The ZIPAR Quarterly

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CELEBRATING 10 YEARS of Quality Research and Policy Analysis

SAFEGUARDING THE SOCIAL SECTORS

ZIPAR
Zambia Institute for Policy Analysis & Research

Contents

Message from the EXECUTIVE DIRECTOR

ZIPAR turned 10 years in September.

launched in September 2009 as a semi-autonomous Institute under the Ministry of Finance, ZIPAR in the past decade has evolved from a mere project to what it is today and still becoming. Having spent 9 of these 10 years at ZIPAR, I look back today and I feel we did something good here. We may not have achieved all our and your aspirations, but today we step back and look on the bright side because 10 years is a big milestone given where we have come from.

This milestone would not have been possible without the unwavering support from the Government and its cooperating partners. Specifically, the African Capacity Building Foundation (ACBF) who together with the Government signed a grant agreement to establish ZIPAR; DANIDA for the generous financial contribution during the establishment phase; DFID Zambia and UNICEF for the continued support both technical and financial. I cannot forget to recognize you our various stakeholders for sticking with us, yes including yourself reading this now; you have been the wind beneath our wings. Lastly and most importantly, I applaud the Staff of ZIPAR without whom we could have not reached this far.

Therefore, we have dedicated a page in this Issue for a few staff to commemorate the 10th Anniversary in their own words and style.

Dr. Pamela Nakamba

Note from the **Editor**

Welcome to Issue 10 of the ZIPAR Quarterly! This Issue covers articles based on our Analysis of the 2020 National Budget Speech and other research outputs published and disseminated recently. It also brings to you some news on other happenings in the organization in the last few months. Our cover story dwells on the proposed social sector spending in the 2020 National Budget in which we observe a consistent decline in budget allocation since 2018. The story critically analyses Government's commitment to some of the priority sectors and emphases the need for the authorities to ring-fence the social protection budget in these difficult times. The story goes further to suggest budget items which can be reduced to favour pro-poor spending which is a driver of overall poverty reduction and pro-poor growth.

Other articles address issues that have dominated economic policy debate in the country in the last few years namely the mounting debt overhang, the Economic Stabilization and Growth Programme and a potential IMF programme. We have been recommending measures for curtailing debt accumulation, bringing spending under control and signing to an IMF programme to support a return to higher growth rates, while managing the impact on the poor. Our work on these critical areas is on-going until we achieve the policy influence we want to see. Enjoy these and many more articles in this Issue!

Euphrasia Mapulanga-Ilunga

Safeguarding the Social Sectors in economic challenges

Tamara Billima

Miselo Bwalya

Felix Mwenge and

ZIPAR Executive, Director Dr. Pamela Nakamba presenting the Analysis of the 2020 National Budget Report to the Guest of Honour Chola Chabala, Permanent Secretary Development Planning & Administration, Ministry of National Development Planning during the launch on 3rd October 2019, Taj Pamodzi Hotel, Lusaka. Looking on is UNICEF Country Representative Noala Skinner.

The budget allocation to social sector has been consistently declining since 2018. Development commentators have attributed the decline to Zambia's current economic challenges which have imposed pressure on Government's already shrinking fiscal space. The country has been hit with energy deficits that have resulted in massive load shedding, debt repayments which have imposed pressure on Government's fiscal spending, droughts which have impacted adversely on agriculture and threatened food security in some parts of the country. It is this environment that the Minister of Finance on 27th September, 2019 presented the 2020 national budget. While we are evidently faced with tough times ahead, the economic challenges the country is facing will require safeguarding budget allocation towards critical areas such as the social sector. This is because social sector spending impacts growth and affects ordinary Zambians who if not protected will plunge into deeper poverty and vulnerability.

The Minister in his budget address stressed the need to reduce poverty and vulnerability especially amidst the effects of climate change. Key strategies in line with the Seventh National Development Plan (7NDP) include climate change mitigation, social protection programmes and enhancing human development through education and skills development, health and water and sanitation. This article critically analyses Governments commitment to some of the aforementioned areas vis-à-vis the 2020 budget allocation.

The social protection budgets continue on a downward trajectory. As a share of the 2020 budget, social protection now accounts for 26.1 percent down from 29.4 percent in 2019. Nevertheless, some components of the social sector budget recorded some increases. For instance, the budget for Social Cash Transfer has increased by about 40 percent from K699 million to K1 billion.

