awareness of Government Policy
29.3% of respondents were aware of the government policy through electronic media and 23.2% of respondents were aware of government policy through print media, word of mouth and workshops & seminars respectively.

5.2.9 Farm Management Training
27.3% of respondents didn’t have formal training in farm management compared to 72.7% of respondents who had received formal training in farm management.

5.2.10 Profile of respondents – Training received
68.7% of respondents received field crop training.

5.2.11 Adequate Agricultural Finance
70.7% of respondents had adequate agricultural finance compared to 29.3% of respondents who didn’t have adequate agricultural finance.

5.2.12 borrowing from other institutions
From the respondents who answered no, 21.2% of respondents attempted to borrow from other institutions and 8.1% of respondents didn’t try to borrow from other institutions.

5.2.13 Not borrowing from other institutions
7.1% of respondents didn’t borrow from other institutions because of collateral of requirements, 9.1% of respondents didn’t borrow from other institutions because of high interest rates and 5.1% of respondents didn’t borrow from other institutions because of the short repayment period.

5.2.14 Agricultural activities
All the respondents had adequate farming land, plant and machinery for their agricultural activities.

5.2.15 Easy access to markets
26.3% of respondents didn’t have easy access to market their products compared to 73.7% of respondents had easy access to market their products.
5.2.16 Marketing efforts
14.1% of respondents stated their marketing efforts were average, 24.2% of respondents stated their marketing efforts were better, 23.2% of respondents stated their marketing efforts were excellent, 26.3% of respondents stated their marketing efforts were good and 12.1% of respondents stated their marketing efforts were poor to promote their farm respectively.

5.2.17 Strategic Plan
17.2% of respondents didn’t prepare strategic plans for their farming activities compared to 82.8% of respondents who prepared strategic plans for their farming activities.

5.2.18 Records
27.3% of respondents didn’t maintain records compared to 72.7% of respondents maintained records.

5.2.19 Infrastructure
28.3% of respondents thought the quality of infrastructure development in their area was average; 7.1% of respondents thought the quality of infrastructure development in their area was better; 15.2% of respondents thought the quality of infrastructure development in their area was excellent; 16.2% of respondents thought the quality of infrastructure development in their area was good and 33.3% of respondents thought the quality of infrastructure development in their area was poor.

5.2.21 Government Support
48.5% of respondents thought the government support to small holder farmers was average, 1% of respondents thought the government support to small holder farmers was excellent, 14.1% of respondents thought the government support to small holder farmers was good and 36.4% of respondents thought the government support to small holder farmers was poor respectively.

5.2.22 Farmers Association
36.4% of respondents didn’t belong to any farmers ‘association compared to 63.6% of respondents belonged to a farmer’s association.
Chapter Six

6 Introduction

This chapter presents conclusion, implications and recommendations on the challenges of small holder farmers in Nega-Nega, Mazabuka District, Southern Province

6.1 Conclusion

The findings of this research revealed that smallholder farmers still face a number of challenges which among other things include the following:

- Inadequate government support
- Lack of farm management training
- Inadequate agricultural finance
- Lack of easy access to markets
- Poor marketing efforts
- Failure to prepare strategic plans
- Failure to maintain accounting records
- Poor road infrastructure
- Failure to belong to Farmers Associations

6.2 Implications

Failure to address the above challenges impact negatively on the small holder farmers’ agricultural output and there by resulting into failure to reduce poverty.

6.3 Recommendations

a) The government should:
   - Put in place mechanisms to improve support to small holder farmers
   - Improve rural infrastructure developments

b) Small holders’ farmers should:
   - Make efforts to obtain farm management training
   - Maintain proper accounting records
   - Prepare strategic plans
   - Make efforts to belong to Farmers Associations
c) **Commercial banks should:**

- Restructure their loans to small holder farmers with longer repayment periods to enable them invest in farm activities that will generate reasonable incomes.
- Reduce interest rates on loans to small holder farmers.
References


Nyirenda, P. (2007). The impact of sources of credit on rural household food security: A case of Chongwe District. A Published thesis submitted to the University of Copperbelt in partial fulfilment of the requirements for the award of the degree of Master of Business Administration.


Appendices

ANNEXURES

ANNEXURE 1

COVERING LETTER TO QUESTIONNAIRE

Date: ……………………..

Dear Sir/Madam

Research Questionnaire

I am currently registered for the Bachelor In Accountancy (BAC) Degree at Cavendish University Zambia. My research topic is to assess challenges of small holder farmers in Mazabuka, Southern Province.

I humbly appeal to you for your co-operation in this research study. I would appreciate it very much if you would kindly complete the attached questionnaire. I will be available to clarify any unclear questions that you may experience whilst completing the questionnaire.

The information that will be collected is purely for academic purpose and as such whatever information you give will be kept confidential. The information can help to guide future planning on how to manage challenges of small holder farmers.

Yours sincerely

................................

