

Donkey lending and credit schemes in rural Zambia

by

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Abstract

Although donkeys are not common in most parts of Zambia, they are gaining popularity, especially among women. The high cattle mortality rates experienced during the drought years, and in times of tick-borne disease outbreaks have made donkey-utilisation an attractive source of farm power. Efforts aimed at promoting the utilisation of donkeys in Zambia were intensified in 1995 when the Government imported 89 donkeys from Zimbabwe. Various agricultural projects purchased these donkeys with a view to selling them to their farmers.

This paper discusses the various credit schemes that were set up following farmers' difficulties in purchasing donkeys. The enthusiasm shown for donkeys has prompted the Ministry of Agriculture, Food and Fisheries to arrange for further importations. With these initiatives the population of donkeys is expected to increase from the current estimate of 1500 to about 3000 by the year 2000. It is concluded that key factors in the future promotion of donkeys will be appropriate training of farmers and the availability of donkeys, implements and carts at affordable prices.

Introduction

Oxen are by far the most popular draft animals in Zambia, particularly in traditional cattle rearing areas. They are used for plowing, weeding and transport. Although they can be used singly, this practice is not common and requires special harnessing and accessories that are not commonly found in Zambia. In times of drought and during disease outbreaks mortality rates tend to be higher in oxen than in donkeys. Because of the high cost of oxen poor farmers often fail to replace the ones that die. Furthermore, it is very common for small-scale farmers to sell an ox if it loses its partner. These problems have caused government workers and policy makers to consider other forms of animal draft power to complement the use of oxen where oxen are widely used, and to introduce cheaper forms of animal draft power in areas without oxen. The donkey was found to be

the most suitable alternative because it is relatively cheap and can be easily used by women, young boys, and girls.

Traditionally, women in rural areas carry out multiple roles which take up a lot of their time and energy. Their agricultural roles are combined with child care. It is common to find a woman with a child on her back and small children around her while cultivating or collecting water or firewood. Very often women have to walk long distances and make several trips to satisfy their domestic requirements for firewood and water. With regard to food production, women are involved in plowing, planting, harvesting, storage and processing. Women's activities are dictated by priorities that arise each day with changing circumstances and seasons. Women that have access to donkeys have recognised that an efficient utilisation of these animals can save them both time and energy and hence donkeys are gaining in popularity among women.

In 1995 the Ministry of Agriculture, Food and Fisheries imported 89 donkeys from Zimbabwe with a view to popularising their utilisation, especially among rural farmers with limited access to oxen. However, most of these farmers could not readily organise funds for the outright purchase of these donkeys despite the low prices (US\$ 90 per donkey). Problems associated with the cost and availability of appropriate harnesses, carts and implements further reduced the availability of donkey traction technology. It became apparent that without appropriate credit facilities the promotion of donkeys would fail. Projects that saw the need to promote the utilisation of donkeys developed lending schemes some of which are described below.

Donkey credit and lending schemes

The International Fund for Agricultural Development (IFAD) initiated a donkey development programme in two districts of the Eastern Province of Zambia, namely Lundazi and Chama. The rearing of cattle in these districts is

hampered by tsetse flies. As a result of a high incidence of trypanosomiasis cattle tend to be weak and mortality rates are high. The promotion of donkeys in these areas was therefore greatly appreciated but was severely limited by farmers' poverty and inability to pay for the donkeys and equipment.

The donkey development programme therefore offered two credit packages. The first included one donkey, one plow and two harnesses, at the total cost of US\$ 250. The second package included two donkeys, one plow, two harnesses and one donkey-cart at the total cost of US\$ 620.

The credit conditions included the following:

a 10% down payment; US\$ 25 and US\$ 62 for options 1 and 2 respectively;

payment of the balance over a maximum period of 18 months with instalments being made every three months.

To guarantee the health of the donkeys the project used some of the funds recovered from loan repayments for the purchase of veterinary drugs.

A project supported by the Netherlands Volunteer Service (SNV) also initiated a donkey project in Masese in Sesheke District in Western Province. Out of the 30 donkeys purchased for this project four died. The donkeys were offered to farmers at a subsidised rate of about US\$ 45 each. Farmers were allowed to make a down payment of 40% followed by six monthly instalments. This worked out to be an initial down payment of about US\$ 17 and six monthly instalments of equivalent to four US dollars. All the donkeys were purchased very quickly.