However, in quarter one of 2019 only 8 percent of the total K3.8 billion meant for the Poverty and Vulnerability cluster pillar under the 7NDP was spent. This underspending threatens to erode the gains of these social protection programmes that brought benefits. Government must urgently address decreasing social sector spending by ring-fencing the social protection budget so that it is not prone to reallocations in the course of the fiscal year.

The health sector is another critical sector that must be protected. Allocations to the sector in the 2020 Budget have increased by 16 percent in nominal terms from the K8.1 billion in 2019 to K9.4 billion. However, as a share of the total budget, the allocation has decreased from 9.3 percent in 2019 to 8.8 percent in 2020. The health budget in 2020 places a lot of focus on infrastructure development with allocation increasing by about 140 percent between 2019 and 2020. Other critical lines such as drugs and medical supplies remain constant while allocations towards health operations have reduced by 5.5 percent. While Zambia has registered gains in the health sector such as the reduction of stunting from 40 percent in

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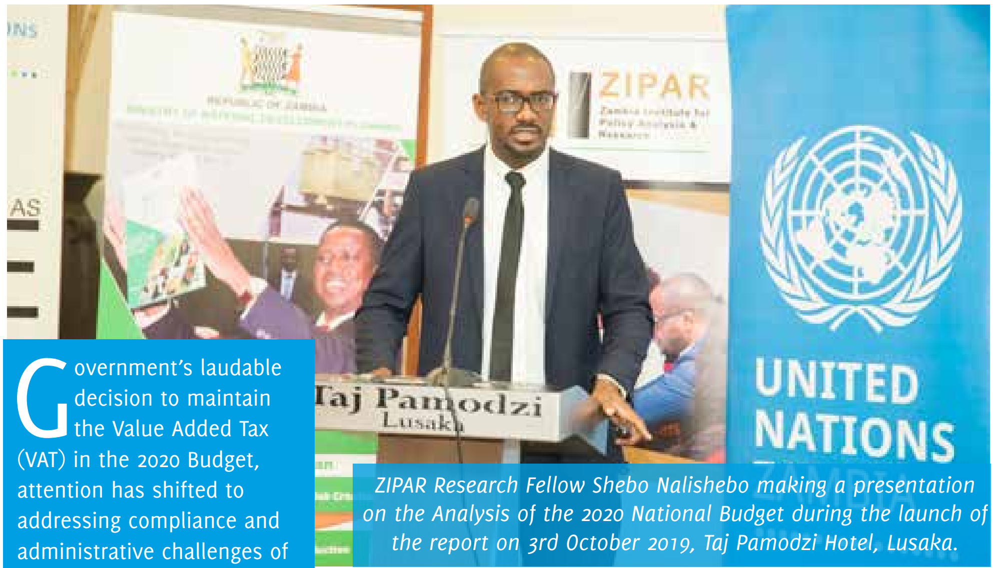
Hitting The Jackpot with VAT Compliance

By Shebo Nalishebo



ZIPAR Research Fellow Shebo Nalishebo making a presentation on the Analysis of the 2020 National Budget during the launch of the report on 3rd October 2019, Taj Pamodzi Hotel, Lusaka.

Government's laudable decision to maintain the Value Added Tax (VAT) in the 2020 Budget, attention has shifted to addressing compliance and administrative challenges of the VAT collection system. A number of measures have been proposed in the 2020 Budget to strengthen enforcement and efficiency of VAT, which currently accounts for about 26% of domestic revenues. These include interfacing the Tax Online system for domestic taxes with the Customs system in order to validate claims of refunds; mandatory use of electronic fiscal devices; mandatory tax payer identification number (TPIN) requirement for business-to-business transactions; use of third-party information; and timely audit of VAT claims.

Clearly, most of these measures are targeted at business-to-business transactions as, seemingly that is where most of the tax evasion takes place. But we do not think business-to-business transactions is the main problem since firms can usually reclaim any VAT they pay if they keep proper records. But when selling directly to consumers, it is tempting to accept cash without recording the sale. Without the VAT receipt, the tax authorities cannot carry out proper controls. The retailer would probably offer a lower price which does not include the VAT charge. Alternatively, the retailer would collect the full price but will not remit the VAT to the tax authorities. Consequently, a tax-evading retailer can undercut law-abiding rivals or pocket a higher margin.

