

An Assessment of the Factors that Affect the Productivity and Production of Small Scale Farmers in Three Selected Districts of Zimbabwe

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Abstract: *In this paper, I focused on the historical development of AGRITEX (Agricultural, Technical and Extension Services) paying particular attention to its role and function towards the success of small scale farmers. The availability and cost of capital were also viewed in relation to their effect on the output(s) of these farmers. The challenges related to the Consumer Marketing Board (e.g. Grain Marketing Board, Cotton Marketing Board & Tobacco Marketing Board) were not left out. Findings emerged from the data collection through the use of interviews, questionnaires and observation. A lot of interesting, valuable information was unearthed and recommendations were thus made as a way of intervention, to make agricultural activities more viable. The study was motivated by the underlying assumption that small scale farmers can perform according to their set targets if they tap the expertise of AGRITEX officials, they have access to credit lines and the buyers of their produce offer cost- effective prices. These three ingredients guided the study. The conclusions stimulate a lot of interest in the potential of small –scale farmers.*

Key Words: Small scale farmers, rural financial markets, marketing boards, credit lines

1. Background to the Study

Agricultural extension was introduced in 1927 by Emory, D. Alvord, with farm demonstrations. At independence, in 1980, the Department of Agricultural, Technical and Extension Services (AGRITEX) was formed. However, AGRITEX has major handicaps, among which is the fact that it (AGRITEX) is only able to recommend technologies that were made available some 15- 20 years ago. Shortcomings of AGRITEX are compounded by the ever dwindling operating budget and lack of transport. Too many demands and expectations are directed towards AGRITEX, with insufficient financial backing. Like other sectors, AGRITEX suffered from hyper-inflation. Fortunately, large scale training of officers has been successfully accomplished across the country at institutions like Esigodini Agricultural Institute, Mlezu, Kushinga Phikelela Agricultural Institutes.

AGRITEX has also made great progress in national development through participation in, and the initiation of rural development projects. The department uses relatively new approaches like

participatory extension approaches, participatory rural appraisals, farmer workshops and provides general advisory services. But the question is, whether or not the small-scale farmers are aware that it is their right, not a privilege to get the assistance of AGRITEX officers. Following the Land Reform of 1991- 2002, there were perennial declines in the level of production. Some farms lay idle for years and this made a mockery of the land reform. Literature did not emphasize how lack of financial inputs would always leave the reform incomplete. In addition to drought, foreign currency shortages, inflation, access and cost of capital, almost crippled the marginalized small scale farmers. Commercial farmers had no problem because they were serviced by the financial services sector and most of them were, after all, self sufficient.

About 70% of the total population of Zimbabwe resides in the communal areas but less than 15% of Zimbabwean Banks and Building Societies were found to be located in remote communal lands. Financing was thus informal or these rural folk had to travel long distances to the nearest urban centres to access financial services. As pointed out by the World Bank, 2004 DFID, agriculture is the mainstay sector of the Zimbabwean economy, contributing about 22.8% of the GDP (RBZ, Report 2006).I was further propelled to examine the extent of the challenges and then suggest solutions since there is great potential for economic growth and poverty alleviation, in smallholder farming.

Agricultural Sector Productivity Enhancement Facility (ASPEF) was a financing facility which was meant to enhance productivity in the agricultural and export sectors through provision of concessional funding to support capital and working capital requirements. Concessionary finance was to bridge the financing since small scale farmers could not access credit mainly due to lack of collateral security. Uncertainty and risk factors were increased by farm disturbances (invasions and evictions). No financial market could plan to establish its branch in such unstable environments. So there were simply no funds for the small holder farmers.

Small scale farmers and all farmers contribute over 70% of local maize output alone and it must be noted that maize is the staple food in Zimbabwe. However, the same farmers have been enticed, "... resettled farmers invariably want to grow maize because they don't know anything else..." (www.econ.yale.ed) Such lack of innovativeness and fear of change discourage banks. This study's survey had an eye for those who had "broken new –ground", if there were any. The population of Zimbabwe is primarily rural and communal farmers constitute the breadwinners of the country's larger population. To a large extent, the small scale farmers are most legible for economic empowerment of indigenous people. Perhaps major transformations in communal farming are needed to allow credit provision and

rationalization of current agro-finance. Development and micro-finance institutions that have the potential to serve the sector shun locating in rural areas; they are afraid of default risk and are discouraged by the fact that small scale farmers have no collateral. The other hitch is that small-scale farmers do not perceive their agricultural activities as business. To them, a business man / business woman is one who owns a shop (general dealer/ bottle store/ grinding mill). Such misconceptions are a hindrance to the operations on small scale- farms.

