In Seki Tribal Trust Land in Rhodesia, during June and July, 1970, full-time literacy courses attended by 65 participants were held for members of three savings clubs. The first objective was to replicate the literacy teaching developed for the Chiduku literacy project (see AC 008 361), which included teaching the Shona primer and then teaching how to keep farm or household records. The second objective was to evaluate more precisely the relationship between literacy and subsequent development. The follow-on program has so far concentrated on literacy continuation classes together with women's club meetings and an agricultural project to improve maize yields. Two field workers were provided for 12 months by the National Council of the Credit Union Movement. It was found that an initial literacy level of 3 is necessary if the primer is to be completed in six weeks. It is advantageous to work with local organizations. Provisions of appropriate follow-on programs for adults who have an incomplete primary schooling might considerably reduce functional illiteracy in the Tribal Trust lands. (PB)
INTRODUCTION

This report is a summary of the first phases of a combined literacy and savings club approach to development in Seki Tribal Trust Land (TTL) - an African rural area of Rhodesia.

During June and July, 1970, full-time literacy courses, attended by sixty-five participants, were held for members of three savings clubs in the area.

The first objective of this study was to replicate the full-time pattern of literacy teaching developed for the Chiduku literacy project. This involved teaching all the lessons of a Shona primer in a full-time intensive course, and then teaching 'new literates' who completed the primer how to keep farm/household records and accounts. (1).

The second objective of the study was to structure a tightly controlled follow-on programme in order to evaluate more precisely the relationship between literacy and subsequent development. (1).

Several organisations have been involved in the project. The Adult Literacy Council (now renamed the Adult Literacy Organisation) provided six paid 'supervisory' teachers (two for each centre) to undertake the teaching. The National Co-ordinating Council for the Credit Union Movement in Rhodesia provided two paid field workers for the follow-on programme. Local direction and control of the project has been undertaken by the parish priest. The three main commercial fertiliser companies in Rhodesia assisted with finance. Staff from the Department of Conservation and Extension and an agronomist from one of the fertiliser companies have assisted with demonstration work. The author compiled the farm and household records and accounts, organised the educational aspects of the follow-on programme and is responsible for evaluation of the project.

It is intended that an evaluation report, describing the results of the follow-on programme, literacy retention and the relationship between literacy and development, will be produced in 1971.

BACKGROUND INFORMATION

Literacy programmes in Rhodesia, and the main features of the Rhodesian Tribal Trust Lands have already been briefly described in previous reports.

Background information is, therefore, limited to a description of the relevant features of Seki TTL, a summary of financial credit institutions catering for tribal African farmers, an outline of the credit union movement in Rhodesia and the role of the Catholic Church in Seki TTL.

Seki Tribal Trust Land

Seki TTL lies parallel to the main Salisbury-Umtali road, and at its nearest point is approximately fifteen miles from Salisbury.

The area falls into Natural Region II (2) with an average annual rainfall of between 28 and 42 inches, although there may be dry spells during the rainy season which may affect crop yields in certain years. The soils (Natural Area IIB) are medium-grained sands derived from granite, and are of inherently low fertility but respond markedly to fertilisers and manure.

The recommended farming system is intensive crop production supported by livestock. It is suggested that the key to good


Soil management is the regular replacement of organic matter, and all crop residues should be returned to the land either direct or through the animal. (1).

Seki is considered to be more sophisticated than Chiduku. This is reflected in the higher standards of some of the housing. There are regular bus services to all the main centres, and the area is adequately served by well-graded earth roads.

The African local government Council which has been established for four years has a budget of R$80,000, it is responsible for three clinics and the roads and bridges in the area. A new Council administrative centre is at present under construction. This has electricity and a borehole.

Male absenteeism is very high, most of the men are away from home working, mainly in Salisbury, and they return home only at weekends or less frequently.

Financial Credit Institutions for African Farmers

The major problems of credit administration encountered by the three main institutions providing financial credit to African tribal farmers have been outlined by Thorpe (2) as:

1. Debtors lack familiarity with the use of financial credit and lack production skills in the most beneficial application of credit to enhance net income.

2. Individual loans are small and incur exceptionally high administrative costs.

3. There is a lack of conventional security for loans.

These problems are illustrated by a brief consideration of the activities of the three major credit institutions. The following summary of endeavours to finance African tribal cultivators in Rhodesia is relevant and necessary for a clearer understanding of the credit union approach to thrift and credit.