Christabel Kamuna

Cell: 0977148917
RESEARCH QUESTIONNAIRE
SECTION A
DEMOGRAPHIC INFORMATION

Location………………………………………………………………………………

Please complete the following information by ticking the appropriate box;

1. Your position in the company
   (tick)
   
   | Supervisor |   |
   | Manager    |   |
   | Senior manager |   |
   | Other      |   |

   Other (please specify) ..............................................................

2. Type of crop grown
   a) Maize
   b) Cotton
   c) Soya beans
   d) Other specify .................................................................

3. Number of years of experience in farming
   
   | 0 - 5 years |   |
   | 6 – 10     |   |
   | More than 10 years |   |
4. Age Group (in years)

<table>
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<th>Age Group (in years)</th>
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</thead>
<tbody>
<tr>
<td>Under 25</td>
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</tr>
<tr>
<td>25 - 29</td>
<td></td>
</tr>
<tr>
<td>30 - 35</td>
<td></td>
</tr>
<tr>
<td>Over 35</td>
<td></td>
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</table>

5. Gender

<table>
<thead>
<tr>
<th>Gender</th>
<th></th>
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<tbody>
<tr>
<td>Male</td>
<td></td>
</tr>
<tr>
<td>Female</td>
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</table>

6. Educational Level

<table>
<thead>
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<tbody>
<tr>
<td>Grade 12</td>
<td></td>
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<tr>
<td>College Graduate</td>
<td></td>
</tr>
<tr>
<td>Degree and above</td>
<td></td>
</tr>
</tbody>
</table>

Tick yes or no where there is a provision, where there is no provision for a yes or no answer, tick yes or no in front of the statement or question.

SECTION B

GOVERNMENT POLICY

7. Are you aware of Government policy on small holder farmers?

<p>| | |</p>
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<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>
8. If yes, how did you become aware of the Government policy on small holder farmers?
   a) Print Media
   b) Electronic media
   c) Workshops and seminars
   d) Word of mouth
   e) Other specify ………………………………………………………………………

SECTION C
OPERATIONAL AND TECHNICAL ACTIVITIES

10. Have you received formal training in farm management?

   Yes
   No

11. If yes, state the training received ………………………………………

12. Do you have adequate agricultural finance?

   Yes
   No

13. If no, have you tried to borrow from other financial institutions?

   Yes
   No

15. If no, why have you not borrowed from financial institutions?
   a) High interest rates
   b) Collateral requirements
   c) Short repayments periods
   d) Other specify ………………………………………………………………………
16. Do you have adequate farming land, plant and machinery for your agricultural activities?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If no, explain .................................................................................................................................

17. Do you have easy access to markets for your products?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If no, explain .................................................................................................................................

18. How effective is your marketing efforts for your farm produce?
   a) Poor
   b) Average
   c) Good
   d) Better
   e) Excellent

19. Do you prepare strategic plans for your farming activities?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If no, explain .................................................................................................................................

20. Do you maintain the following records?
   a) Invoices
   b) Ledgers
   c) Income statement
   d) Statement of financial position

<table>
<thead>
<tr>
<th>Yes</th>
<th></th>
</tr>
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If no, explain …………………………………………………………………………………………………………………………………………………

21. If yes, to question 20 provide the following:

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<th>2017</th>
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<th>2015</th>
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<td>Sales</td>
<td>K</td>
<td>K</td>
<td>K</td>
</tr>
<tr>
<td>Expenses</td>
<td>K</td>
<td>K</td>
<td>K</td>
</tr>
<tr>
<td>Profit</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

22. What is the quality of infrastructure development (road networks, etc) in your area?
   a) Poor
   b) Average
   c) Good
   d) Better
   e) Excellent

23. What is the quality of Government support to small holder farmers?
   a) Poor
   b) Average
   c) Good
   d) Better
   e) Excellent

24. Do you belong to any Farmer’s Association?
   Yes
   No

If no explain …………………………………………………………………………………………………………………………………………………
25. In your own opinion, what do you think can be done to grow your agricultural activities?
   a) 
   b) 
   c) 
   d) 
   e) 

End of questionnaire

Your time and effort in completing this research questionnaire is much appreciated.

Many thanks!

Appendix B

Work Schedule and Resource Requirement

Work Schedule

<table>
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<tr>
<th>Task</th>
<th>Proposed Period</th>
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<td>1. Background of the problem of study</td>
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<tr>
<td>2. Literature review &amp; Theoretical framework</td>
<td>15(^{th}) June - 30(^{th}) June</td>
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<tr>
<td>3. Sampling plan</td>
<td>1(^{st}) July - 15(^{th}) July</td>
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<tr>
<td>4. Data collection (issuing &amp; collection of questionnaires)</td>
<td>16(^{th}) July - 15(^{th}) July</td>
</tr>
<tr>
<td>5. Sorting and Coding of Responses</td>
<td>16(^{th}) July - 1(^{st}) August</td>
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