Politics interferes with progress in farming. Following the inception of the Fast Track Land Reform Programme (2002), the proportion of commercial bank loans to the agricultural sector declined from 91% in 1999 to 14% in 2000. In August 2011, an AGRITEX boss blasted unreliable politicians, saying, "A lot of our politicians are liars. They tell lies when they donate fertilizer or seed to struggling communal farmers in rural areas..... They do not tell them that the seed is not suitable for certain soil types but just donate to please farmers and 'buy' their votes." Such practices are very common when general elections are pending. AGRITEX officials find their hands tied. They are obliged to explain to the farmers that the seed or fertilizer donated is unsuitable / wrong type but they are afraid of being victimized by politicians. The political dimensions of the context cannot be overemphasized. I was eager to find out if politics really stifled some productive economic activities in the selected districts.

2. Statement of the Problem

Variables like development support agencies, funding and sale of products have negative impact on the productivity and production of small- scale farmers.

3. Significance of the Study

The study is geared towards identifying the extent of challenges that impede productivity in small scale farming. Findings should motivate rural financial markets to realize the potential that needs to be unlocked by means of providing funds to rural small scale farmers. The AGRITEX officers will enjoy doing what is right, with no interference / twisting of facts by politicians. It is also expected that the Marketing Boards will consider the aggregate costs that go into farming, before they decide on prices for buying farm produce.

4. Objectives of the Study

1. Establish the extent of the deficit, relating to availability of rural finance services organisations.
2. Examine how the successful small holder farmers are coping without funds from banks / similar organisations.
3. Explore the challenges faced by small scale farmers in accessing credit facilities.
4. Evaluate how effectively loans were serviced by those farmers who managed to get them.
5. Generate recommendations for risk management in cases of severe natural disasters like droughts, armyworm, floods etc.
6. Determine the nature of the relationship between AGRITEX Officers and small-scale farmers.

7. Analyse the role and functions of District Development Committees, in relation to small scale farmers.
8. Suggest possible solutions to the problems faced by small scale farmers, including transparency in Pricing by Marketing Boards.

5. Delimitations

The study straddled the decade between 2002 and 2012. It was confined to Gokwe District (Midlands Province);

Tsholotsho and Umguza Districts in Matabeleland North Province. It concerned itself with cotton, tobacco and maize only as these were the main cash crops.

6. Limitations

Some farm owners were either too busy to attend to questionnaires or not comfortable with the use of the English Language. I personally visited such farmers, took part in the tasks at hand and informally chatted with them, using structured interviews. In Gokwe District, there is a mixture of Shona and Ndebele speakers. Fortunately, that being my rural home, I had no problems in switching from Shona to Ndebele or vice-versa. My fluency in both local languages saw me through. When some farmers got emotional as they complained about corruption and amassing of wealth by politicians etc, I found tactful ways of getting back to the gist of the matter. I treaded carefully on the ultra sensitive ground and managed to remain focussed on this paper's research problem.

7. Review of Related Literature

7.1 Macroeconomic Instability

Khan (2002) noticed that macroeconomic instability often in the form of high inflation, is known to impede financial development. In agreement, Gonzalez Vega 2003, pointed out that macroeconomic policies can adversely affect the development of rural financial markets. Monetary policy interventions to contain inflationary pressure tend to reduce the volume of credit available to the private sector as well as raise the cost of borrowing. Gono (2004) in his summary of ASPEF challenges, conceded that the scheme might crowd out those in real need of the funds and benefit those who already own the resources. Subsidies and cheap loans create dependency and strain the fiscus because institutions normally required support for longer than expected.

7.2 Credit Rationing

Siebel (2001) Yaron and Benjamin (1997) and Chimedza (1984) posit that there is a tendency for government and rural inhabitants to be so poor that they cannot afford to save any money. The availing of cheap loans only drove lenders out of business. The raising of deposit rates that have been artificially depressed (i.e. financial liberalization) was thought to be a point of attraction. Unfortunately, it increased the demand for investment funds and reduced the supply of savings, leading to credit rationing in most Less Developed Countries. Max Fry, Ann (1991) was the proponent of liberalisation while Dorn Busch (1952) pointed

out its demerits. This paper considered how applicable financial liberalization was to small scale farmers.