Agricultural Loan Fund (ALF)

This is a revolving loan fund which is now (1970) administered by the Ministry of Internal Affairs. Its purpose is to provide loans to African farmers (mainly short-term credit for seasonal requirements). The Fund is financed mainly from government sources.

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(1) VINCENT and THOMAS (1960) 62-64.

In 1967, when the Fund was administered by the Ministry of Agriculture, the total accumulated finance in the Fund was £648,076, but there had been a progressive deterioration in repayments of loans reflected in the amounts falling into arrears as illustrated by the following figures (cited by Thorpe):

<table>
<thead>
<tr>
<th>Year</th>
<th>Repayments in Arrears (at 30th June)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1965</td>
<td>£60,194</td>
</tr>
<tr>
<td>1966</td>
<td>£113,313</td>
</tr>
<tr>
<td>1967</td>
<td>£235,031</td>
</tr>
</tbody>
</table>

For several years, until 1969, ALF credit was channelled through African primary co-operative societies, of which there are 267 (1969) with a total membership of 26,000.

However, by 1969 the Co-operatives Department concluded that the provision of ALF credit in this way had a detrimental effect on the marketing functions of societies. Part of the problem stemmed from new members with an irresponsible attitude to credit repayment who were attracted by the availability of loans. If a society exerted its right of lien over crops marketed through the society individuals objected and marketed their produce through other channels to avoid debt repayments.

Many of the problems of African co-operative societies are aggravated by the low educational level of members. In a review of African marketing policies, Dunlop (2) concluded that the attempt to establish a co-operative movement in the Tribal Trust Lands may have been premature considering the existing level of business acumen, and failure to understand, not only co-operative principles, but also simple bookkeeping procedures.

When the Ministry of Internal Affairs took over responsibility for ALF in July, 1969, it was decided that loans would be made to individual African farmers only on a personally secured basis. Branded cattle were envisaged as the main form of security. This change drastically affected the total amount of ALF loans given out to African farmers for the 1969/1970 season: R$97,930, compared with the 1968/1969 season R$466,000. (3)

The African Loan and Development Trust (ALDT)

This organisation was initially set up in 1961 as a registered company with share capital subscribed by large mining groups, fertiliser companies, oil companies and others.

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(1) R$1.70 = £1 Sterling in 1970.
The purposes of ALDT have been described by Kirkpatrik (1) and Thorpe (2) as outlined in their experiences of ALDT as a commercial lender to TTL cultivators.

For the three agricultural seasons 1965 to 1967 loans were advanced on an experimental basis to tribal cultivators at 10% interest for seasonal production against stop orders in favour of the company.

Thorpe describes how in one area it was found that the people were not interested in the problem of delivery to the Grain Marketing Board who would implement stop orders in favour of ALDT. In a number of cases it was also found that seed and fertiliser obtained on credit had not been used by the person to whom it was originally delivered, but had been sold or passed on to someone else.

As a result, ALDT concluded that to an appreciable extent the people concerned were irresponsible in their acceptance of commercial credit and in their attitudes to repayment. It was also clear that adequate supervision of individual operations throughout the farming season was necessary if the finance provided was to be utilised correctly. ALDT does not operate at present in the TTLs.

African Farming Development (AFD).

AFD was established as a private non-profit making company to increase as rapidly as possible the agricultural productivity of African farmers in the Tribal Trust Lands, and thus expand the internal market for local industry and commerce. Operations commenced in 1964 under the full-time supervision of an agronomist with the assistance of a local district committee of European farmers.

AFD provided various services such as ploughing, accounting and technical advice, together with supervision (3). Inputs were supplied on credit organised from the Agricultural Loan Fund and channelled through a co-operative society of which the farmers assisted had to be members. The scheme was eventually extended to four TTLs.

In 1969, the author commented on the need for increasing participation and responsibility by African farmers in the project, and suggested that financial aspects would be better understood by participants if based on local savings clubs. (4).


(2) THORPE, op. cit.


Aggravated by a succession of poor seasons, the repayments overdue increased each year from 1966. Finally, when the scheme was closed in January, 1970, due to increasing administrative costs, participants were in debt to the ALF to the extent of approximately £40,000, with some individuals owing between £300 and £400.