To further enhance VAT compliance and revenue collections, we need to start a conversation and create awareness among consumers of how they can assist in ensuring that transactions are reported, the Zambia Revenue Authority receives the taxes due to it, and enables the Government to meet its revenue requirements.

However, traditional methods of tax compliance enforcement through fines and penalties alone may no longer be optimal. It is not enough to issue threats and increase penalties for non-compliance or simply encourage consumers to demand receipts whenever they make a purchase. Employing behavioural economics and cognizant of the mushrooming betting outlets in the country, the Government can make tax compliance become fun. In an effort to improve tax compliance, governments around the world are encouraging consumers to ask for receipts by turning them into lottery tickets which give consumers opportunities to win prizes or tax rebates.

Taiwan was the first country in 1951 to introduce such a lottery. The amount of money collected by the tax office during the first year the lottery was in operation increased by an astonishing 76 percent. In 1989, China introduced the VAT lottery in selected areas as an experiment and yielded 17 percent higher revenues in those areas. Faced with a growing VAT gap, the authorities in Slovakia launched a similar lottery in 2013. Slovakian officials report that they collected about US$512 million more in 2013 than in 2012, but it was not immediately clear how much of that new money was due to the lottery. Further, the number of traders being reported for refusing to give out receipts had also gone up. Starting in 2007, consumers in Sao Paulo, Brazil were given the opportunity to record their TPIN on receipts which the retailer was required to send to the tax authorities. In four years, this programme increased the revenue reported by at least 23 percent.

As with every system, the VAT lottery comes with its own pitfalls, such as the possibility of collusion between the consumer and the firm since the reward the Government offers may be lower than the tax paid by the firm, so the firm could potentially propose a discount for consumers that forgo receipts. Further, this system will not address VAT fraud largely committed through business-to-business transactions. It should also be borne in mind that individuals are more inclined to 'play ball' and increase compliance when the Government operates in a way that is viewed as efficient in terms of its expenditure.

These challenges notwithstanding, the Zambian authorities should consider implementing a VAT lottery. Actually, about a decade ago, the Zambia Revenue Authority conducted a kind of lottery in which cash-register-issued receipts were entered into a raffle whose grand prize was a Nissan Navara. The VAT lottery will be a means of not only increasing revenue, but also a way of educating citizens on their responsibility to be tax compliant, and reduce the dependency on high-cost external borrowing to meet the financing gap for the national budget. This can initially be run as a limited-coverage experiment in order to determine its effectiveness in terms of costs and benefits. It should be carefully designed using techniques that will specifically isolate the impact of the lottery and have provisions for the consumer to include their TPIN in order to take part, a move likely to increase the on-going TPIN registration. The system should also have a mechanism for consumers to report merchants who will not give receipts.

In Search of Financial Pathways for Zambia's Debt Overhang

By Caesar Cheelo

Mbewe Kalikeka

Zambia's debt problems have kept mounting. Between 2014 and 2018, the total public debt including arrears grew by a staggering 21% per year in nominal US dollar terms. With the new austerity measures announced in mid-2019, we expect a slowdown in debt accumulation.

The Minister of Finance recently announced that the public debt stock has continued to balloon in 2019. External debt increased from US$10.18 billion in March 2019 to US$10.23 billion in June 2019 and domestic debt increased from K58.3 billion to K60.3 billion in the same period. Total domestic arrears have also increased from K15.1 billion in December 2018 to K16.7 billion in March 2019.

Between external and domestic debt, Zambia really needs to worry about external debt. During January-June 2019, the authorities planned to spend K4.2 billion on domestic debt interest payment but spent 2% less at K4.1 billion. In contrast, external debt interest payments escalated by 67%, from the planned amount of K3.1 billion to K5.2 billion.

ZIPAR Associate Researcher Mbewe Kalikeka responding to a question during the CSO Network and Media Policy Seminar on debt refinancing at the Taj Pamodzi Hotel in Lusaka on 12th September 2019.