Ghatak (1995) says large fluctuations in agricultural prices and incomes and the long gestation period in the return on agricultural investments, make provision of credit to small scale farmers almost impossible. Hoff and Stiglitz (1990) and Besley (1994) observed that information asymmetries between market participants, lack of suitable collateral and high transaction costs, all negatively affect market development. Dernirguc- Kunt and Levine (2004) added risk as another critical factor. The paper considers such issues as it interrogates the officials in the financial services sector. Skees and Pischke (2003) emphasize that insuring against risk can improve rural financial markets. Hacche (1987) noticed that uncertainty is increased in the establishment of contracts with small scale-farmers who had zero initial wealth and had everything to gain from a successful venture and nothing to lose from an unsuccessful project. The sample was analysed with a view to establishing a relationship between the long gestation periods for tobacco and cotton crops on the one hand and the pattern of cash flows; demands for savings and credit.

There is a possibility of minimising the barriers faced by small scale farmers because Yaron and Benjamin (1997) argued that suitable provision of agricultural credits depends on the profitability of agricultural production and the extent to which agricultural productivity or production, marketing and price risks are managed. Coutler and Poulton (2001) and Hubbard (2003) noted that crop marketing systems in many developing countries are inefficient and small scale farmers have been exposed to great uncertainty concerning the marketing of their output as a result of the liberalisation of agricultural markets in the 1990's. The study was bent on establishing if there were agricultural pricing systems which objectively took into account the production costs.

Bhatt (1989) linked communal farmers' reluctance to apply for credit to the high transition costs. Earlier on, Hacche (1987) had attributed the charging of high interest rates by financial markets, to poor repayment records and lack of a good track record (credit-worthiness). Without well structured agricultural support institutions, Chimedza (1994) found that the impact of drought was more severe on small scale farmers. Her study also examined the emergence of Savings Clubs and analysed sources of short term credit for agriculture. Chimedza's study showed that the informal sector was not operating efficiently. This anomaly motivated me to investigate the factors that contributed to such a position.

Authorities in Economic theory including "Baro (1984, Ricardo & Pigou (1993) and La Porta *et. al* (2000) propounded that Government involvement only distorts market forces. Development Economists (Stiglitz 1993 and Yaron 1997) strongly argue that too much government involvement is undesirable as government is not capable of supplying market forces indefinitely. I wanted to find out from supporting market forces indefinitely. I wanted to find out from the participants of this study, what they attributed failure of government owned financial institutions to. There was an opportunity for the confirmation or dismissal of Brownbridge (1998)'s observation, which attributed the

failure to lack of independence from political influence concerning lending decisions.

7.3 Research Design and Methodology

I used the descriptive survey research design. The qualitative technologies enabled me to "... seek, to describe, decode, translate and finally come to terms with the meaning of occurring phenomena " as referred to by Van Maarien (1993:9). Since qualitative data also complement the qualitative approach, this method was in no way "method – bound."

7.4 Data Collection Tools

I used two modes to collect data, i.e. the questionnaire and interviews (both structured and unstructured). Documents / Secondary data in the form of books, annual reports and statutory instruments, were utilized to answer the major research problem. Primary data was obtained through observations. I personally visited some farmers and managed to obtain data from them while they went on with their schedules/ chores. This was natural and quite unobstructive to them.

Sample random sampling was used for small scale farmers in Gokwe and Tsholotsho. However, in Umguza District, I used purposive sampling. I was keen to get more information on the success story of the two farmers who 'broke' new ground and grew tobacco in Matabeleland. The term "Bank" embraced Infrastructure Development Bank of Zimbabwe; Commercial Bank of Zimbabwe and Micro-King a subsidiary of Kingdom Financial Holdings. (KFHL).

7.5 The Sample for this Paper

Category	Number of Participants
Banks	11
Cotton Growers (Gokwe) District	10
Tobacco Growers (Umguza) District	2
Maize Growers (Tsholotsho) District	7
AGRITEX Officials	6
Tobacco Research Board	1
Marketing Boards for all 3 Crops (GMB/TMB/CMB)	3
Total	40

The return rate of questionnaires was just over 60%, and this made me adjust my schedule and hence managed to get 90 % of my participants' contributions towards the data that I needed.