The Credit Union Movement in Rhodesia

The credit union movement in Rhodesia is modelled on the Antigonish Movement - which links adult education in a practical way with social and economic development by means of co-operatives and community enterprises. (1).

Credit Unions in Rhodesia are essentially thrift and loan societies, the main objects of which are to promote the social and economic interests of members by encouraging thrift and then utilising the accumulated savings by giving loans to members for provident and productive purposes.

Educational and community development principles are particularly encouraged in the Rhodesian movement in addition to the normal 'technical' aspects of thrift and credit operations. Members are taught how to utilise their money to best advantage and are encouraged to adopt a co-operative approach to problem-solving for their mutual benefit. (2). Each organisation is operated by voluntary officials who are selected by the members themselves.

The first step in establishing a credit union is the formation of a savings club. During this stage members learn the relatively simple procedures involved in running a savings club. They build up capital in the form of savings, and they develop a group spirit of responsibility, trust and confidence. A Savings Club which has developed to this point can then be registered as a Credit Union. Loans can then be granted to members and other projects undertaken.

The first such savings club was started at Chisawasha Mission in 1963, and soon after other clubs were established in the Midlands, Victoria and Mashonaland provinces.

The present position in Rhodesia (1970) is that there are fifty-eight Savings Clubs and thirteen registered Credit Unions with a total membership of 4,058. These organisations are established both in the Tribal Trust Lands and in the African urban townships. Total assets are R$96,874.

Each of the thirteen Credit Unions is a registered co-operative society and operates under the Co-operative Societies Act.


Initially the movement was sponsored by the Catholic Church as a practical method of 'social action'. The main promoter is still the Catholic Church, although efforts are being made to broaden the sponsorship of the movement by involving other churches, voluntary organisations and trade unions.

In 1968 the National Co-ordinating Council for the Credit Union Movement was established to promote Credit Unions throughout Rhodesia by means of training, co-ordination, and organisation.

The Catholic Church in Seki TTL

Seki is part of a larger Catholic parish, but there is a priest resident in the area most of the time with a catechist to assist him.

The three largest centres of Besa, Madamombe and Ushowokanze consist of a church and a primary school with approximately 200 adult churchgoers at each centre. There are also four smaller churches without schools and one other centre where borrowed buildings are utilized.

In addition to its religious functions the Church through its local organisations plays a wide-ranging and important social-economic role in the area.

Parish Councils, which have been established at the three main centres, consist of two members from each village and a representative from each of the parish organisations. Representatives are almost entirely women because there are few men permanently at home. Each village and organisation gives a report on problems, needs and work carried out with regard to the sick, the poor, children without school fees, lapsed Catholics and contributions to the Church, etc. The main aims are to encourage local self-help and to produce people who will accept responsibility for tackling these problems.

A woman's sodality exists at all centres and meets once a week with the priest or catechist for religious instruction and activities. These organisations are gradually taking over the Sunday service - singing and reading, and care of the local church. They also undertake spiritual and corporal works of mercy.

Women's clubs exist at various levels of efficiency at all the centres. Programmes are centred mainly around saving, cooking and health education. A subsidised cheap milk scheme for pre-school children is undertaken by some clubs. There are also three effective girls' clubs which are associated with the women's clubs, but are run by the girls themselves.

There is one small club for boys who have left school; the main activity is carpentry. It is hoped that this club will eventually expand into a Young Farmers' Club.
In Seki there are seven savings clubs with a total membership of 330 and R$1380 in savings. Savings are collected at regular weekly meetings and are banked twice a month. There has been steady growth and few 'dropouts' since the clubs were started by the parish priest in 1969.

A problem of the smaller clubs is the limited number of members who undertake the work involved and the need to check the accuracy of accounting. School teachers have assisted with checking in some cases, but it is expected that all groups will eventually be able to carry out all their own operations efficiently - certainly at the savings club level.

The development of savings clubs is associated with the need to improve agricultural productivity in the area. In 1968 there was a poor harvest and a charitable organisation 'Christian Care' supplied maize meal for distribution through the parish priest as famine relief to about seventy needy families. It was felt by the priest that this should be just a temporary measure, and that the real need was to improve crop production methods so that people could grow enough to feed themselves. Accordingly, towards the end of the year loans in kind of fertiliser top-dressing were made to thirty-one people. The loans were not entirely repaid but actual defaulters were few.