Kaloko Trust Project is a community based initiative located in Ndola in the Copperbelt Province. The project also purchased donkeys and organised a training programme to teach farmers how to use them for traction. The training included animal husbandry, crop management and farm mechanisation. The 15 donkeys purchased by the Kaloko Project were not to be sold to farmers immediately. However, four small-scale farmers were chosen to purchase one donkey each. These four farmers were charged with the responsibility of supervising and monitoring the use of donkeys amongst the 26 project farmers who took turns in using the donkeys. The day-to-day management of each donkey is the responsibility of the particular farmer using the donkey at the time. The rest of the 11 donkeys are under the care of the project

although farmers are allowed to borrow them. Through these lending schemes the Kaloko Trust Project generated a lot of interest in the utilisation of donkeys for traction. Many farmers want to buy the project donkeys but the project intends to breed the donkeys first and then sell their offspring later.

The Livestock Development Project (LDP) in Western Province also purchased 10 of the Zimbabwean donkeys imported into the country. The donkeys were taken to Kashanu camp in Kanabanse area. They were distributed among five groups comprising ten farmers each. Each group received two donkeys. The groups are expected to give the first born foals to the LDP as payment for the donkeys. The group members share the use of the donkeys on a rotational basis. As with the Kaloko Trust Project the day to day management of each donkey is the responsibility of the particular farmer using the donkey at the time.

The Palabana Animal Draft Power Project in Lusaka also purchased ten donkeys specifically for training purposes. The donkeys are used for a variety of tests and trials aimed at generating technologies that will enhance their efficient utilisation. Thus, the donkeys are used in the development of appropriate donkey harnesses and implements. Many different groups of farmers have now been trained in the utilisation of donkeys as draft animals at Palabana Animal Draft Power Centre.

Challenges

The above projects face a number of challenges. Although the farmers are enthusiastic about owning donkeys, preliminary observations show that they find it difficult to pay for them, even in instalments. The difficulties stem either from the farmers' circumstances or from organisational and managerial deficiencies. The problems experienced in the donkey lending schemes arise mainly from the selection of inappropriate participants who are slow to meet their obligations. The lack of basic animal health care services and the poor management of donkeys also hamper progress with regard to the donkey promotion efforts.

Project staff charged with the responsibility of monitoring the utilisation of donkeys as well as recovering loans often lack transport to make supervisory visits. This is the case in Lundazi and Chama districts. Staff are experiencing difficulties in undertaking loan recoveries due to lack of

transport. In some cases farmers fail to look after their donkeys well and as a result some catch diseases and die. Once the donkeys die the farmers' capacity to generate income diminishes and there is a marked reluctance to settle the loan.

When the benefits obtained from donkey utilisation appear to be more than the cost of maintaining them, farmers tend to cooperate with regard to loan repayments. But many farmers still need to learn how to harness their donkeys as well as acquire appropriate implements in order to derive maximum benefit from them. Lack of appropriate harnesses and suitable implements, as well as poor health, lowers the effective use of donkeys. The frequent non-availability of veterinary drugs further threatens the health of donkeys.

In most of the projects donkeys are under-utilised because of a lack of training in handling, harnessing and their routine use. As most farmers lack appropriate implements most donkeys are currently being used as pack animals.

These problems pose a big challenge to donkey projects. Appropriate training and the provision of suitable implements and veterinary drugs must be

resolved in order to achieve success. The monitoring and supervision of loan recoveries is equally important in ensuring the success of these lending schemes.

Government policy

Considering the overwhelming response from the rural farming community with regard to the use of donkeys, the Government is arranging to import more donkeys and increase the population to at least 3000 by the year 2000. Farmers wishing to purchase donkeys have been requested to register and make their requirements known. The programme for the importation of more donkeys has already been approved for 1997. This time farmers will be asked to pay for their donkeys before the importation is actually carried out.

Conclusions

The various donkey lending schemes tried out in Zambia by the different donkey projects require refining in order to be sustainable. The importance of training farmers in the handling and use of donkeys as well as the provision of appropriate donkey implements at affordable prices are considered key factors in determining success in the promotion of donkeys.