7.6 Data Presentation and Analysis

I presented data in the form of simple tables, pie- charts, bar graphs and descriptions. The implications of quantitative findings were briefly explained

Table 1. Rural Intermediaries in 1996

Financial Institution	Total Outlets	Rural outlets	% Rural
CABS	72	11	15
Founders Building Society	29	1	3
Beverley	52	14	30
Barclays	69	14	30
Zimbank	46	8	17
Commercial Bank of Zimbabwe	14	5	36
POSB	195	128	66
Totals	548	209	Average 38%

Source: Zimbabwe’s Agricultural Revolution, Chimedza (1994)

Table 1(above) reflects that 38% of sampled financial institutions were in rural areas in 1996. Political instability and the economic meltdown saw several banks being placed under curatorship before finally folding up.

Table 2. Rural Intermediaries in 2007(Chimedza,1994)

Financial Institutions	Total Outlets	Rural Outlets	% of Rural
Central Africa Building Society (CABS)	85	14	31
Commercial Bank of Zimbabwe (CBZ)	34	8	32
Agribank	48	30	63
Barclays	74	8	12
Stanbic	26	0	0
Standard Chartered Bank	53	6	12.5
Metropolitan	14	4	29
Z B Bank	62	12	26
POSB	203	60	31
TOTALS	599	146	Average:24%

Compared to Table 1, in Table 2, the grand total of financial markets had gone up from 548 to 599. However, the sectorial policies favoured urban markets and this explained why the percentage for rurally located banks fell from 38% to 24%.

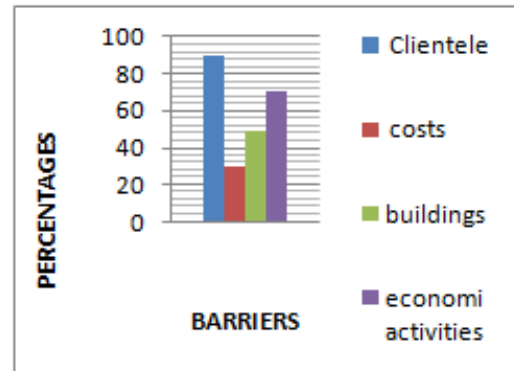
Table 3. Commercial Bank Loans to Agriculture (Z \$millions) for the Agrarian Reform Period (2000- 2005)

Year	Loans to Agriculture	Total Loans	Agricultural Loans % of Total
2000	7 962	55 088	14.5
2001	12 643	98 545	12.8
2002	28 916	258 053	11.2
2003	192 683	1467 119	13.1
2004	605 569	4 788 386	12.6
2005	2037 011	8 616 612	23.6

Source: Central Statistical office Reserve Bank of Zimbabwe

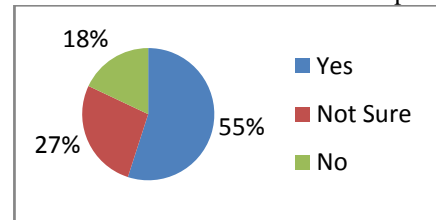
In response to the decline of support from the commercial banks, the Government of Zimbabwe introduced a Crop and Livestock inputs Programme in 2000, which was administered by the Ministry of Agriculture. The programme financed the purchase of fertiliser, chemicals and seed. The thrust of the paper was not just on how much the Government assisted but how many small scale farmers benefitted from such facilities

Figure 1: Responses to barriers of locating Banks in rural areas.



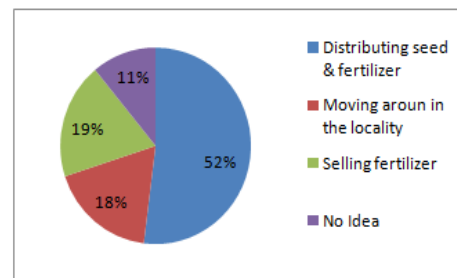
The bank officials argued that if they opened branches in rural areas, the operating costs would be very high, considering how small most rural people’s were. Most of them did not even have any bank accounts. After conducting their cost-benefit analysis they found that it was better not to open/ operate branches in rural areas. The communities/ small – scale farmers felt that the problem lay with the macro- economic environment. They lamented lack of development in their areas and said they also wanted to be involved in other economic activities alongside the agricultural activities. The socio- economic status of the rural folk was found to shut them out of a lot of economic ventures. Other small – scale farmers cited corruption among politicians.