In the March of the following year (1969) savings clubs were started at the three larger centres and were developed initially from the women's sodalities. Although there is open membership, in fact only parishioners are members. The time for starting savings clubs was propitious because people had become aware of the need to have money available when required - in November for agricultural inputs and December/January for school fees.

At all three centres there was an attempt by the men to secure control of the clubs but this was resisted because they were not resident at home except at weekends or less frequently, and thus did not have time available to learn the procedures. It is also recognised (even by the men) that the women are more efficient and responsible in money matters because in the majority of cases they have the ultimate responsibility for looking after children (school fees, clothes, food) and in the main they also are the cultivators.

Gradually as the advantages become apparent, the men accepted that control of the savings clubs should remain with the women, although membership is not entirely limited to women and one small club consists mainly of men.

In 1969 the parish priest made the first endeavour to link agricultural development with the savings clubs. With the assistance of a small revolving development fund he bought lime, fertiliser, and seed in bulk for issue on loan to members of savings clubs. Members were encouraged to keep
their savings intact and withdraw only for emergency needs, e.g., if a child was sent away from school for non-payment of fees.

Participants in the scheme had to pay cash for the seed and had to repay the loan for compound fertiliser before the fertiliser top-dressing was issued. However, exceptions were made in the case of the very poor. A few who had not repaid their debts by September/October, 1970, had to withdraw savings to repay before they were allowed to participate in the project in 1970.

The 1969 project was limited to the bulk purchase of inputs and there was no attempt to provide technical training or advice on the use of these, or supervision to ensure that they were correctly used. In fact, about 15% of the inputs were wrongly sold to non-members of savings clubs by local distributors. It became clear that one of the main reasons for poor crop yields was a complete lack of foresight and planning.

The 1970 project (described in more detail later) is more tightly controlled by a local field worker appointed for this work. Participation is limited to members of savings clubs. Loans for ploughing were not granted unless the soil had been manured and limed. Fertiliser was not issued unless the recommended quantity of lime was applied. Fertiliser and seed were not issued after the first planting rains, and fertiliser top-dressing was not issued unless the crop was planted correctly.

This pressure has been applied to emphasise the necessity of prior preparation so as to take advantage of the first planting rains. It has been accepted by participants because of the very real material advantages gained, such as the local availability and low cost of purchased inputs.

**DESCRIPTION OF THE COURSES**

**Planning and Local Organisation**

The National Director of the Credit Union Movement in Rhodesia and the local parish priest in Seki TTL showed interest in short full-time literacy courses on the Chiduku pattern as a means of improving the technical efficiency of savings clubs. They also saw the relevance of literacy training as a means of more democratic control, and as a possible starting point for a broader programme of adult education.

At Beza savings club, for example, at this time only one of the committee members was partially literate in the vernacular. The position was better in the other savings clubs, but a large proportion of the membership was illiterate and to varying degrees did not understand the operations and objectives of the credit union movement. Illiteracy was seen as a major impediment to effective communication and
A sounding out of interest showed that about twenty members from each of the three largest savings clubs at Besa, Madamombe and Ushewokunze were keen to participate in literacy short courses. About half of these were adults who had attended primary school at some time for several years and could read and write in the vernacular to a limited extent. It was envisaged that following the literacy course these 'advanced' students would become useful committee members in savings clubs and other local organisations.

The Adult Literacy Organisation agreed to provide two teachers for two classes of ten students at each centre. In addition to the 'advanced' class, a 'slow' class was arranged at each centre to cater for these students with little or no schooling - complete illiterates or nearly so.

The local priest made arrangements for classes to be held in vacant classrooms and church rooms.

A pragmatic approach was adopted in planning the course programme. The broad aim was to take students through the lessons of the primer as quickly as feasibly and then to move on to teach farm and household records and accounts.

Initial proposals for the follow-on programme were based on four major aspects of rural development:

1. **Literacy**: assistance to 'new literates' with 'simple literacy' and 'functional' materials.

2. **Savings Clubs**: teaching simple accounting and bookkeeping procedures to improve the effectiveness of savings clubs and bring them to credit union status.

3. **Agriculture**: instruction in improved practices, initially focussed on a practical project to improve maize yields.

4. **Home Economics**: instruction in improved practices channelled through local women's clubs.