In fact, external debt servicing costs have increased, rising by 51% from US$504 million in 2017 to US$759 million in 2018. The rising costs have caused adverse expenditure switches away from critical items like social protection. They have also led to the accumulation of domestic arrears.

Of the four main categories of external debt – namely Multilateral, Bilateral, Export and Suppliers' Credit and commercial debt – commercial debt, at 53%, is Zambia's biggest headache. In turn, Eurobonds account for 57% of this commercial debt, with an annual average cost of 7.6% compared to an annual average cost of 0.9% and 6.2% for Multilateral and Bilateral debt, respectively.

With growing liquidity pressures from the rising external debt servicing costs, dwindling foreign exchange reserves and increasing yield spreads on Zambia's Eurobonds (which resemble countries already in default like Venezuela), Moody's and Fitch downgraded Zambia's sovereign credit rating further into junk territory, citing growing concerns of an imminent debt default.

Zambia needs to pay the keenest attention to the Eurobond debt. The country needs to start unpacking solutions from its closet to find viable financial support before 2022. In 2022, the first Eurobond will mature. Before then, the spending pressures of a population census in 2020 and of a general election in 2021, among other expenditures, will come to bear. These spending obligations will not only add to the already widening fiscal deficit but also increase the stock of public debt.

We must emphasize that the issuance of Eurobonds per se is not a bad thing provided a country can ensure fiscal prudency, fiscal discipline and good governance structures. However, Eurobonds come with huge risks, which, as seen in the Zambian case, can readily come to bear.

Ultimately, we must ask ourselves: what options should Zambia pursue as financial pathways towards debt sustainability?

Firstly, the Government should strengthen its domestic revenue mobilisation efforts and simultaneously make stronger efforts to contain high expensive capital expenditures. This means that the authorities should frontload the austerity measures and keep strict adherence to them. This will aid in managing the debt servicing costs and avert having to incur more commercial borrowing for debt servicing. It will also create fiscal space that will allow the Government to channel more resources to other budget lines such as social protection which stand out to be highly underfunded. This will also help in dismantling domestic arrears.

Secondly, the authorities should consider negotiating with some of their bilateral partners like China towards reprofiling some of Zambia's debt components, notwithstanding the recent debt write-offs of US$22 million and US$70 million by China. This would create fiscal space, which would in turn help the country build some buffers for eventually supporting Eurobond debt repayment.

Thirdly, and this is a key issue to emphasize, an IMF bailout package is crucial for Zambia. Currently, the nation is entitled to a quota of US$1.3 billion as IMF support. With a standby bailout package, the country would be able to pay off the full amount of the US$750 million in 2022, and then also pay US$562 million (56%) of the US$1 billion in 2024. In addition, over the medium-term, an IMF loan would help reduce the aforementioned high interest rates (7.6%) on Eurobonds, since IMF loans are of interest-free or low interest financing Moreover, an IMF-supported programme inherently acts as an external accountability mechanism and also serves as a positive signal of good governance and confidence. All these important benefits would support Zambia's stabilization and economic growth recovery efforts.

While no option will single-handedly solve Zambia's current debt problem, a mix of the aforementioned economic tools and a strong will to persistently apply prudent fiscal policies will definitely help. Viable financial pathways are available to Zambia, but if we do not commit to using these options to solve the debt problem, we might as well brace ourselves for a crippled economy soon.

Should Zambia Look East to China and West to the IMF for Debt Relief?

By Pamela Nakamba-Kabaso

Caesar Cheelo

Towards the end of June this year, China wrote off US$22 million in debt owed by Zambia and its pledge to extend a further US$30 million in grant financing for the 7NDP. Less than a month later, in July, China cancelled US$70 million more of the debt owed to it, this time in relation to a loan for the construction of the Levy Mwanawasa Stadium. Within two short months, Zambia was off the hook to the tune of about US$92 million it had owed to China.

These were very kind and generous gestures. These charitable acts will certainly support Zambia's development agenda. However, we should take time to understand the true impact of these debt write-offs on Zambia's total indebtedness in order to shape our collective efforts on debt management.