Figure 2: Responses on whether the Zimbabwean Commercial Banks were willing to locate in rural areas if the Macro- Economic Environment improved.



The major finding here was that banks were only looking up to the Reserve Bank of Zimbabwe for policies, with which they can only comply. The savings culture was a thing of the past. Even with the adoption of the United States Dollar, bank administrative charges were too high

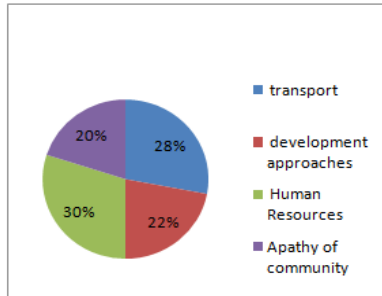
Figure 3: Responses related to AGRITEX officers’ Role and Functions (s)



The responses to a number of related questions showed that most farmers were not sure of the function of AGRITEX officials in their locality. There was no transparency in the activities of these officers. It was found that they often diverted inputs meant for small – scale farmers, and sold

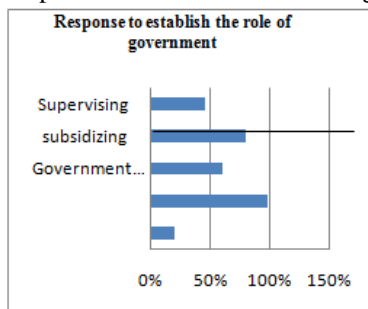
them for personal gain. The Midlands sales agronomist for seed-co, Ronnie Chigombe (2012) described the role of AGRITEX officers as "... more like shepherds who lead farmers to greener pastures." He emphasized that even the small- scale farmers should get attention from AGRITEX officers who were currently biased against small scale farmers. The small scale farmer was not sure whether services from AGRITEX officers were rights or privileges.

Figure 4: Challenges faced by AGRITEX



What became an issue was what measures were being taken to address these challenges. AGRITEX needed to spruce up its plans its monitoring and evaluation and training to incorporate social-cultural factors.

Figure 5: Responses to establish the role of government



So it became evident that bankers did not favour supervision and regulation. The question might have stimulated substantial subjectivity in the responses. But as it was, there was no way of denying that Government was being blamed for failing to match its fiscal policy/ with the country's monetary policy. The responsibility to put right what was wrong in the rural financial Markets, and subsequent low productivity of small- scale farmers was squarely based on the Government.

Views from Micro- Finance Institutions

Interviews and revealed that the division afforded short term credit to small- scale farmers(entrepreneurs) with plans for income generating projects. However the institutions were skewed towards urban dwellers .For instance, they demanded proof of residence in the form of utility from those who applied for loans. The officials said people out in the rural areas need to be taught how to prepare business proposals, liase with AGRITEX officials etc before they can make profit from loans. They insisted that they were expecting Government to spearhead economic development in rural areas and only then could the financial services sector open branches there.

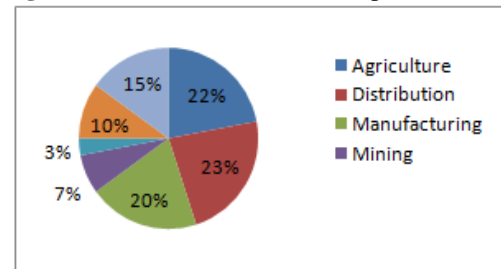
Table 4. Interview with cotton farmers

Nature of challenge	Number interviewed	Number failing challenge	%
Finance	10	8	80
Equipment	10	7	70
Labour	10	6	60
Depressed prices	10	10	100
Transport costs	10	9	90

Source: Face to face interviews

The percentages do not in any way exaggerate the plight of small- holder farmers. They actually justify this study.

Figure 6: Distribution of credit to private sector



Source: Reserve Bank of Zimbabwe

Responses to the fast track land resettlement programme (2000 – 2004): Table 5 and 6

Table 5. Distribution of Land before the fast track land reform programme

Category	Area (million Hectares as at June 2000)	%
Large scale Commercial	11.8	30
Small scale commercial	1.4	4
Communal area	16.4	41
Resettlement area	3.7	9
National Parks & Urban	6.0	15
State land	0.3	1
Grand total	39.6	100

Source: Utete Report 2003 The distribution pattern had relatively remained the same compared to 1980.