In order to mount the follow-on programme the 'National Council' for the credit movement agreed to appoint two field workers for an experimental period of twelve months. The 'National Council' also guaranteed field workers' salaries (total R$600) for this period.

It was planned that the woman fieldworker would be mainly responsible for literacy and home economics, and the man for savings clubs and agriculture. It was also agreed that both would work under the supervision of the local priest, who would co-ordinate local activities in the follow-on
programme.

The fieldworkers sat in as observers on the literacy courses and took over the follow-on programme when the literacy courses concluded in July.

Organisation of Classes

Despite repeated advertisement of the starting date it was two days after the commencement of the course before the final enrolment of sixty-five students was attained. However, at Bess, five students who had completed five years in primary school were found to be literate beyond the primer. They did not take pre-course tests and were allowed to enter the 'advanced' class during the third week of the course towards the conclusion of the primer.

Of the sixty-five students who enrolled, sixty-one completed the course.

Pre-course tests were administered on the first and second days and students were streamed into either 'slow' or 'advanced' classes.

The size of classes at the three centres together with the average daily attendance is shown in Table 1.

<table>
<thead>
<tr>
<th>Table 1</th>
<th>Size of classes and average daily attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bess</td>
</tr>
<tr>
<td>Number of students.</td>
<td>'Slow'</td>
</tr>
<tr>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Average daily attendance.</td>
<td>9.0</td>
</tr>
</tbody>
</table>

More than half the absences were due to sickness. Four students eventually withdrew from the course because of prolonged sickness (influenza epidemic).

The primer was divided into 106 lessons. In addition, from the fifth day of the course 'advanced' classes were taught two arithmetic lessons daily, and 'slow' classes were taught one arithmetic lesson daily from the eleventh day.

Each of the slow classes completed the lessons in the primer in the six weeks of the course despite the fact that some of these students could not cope with the work. This is reflected in the post-course test results. Literacy teachers suggested that a minimum of three classes is required for effective streaming in short-courses. The 'slow' classes did not attempt any lessons on farm and household records and accounts.

The 'advanced' classes at all three centres worked their way quickly through the primer and completed the post-tests after nineteen days.
The remainder of the course was spent on records/accounts, supplementary reading, arithmetic and letter-writing.

Students attended classes for approximately nine hours each day on Monday to Friday each week giving a total of thirty class days from 1st June to 10th July. If allowance is made for testing and presentation of certificates, etc., the total time taken to complete the two parts of the course is as set out in Table 2.

<table>
<thead>
<tr>
<th>Table 2.</th>
<th>Time spent on primer and records/accounts, etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primer</td>
</tr>
<tr>
<td></td>
<td>Hours</td>
</tr>
<tr>
<td>'Slow' Classes</td>
<td>243</td>
</tr>
<tr>
<td>'Advanced' Classes</td>
<td>153</td>
</tr>
</tbody>
</table>

The Students

The sixty-one students who completed the course had ages ranging from fourteen to eighty-four years.

The 'advanced' students were younger than the 'slow' students. This is shown in Table 3.

<table>
<thead>
<tr>
<th>Table 3.</th>
<th>Mean ages of students in 'slow' and 'advanced' classes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Besa</td>
</tr>
<tr>
<td>'Slow' classes</td>
<td>52.5</td>
</tr>
<tr>
<td>'Advanced' classes</td>
<td>38.5</td>
</tr>
</tbody>
</table>

There was also a considerable difference between 'slow' and 'advanced' students in the number of years of previous schooling. This is shown in Table 4.

<table>
<thead>
<tr>
<th>Table 4.</th>
<th>Mean years of previous schooling: 'slow' and 'advanced' classes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Besa</td>
</tr>
<tr>
<td>'Slow' classes</td>
<td>1.0</td>
</tr>
<tr>
<td>'Advanced' classes</td>
<td>3.9</td>
</tr>
</tbody>
</table>
Nineteen of the students were widows, one was divorced and two were spinsters. Five students reported that the husband was too old, too chronically sick or crippled to do any active work. Most of the other married women reported that the husband was absent working away from home and providing varying degrees of monetary support for the family.

It is estimated that approximately half of the participants are at the lowest subsistence level. They have largely to fend for themselves and are almost totally dependent on agriculture for both subsistence and cash needs.