To date (or at least until the end of 2018), Zambia has taken out from China what is classified as Export & Suppliers' Credit totaling US$2.3 billion from Export Import Bank of China, a further US$111.2 million in Export & Suppliers' Credit from CATIC (China National Aero-Technology Import & Export Corporation) and commercial debt amounting to US$324.8 million from China Development Bank. These are the big loan items that are individually visible in the Annual Economic Reports of the Ministry of Finance; other China loans exist but are lumped together with other non-Paris Club bilateral loans. So, the total public debt stock from China, as of end-2018, was in excess of US$2.7 billion. With Zambia's total public debt stock (external and domestic), including all arrears except VAT refund arrears, standing at US$17.5 billion at end-2018, the Chinese debt component accounted for 15% of the total.

The foregoing implies that the debt forgiveness of US$92 million from China will reduce Zambia's indebtedness to China by only 3.4% and reduces the country's total public debt stock by a meager 0.13%. The Chinese debt owed by Zambia will remain around US$2.6 billion, down from about US$2.7 billion.

By no means are we looking a gift horse in the mouth or belittling the kind Chinese gesture and its importance for potential development; however, the forgiveness is but a tiny drop in the ocean in offering meaningful debt relief to Zambia. As a country, we should not yield to the temptation of a prolonged euphoric moment that floods of debt relief have finally arrived from China. It seems quite obvious, but just in case it actually isn't that obvious, we will say it: looking east to China for more debt relief is probably something we should push for more strategically and more thoughtfully.

But there is a catch! A salient issue to consider as well all sing in chorus, calling for more debt relief is that a big part of Chinese debt owed by Zambia is in the form of commercial loans. This means that the bulk of the debt cannot be so easily forgiven. Consequently, we should not take China's recent forgiveness of 3.4% of the money we owe them as a signal that massive waves of debt forgiveness are on the way. We believe that the authorities already know this and already had the foresight to devise creditor-specific negotiating strategies with which to talk to EXIM Bank of China, CATIC and China Development Bank about possible debt restructuring, re-profiling and/or rescheduling options.

On the part of the Chinese creditors, we would hope they will apply some kind of multilateral conditionality to the debt relief going forward. Unconditional debt forgiveness of US$92 million or whatever other amount has the potential of sending wrong signals to decision-makers that they can borrow and spend recklessly, and will ultimately still find unconditional relief from sympathetic creditors despite poor fiscal and debt decisions and management.

More broadly, it is imperative that as a country, we devise debt relief strategies for dealing with the Eurobonds and other components of Zambia's public debt well ahead of 2022. The re-profiling of Chinese debt is one option, but may see limited traction.

On many other occasions, we have pointed to an IMF-supported economic programme as a viable debt management option for Zambia. However, we are mindful that competing views abound regarding the usefulness of an IMF package for Zambia. Without going into the details of things, we maintain that looking west to an IMF programme as a possible partial solution to our indebtedness is imperative. The view that the IMF is one of the few viable options for helping the country to find its economic feet again is based on well-document, evidence-based research we have conducted since 2016. The evidence has been the main basis for our consistent messages, nudging Zambia towards the IMF.

Ultimately, going forward, Zambia should look both east to China and west to the IMF for debt relief.

ZIPAR Welcomes IMF Visit

Caesar Cheelo

Nakubyana Mungomba

The IMF team led by Mission Chief, Dan Ghura were in the country to exchange views with the authorities about policies for stabilizing the economy from 13 to 19 November 2019. ZIPAR commends Government for its timely effort in bringing the Fund back to the discussion table.

Having consistently called on the Government to pursue and secure an IMF programme for the country since late-2016, ZIPAR applauds these developments. Especially given the recent protracted stalling of negotiations. An IMF programme would entail using one of the facilities offered by the IMF to replace as much as US$1.3 billion of Zambia's expensive commercial debt with cheap, nearly interest-free concessional financing. More importantly, an IMF deal would also signal to the international community, particularly to foreign investors and multilateral and bilateral development partners, that Zambia is finally working towards a sustainable fiscal policy path and is open for business. Finally, IMF support would reinforce mutual accountability between the Fund and the authorities, thus stemming risks of domestic policy misalignment, and fiscal slippage.

Granted, it is currently too early to start celebrating that an IMF package is now firmly in our sights. Indeed, it would be premature even to claim that negotiations towards an IMF-funded programme have begun in earnest. The just ended IMF STAFF VISIT was definitely a big step in the right direction, but one that required careful domestic preparation by the authorities.