Table 6. Land Ownership Patterns after F.T.L.R.P

Category	Area (million hectares) as at 31 July 2003	%
A1	4.2	11
A2	2.2	6
Old resettlement area	3.7	9
Communal area	16.4	41
Large scale commercial	2.6	6
Small scale commercial	1.4	4
National Parks & Urban	6.0	15
State land	0.3	1
Other	2.8	7.0
Grand total	39.6	100

Source: Utete Report (2003)

After the fast track land resettlement programme the land ownership by indigenous population increased to levels commensurate with the demographic composition of the

country. This paper did not dispute this but pointed a finger at the reduction in levels of productivity and production. What used to be the bread basket of southern Africa was no more.

• Responses from the tobacco growers

The growers of tobacco included in this study were only two. The farmer (a widow) had consulted and worked hand in hand with AGRITEX officials who helped her right from the start. Having checked her soil type in a scientific manner, they chose the appropriate tobacco variety for her. I attend the field Day on her tobacco farm in which the Member of Parliament for the District and Minister of Mines, DR. Obert Mpfu was the guest of honour. The farmer told me that AGRIBANK had turned down her application for a loan. Perhaps they were afraid of risk since tobacco is traditionally not grown in Matabeleland Region. The most pressing issue for her was that she did not have barns needed for curing the crop as it was almost ready for harvest. She was already thinking about how she would get her produce to Harare (some 475 Kilometres away) as the Tobacco Auction floors were not found at any other place except Harare, the capital city of Zimbabwe. She also needed to buy coal that is used during curing process.

Mr Chatambudza Nyasha in Sunday News business reporter in the Chronicle (June 2012) reported that Matabeleland region has the potential to become a tobacco growing zone. Trial runs by some farmers (the 2nd one in my purposive sample) had shown that the crop can do well in the region. An agronomist & the tobacco Research Centre, Mr C Koga said those who are interested in tobacco farming should have their soils tested. He said the country *?????? 150 million Kilometres of tobacco and the coming of the region into tobacco farming would boost earnings. The farmer (name provided) ventured into tobacco farming after realizing that other crops were not giving the desired yields. He had irrigation facilities and was fortunate to be funded by CBZ to construct barns for curing his crop.

9. Conclusions

- ASPEF did not adequately attend to the needs of the small – scale famers and tended to favour the more formalised and established farmers
- Most farmers sell their output at harvest time, when prices are very low. This is because they have no storage facilities to enable them to defer the sale of crops.
- The financial services sector over – emphasised collateral security, which the majority of small scale farmers did not have
- The Marketing Boards (Grain Marketing Board, Cotton Marketing Board and Tabacco Marketing Board) offered very low prices. In 2010, cotton farmers held on to their bales of cotton and released them only after intervention of Government.
- Small- scale farmers were found to have the potential to improve productivity and aggregate production but they were disgruntled by several factors. Corruption of some middle men diverted benefits meant for the farmers, funds were not available, the buyers of their crops were exploiting them.

- From the two successful small-scale tobacco farmers, the major conclusion I concluded that it was good to take risks and try something new, liaise with experts throughout until one gets enough skills and knowledge.

10. Recommendations

- A supportive legal framework and robust internal operating systems in formal financial intermediaries (FFIs) are essential ingredients for success in the development of rural financial markets.
- Provision of long term loans & remittances are really vital for the livelihoods of rural households
- Introduction of technology to promote rural finance & advance farm activities themselves
- Helping with construction of storage facilities so that farmers are not forced to sell at exploitative prices
- Working towards establishing marketing Board Depots in each province.
- Being innovative and breaking new ground like the two tobacco farmers did in Matabeleland North Province.
- Skills development and more outreach programmes by AGRITEX officers so that instead of being perceived to be “inspectors who loiter around”, they mentor the small- scale farmers.
- Their expertise has to be offered to farmers who are hesitant to approach them.
- Translation Of the free advice and agro- based technical services, e.g. that from Kutsaga Seeds into the two main languages (Shona and Ndebele).
- This paper strongly recommends further studies to assess the plight of the small scale farmer especially from the politicians’ perspective and also because change(s) are permanent.

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