THE TESTING PROGRAMME

Pre-course Tests

The same informal pre-course tests which were used at Chiduku were administered to measure pre-course attainments of students.

The results of five of the pre-course tests were combined to form an index of illiteracy. The total possible combined score on these five tests is 10. Individual scores on the five tests were added together and graded into three levels as follows:

<table>
<thead>
<tr>
<th>Score</th>
<th>Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3</td>
<td>1</td>
</tr>
<tr>
<td>4-6</td>
<td>2</td>
</tr>
<tr>
<td>7-10</td>
<td>3</td>
</tr>
</tbody>
</table>

The illiteracy levels for the six classes are set out in Table 5.

<table>
<thead>
<tr>
<th>Initial illiteracy levels in 'slow and 'advanced' classes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1</td>
</tr>
<tr>
<td>Besa 'slow'</td>
</tr>
<tr>
<td>Madamombe 'slow'</td>
</tr>
<tr>
<td>Ushewokunze 'slow'</td>
</tr>
<tr>
<td>Besa 'advanced'</td>
</tr>
<tr>
<td>Madamombe 'advanced'</td>
</tr>
<tr>
<td>Ushewokunze 'advanced'</td>
</tr>
</tbody>
</table>

The pre-course tests were designed for complete or nearly complete illiterates, and are too restricted to give any accurate indication of pre-course literacy attainment of 'advanced' students. For future 'advanced' classes it would be realistic to use the post-course tests for both pre and post-course testing.
Informal post-course tests developed by the author were administered to fifty-three students who completed the primer. (There were four 'drop-outs', three absentees, and five students at Ushewokunze were so backward that they could not attempt the post-tests). Thirty-one 'advanced' students took the post-course tests on the nineteenth day of the course and twenty-two 'slow' students attempted them during the last two days of the course.

The weighting scheme for the post-course tests was made up of 100 points and is set out below for comparison with that used in the marking of the Chiduku post-course tests.

<table>
<thead>
<tr>
<th>Chiduku</th>
<th>Seki</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>35</td>
<td>35</td>
</tr>
<tr>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>20</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>30</td>
</tr>
<tr>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

These differences in the allocation of points are due to the fact that at Chiduku the comprehension test results were discarded because the test was incorrectly administered. Also, at Seki the ten money examples in the computation test were discarded because of possible confusion due to the recent decimalisation of the Rhodesian monetary system.

Scores on the Seki post-course tests are thus only approximately comparable with those from Chiduku.

If a score of 50 and over on the post-course tests is taken as an indication that the student has satisfactorily completed the primer, and a score of 25 and over is taken as an indication of some progress, the results for the six classes are as follows:

<table>
<thead>
<tr>
<th>Class</th>
<th>Satisfactorily completed</th>
<th>Some Progress</th>
<th>Nil or little Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Besa 'slow'</td>
<td>4</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Madamombe 'slow'</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Ushewokunze 'slow' (1)</td>
<td>Nil</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Besa 'advanced'</td>
<td>11</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Madamombe 'advanced'</td>
<td>10</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Ushewokunze 'advanced'</td>
<td>10</td>
<td>Nil</td>
<td>Nil</td>
</tr>
</tbody>
</table>

(1) Plus five very backward students who could not attempt the post-tests.
Of the twenty-two 'slow' students only six can be said to have completed the primer satisfactorily. All advanced students scored considerably more than the required minimum of 50 to qualify for satisfactory completion of the primer.

The predictive validity of the pre-tests is particularly apparent in the case of 'slow' students who were graded with an initial literacy level 1. Of the seventeen such students who completed the course, fifteen scored less than twenty-five and two scored less than 50 on the post-course tests.

Results of the 'advanced' students suggest that individuals who have completed three years of primary schooling (less in some cases) can satisfactorily complete the primer relatively easily in seventeen days of full-time teaching. They are then in a position to tackle supplementary readers at post-primer level, and functional material such as farm and household records and accounts.

Records and Accounts: Test Results

Following the completion of the primer, the 'advanced' students moved on to farm and household records and accounts. These were basically the same as those used at Chiduku, with additional information on soil conservation, and crop and livestock production.

This part of the course occupied approximately nine and a half days, and concluded with a test. The test consisted of seventy different entries in the pro forma including dates, items, amounts, cash received and spent. There were also three calculations involving addition of money, subtraction to calculate profit, and addition and subtraction of money to calculate savings for one month.

