

DAAD PROMOS Thesis Abroad Report

Period of research: 16th August – 31st October 2021

Country: Zambia

Research topic: Impact evaluation of Farmers Business Game on financial literacy and financial behavior of smallholder farmers in Zambia

Background

With the DAAD PROMOS scholarship, I researched for my master thesis in the Central province of Zambia. My study was hosted by the organization of German Sparkassenstiftung for International Cooperation and specifically by the regional project on the promotion of small-scale entrepreneurship in Southern Africa. They provided access to the field, their reports, and necessary information. Besides, they partially covered the survey costs as well as supported administratively.

Preparation

Due to travel restrictions amid the corona-pandemic, it was decided to change the initial plan and to conduct the research online. In this way, the usual aspects of the planning process like visa application and organization of accommodation in Zambia were omitted. Instead, I prepared the research online. This included early contact, communication, and alignments with the host organization on the steps and design of the research as well as preparation of the fieldwork. Specifically, the questionnaire was aligned with the stakeholders (university and project), administrative procedures for the survey were completed, and all steps were done to hire the enumerators. After their instruction, the test interviews were conducted in Chisamba district. I joined these interviews via video to be able to update the questionnaire. Besides, the host organization was briefed before the fieldwork.

My institute – Institute of Development Research and Development Policy – helped me to take the initial contact to the host organization. We started early in advance with my application. After the agreement in principle between the host organization and my university, I took over further communication with the organization. Since two stakeholders, representing different spheres like academia and practice were involved in the process, alignment was an additional task for me. It required several communication and feedback loops. Besides, it was a first experience for the project to host an academic survey with a research design that includes rigorous evaluation methods which are rarely used in projects.

Fieldwork

In contrast to the initial plan to be physically in Zambia and gather data with enumerators, I distantly coordinated the fieldwork. I regularly held the follow-ups to get updates from the field, to navigate and consult the enumerators, to discuss the next steps as well as possible systematic challenges and their solutions. One of the goals of these meetings for me was also quality assurance. Moreover, it was a new intercultural experience for me to work, though distantly, with a team of Zambians.

Two enumerators run interviews in different locations in parallel. They met farmers for the face-to-face interviews, contacted them, and arranged the meetings beforehand. In total, we covered six locations in the Central province. Everywhere the respondents were welcoming and open. Unfortunately, some of them were not available for interviews due to various reasons, while the others were not punctual to the interviews. This required us to be very flexible in schedule and planning. But overall it was an intense research period as the time was limited and the sample size was large. The enumerators had only a few days off during the public holidays when the farmers were not available. Nevertheless, we managed to reach the required number of respondents and finish the data collection on time.



Road, leading to the farms in Kabwe district



Potato farm in Kabwe district

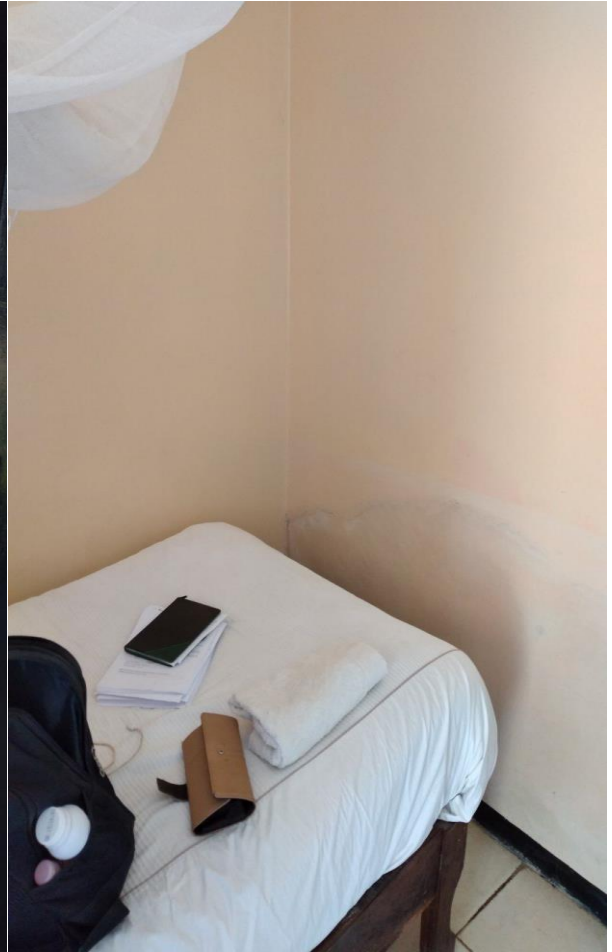
Accommodation and challenges

The living conditions in the regions of Zambia are simple. The enumerators stayed at private lodges in the districts. Facilities like shower and toilet are usually outdoor. There are no hotels or hostels available.

During the data gathering, we faced several challenges. The major obstacle was the poor Internet connection. It hindered proper communication and coordination. Besides, power cuts are not rare in the country. The lack of phone networks in the remote areas and in some cases lack of phones by farmers made communication difficult. Additionally, the variety of local languages was challenging. But we selected the enumerators that speak the major languages of the Central province. The weak transportation system limited the mobility of enumerators as well. There are only a few options of public transportation between the districts are available, but no transportation within the villages is available. And the distances between the farms were very large in some cases.



The lodging place in Mkushi district



Bedroom at the lodge in Mkushi district

My experience

The online research was an adaptive measure to the new reality with corona-pandemic. It allowed me to conduct the survey and collect the data despite the travel restrictions. I distantly coordinated and supervised the survey instead of conducting the interviews in person with the enumerators by my side. I also could get the first insights into the life of the research target group – smallholder farmers. It helps for further analysis.

My best experience during the online research stay was certainly the welcoming interviewees as well as committed interviewers. My worse experience was the weak internet connection in Zambia. Generally, despite the positive experience, I found distant research discouraging and even frustrating as I missed a lot of real experiences and insights. Moreover, I completely missed the whole intercultural experience and networking. Although, it was initially part of the plan to extend my professional profile by the new regional experience in Africa. Overall, in my personal opinion, online research opens some windows of opportunity, however, it overlooks so many important aspects of offline survey and cannot replace the full-fledged research stay.