There were very few errors in the entries - only three students got less than sixty entries correct. However, there were only four students who got all the calculations correct, and it is apparent that most of the 'advanced' students require further assistance with calculations and thus with the analysis and interpretation of records and accounts.

During the last week of the course 'advanced' students were issued with bound sets of records and accounts, and before the course concluded they filled in as many details as possible except for crop records which could not be commenced until the start of the farming season.

THE FOLLOW-ON PROGRAMME

The follow-on programme at Seki has so far concentrated on literacy continuation classes together with women's club meetings and the agricultural project to improve maize yields.
The female fieldworker works to a regular monthly programme and teaches a literacy continuation class (including records and accounts) on one morning a week at each of the three centres. She also assists eight Catholic women's clubs and two girls' clubs each of which meets at a fixed time once a month.

The male fieldworker has (since June, 1970) become totally involved in the agricultural project and has worked to a flexible programme - organising ploughing and land preparation, and distributing seed and fertiliser, etc. Only in December, 1970, once the planting is complete, will he be available to assist saving clubs in improving their procedures.

The Agricultural Project

One of the most interesting aspects of the follow-on programme is the agricultural project to improve maize yields.

In 1963 Plowes (1) analysed the problems of land and fertility in African areas, and concluded that pressures on the arable land together with economic, social and educational factors necessitated widespread use of fertiliser and lime to halt the rapidly declining fertility of the soil.

He estimated that on the average type of granite sand velt (which is common in most tribal areas) cultivation for more than four to five years without dressings of manure and fertiliser results in yields so low (e.g., maize yields ranging from ½ to 2 bags per acre) that they do not justify the time and effort of continued cultivation.

In view of the experience gained from the 1969 project, it was decided to structure the 1970 project mainly around the operations and necessary agricultural inputs required before and at planting time, together with specific training and supervision.

Maize was selected as the crop for the project because it is suitable for the area and it is the basic subsistence food. Most cultivators in Seki do not grow enough for their own requirements and large quantities of maize meal are purchased from Salisbury.

It was decided to limit participants in the project with assistance to grow half an acre or one acre of maize using recommended practices. This restricted acreage was to avoid involving participants in unrealistic heavy financial commitments, to keep management problems within bounds (especially labour) and to give participants experience on a small scale and confidence that there were no ulterior motives in the project. It also meant that standard recommendations (based on a half-acre unit) could be prepared and thus avoid confusion.

Maize production was analysed into four major steps. Firstly growing the crop -

1. Land preparation
2. Planting
3. Stalkborer control and fertiliser top-dressing; and a final step following harvesting the crop -
4. Grain storage.

With the assistance of specialists from the Department of Conservation and Extension and one of the interested fertiliser companies, each of these major steps has been carefully analysed into its component items and specific recommendations on each item have been prepared relevant to the local situation. The purchase and financing of inputs, the subject matter content of demonstrations held at the three centres, and written material (handouts) are entirely based on these recommendations. Demonstrations have taken place at the same time as the relevant inputs were distributed, i.e., a few weeks in advance of the time recommended for each operation.

Participation in the project is limited to members of savings clubs and not all 'new literates' are taking part.

Payment for inputs (ploughing, lime, fertiliser and chemicals) comes from a revolving development fund established with the aid of various charitable organisations, and under the control of the local priest who orders supplies in bulk. Local distribution and supervision of operations is under the control of the fieldworker. Participants can start to repay the loan as soon as desired, and individual savings are guarantee that the loan is paid in full.

The total loan required to grow half an acre of maize is in the region of R$16.00 if tractor ploughing (the largest item) is included. Due to the fact that a proportion of the loans are repaid soon after the first inputs are supplied, a relatively small revolving fund is required. There are just over one hundred participants in the project and it is estimated that all inputs could be adequately financed on the limited scale described by a revolving development fund of R$1,000.

Although the project is still in its early phases, already the advantages of a 'package' type of programme are obvious compared to the approach of the government agricultural demonstrators which is largely limited to agricultural advice. Members of the project receive specific advice, they have access to the necessary loan finance to purchase the recommended agricultural inputs which are made available locally at a cost less than from other suppliers.

A factor which has made the project acceptable locally is that it is promoted by a voluntary/church agency in which the people themselves are
already deeply involved, and is seen as having a purely 'helping' function with no ulterior motives. This is an important factor amongst rural people who are naturally suspicious. The only coercive element in the project is the withholding of inputs if these are not used correctly.

The long-term aim is for these savings clubs to develop into full credit unions and thus be able to finance agricultural development by means of loans to members. Until that time a revolving development fund will be necessary. Eventually the project should be entirely controlled and organised by the participants themselves, who should also pay the fieldworkers' salaries if they are still required. Training has a vital role in order that this level of operations is achieved. However, in the early stages a paternalistic element is considered necessary, and a key factor is an interested and committed mentor (such as the parish priest) who is resident in the area.

SOME PRELIMINARY CONCLUSIONS

The obvious advantages of mounting intensive full-time literacy courses compared with part-time classes in the Tribal Trust Lands during the non-cropping season are easier supervision, better attendance and less 'drop-outs'. Literacy teachers also reported better retention of material from lesson to lesson. However, a high proportion of students in the 'slow' classes did not complete the primer satisfactorily and must be considered to still be illiterate at the end of the course. Student performance in the 'slow' classes (when post-test results are compared with initial literacy levels) confirms the Chiduku finding that the pre-tests are a good predictor of subsequent student performance of this level of literacy. No student with an initial level of 1 satisfactorily completed the primer, and it seems that an initial literacy level of 3 is necessary if the primer is to be completed satisfactorily in a six-weeks' short course.

Very 'slow' students held back the other students in these classes and it is suggested that the provision of an additional teacher (where justified) for this type of student would allow for more effective streaming into classes. Another alternative would be to provide a longer course for these students with fewer lessons each day - possibly taught by a local school-teacher or fieldworker. An attempt should also be made to assist the younger, more active women with babies and young children to attend.

There are considerable advantages in working through an interested sponsor and well established local organisations concerned with development. In addition to logistical needs such as teacher accommodation, classrooms and other necessary facilities, two more complex aspects - enrolment of
and organisation of the follow-on programme were undertaken locally at Seki. It is suggested that this type of literacy training will be most effective when it is carried out in conjunction with local organisations which are willing to undertake these tasks and where literacy is seen as one component in a broader programme of training and development.

Results from the 'advanced' classes strengthen the conclusion that provision of appropriate follow-on programmes for adults who have an incomplete primary schooling might considerably reduce the estimated extent of functional illiteracy in the TTLs. In view of the increasingly large number of adults who have received some primary schooling it is suggested that more effective use might be made of limited literacy teaching resources by concentrating on 'advanced' classes. Three years' primary education might be the student entry qualification, and the lessons of the primer could be the basis of 'refresher' training leading on to functional materials and activities. The results of the 'advanced' classes indicate that this is a real possibility and that the records and accounts are not too difficult at this level.

If the primer were to be used for revision purposes in this way, it would be desirable for various developmental agencies interested in sponsoring literacy training to produce additional, more specific functional materials in the vernacular at post-primer level and to organise locally oriented 'package' projects as part of the follow-on programme.

The costs of the six-week intensive literacy courses at Seki were approximately R$20 per student - not including administration overheads. The increased cost compared to Chiduku is due mainly to the extra allowance paid to teachers living away from home. It is suggested that a better return from this investment accrues from 'advanced' classes, and that some organisations may find it more economical to employ their own literacy teachers to teach 'advanced' classes and relatively specific functional materials.

The follow-on programme is better organised and controlled than at Chiduku. This is due to the fact that it is channelled through active local organisations concerned with development and is co-ordinated by the parish priest who lives in the area.

Intensive literacy courses are a valuable technique in creating interest in a project, and particularly because a relatively short time is required for participants (especially 'advanced' students) to achieve a useful level of literacy as a foundation for more advanced functional materials. However, it is already apparent that the full benefits of literacy training are achieved
where there is integration with a 'package' type follow-on programme carefully designed for the local situation.

Development of the TTLs depends essentially on raising the agricultural productivity of the 600,000 or so peasant cultivators in these areas. Experience so far at Seki suggests that the relatively long dry season should be a period of intense activity and must be utilised to the maximum for training planning, and organisation so that knowledge and means are available locally when the agricultural season starts. An integrated approach, based on savings clubs/credit unions, literacy 'refresher' training for 'advanced' students and 'package' type follow-on projects, could provide one answer to this complex problem of rural under-development.

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