It is well-known that a salient part of the IMF mission was to look for so-called prior actions. These are voluntary pre-negotiation actions that demonstrate commitments towards economic stabilization through frontloaded (or 'homegrown') fiscal adjustments. And it is in this area that evidence of our commitment needs to be strengthened. A quick comparison of the policy pronouncements in the 2020 Budget Speech and key prior actions expected by the IMF's July 2019 Article IV Consultations Report reveals three key contrasts to be addressed.

Firstly, in the 2019 Article IV, the IMF expected that: "Fiscal consolidation should continue in 2020, to bring the deficit to 3.4 percent of GDP. Achieving such a reduction in the deficit would hinge critically on the authorities' ability to rein back capital spending." With a deficit target of 5.5 percent of GDP in the 2020 National Budget, however, next year's plans show significant variance with IMF expectation. Moreover, the 2020 budgetary allocation by function shows large allocation increases for infrastructure projects relative to 2019. These include Energy Power Infrastructure increasing by 181%, Health Infrastructure (139%), FTJ Luapula University (94%) and Roads Infrastructure (62%). Thus, instead of reining in capital spending, the Government has expanded it. Therefore, the just ended staff visit required effort on the part of the Government to begin to demonstrate commitment to fiscal consolidation.

Secondly, the IMF's Article IV report expected: "fiscal adjustment centred on stronger control and prioritization of public investment projects". In synch with this expectation, the 2020 Budget pronounced that the Government has developed a comprehensive system for the appraisal of projects in order to strengthen the management and implementation of public investments. To support this Public Investment Management System, the Government has constituted a multi-sectoral Public Investment Board to appraise major public investment projects; a silver lining as far as policy goes.

What will be critical in engaging the IMF will be to prove that these policies are more than just pronouncements. The public investment management reform ideas have been on the cards since the 2018 Budget. However, to the best of our knowledge, these reforms were not implemented that year. Instead, in practice, public investment management has remained hazy with project appraisals, feasibility studies and even environmental impact assessments for the selection and commissioning of large public infrastructure projects proving to be evasive or seemingly non-existent. The staff visit therefore presented an opportunity for the Government to present evidence of the works done to constitute the multi-sectoral Public Investment Board and to spearhead other public investment reforms.

Finally, the IMF has repeatedly called for enhanced transparency in debt management and reporting, particularly through regular detailed debt reports to the general public. In this regard, the Government has in the past promised to issue quarterly debt reports. Over the past three years, however, the authorities have had limited success in presenting these comprehensive debt reports to the public. Moreover, even the 2020 Budget Speech is silent on debt reporting. This therefore was another area for the Government to present convincing evidence of its sincerity in confronting the issue of debt.

Despite the issues highlighted here, we remain of the firm belief that an IMF deal remains within Zambia's reach. In order to make this a reality, however, securing a deal will require the Government to show unwavering, transparent commitment and will to restore fiscal and debt stability, enhance debt management and transparency, and implement pro-growth policies over the medium-term. Only with commitment to fulfilling the requisite prior actions can we say we have booked ourselves a seat at the negotiation table.

Towards Stability and Growth

A Review of Pillar I & II of Zambia's Economic Stabilisation and Growth Programme 2017-2019

By Euphrasia Mapulanga-Ilunga

In his reflections on some of the issues of critical importance in his in-tray, the Minister of Finance Hon. Dr. Bwalya Ng'andu cited Government's commitment to implement austerity measures, effective management of debt and the effective implementation of the Economic Stabilisation and Growth Programme (ESGP) 2017-2019. This is so as to meet the country's stabilization and growth aspirations. The reflections were published in a media release on 29th August 2019.

In light of Government's resolve to ensure that the ESGP remains on course to meet the country's aspirations, ZIPAR's recommendations in the report titled "A Review of Pillar I & II of Zambia's Economic Stabilisation and Growth Programme 2017-2019", published recently, are among the measures that Government could consider to ensure economic stability and growth are achieved.

Following Zambia's experience of a sizeable economic downturn in 2015, the Government launched the ESGP in September 2017. The ESGP also known as Zambia Plus is a home-grown economic recovery programme. The five pillar Zambia Plus programme was premised on the idea of "Restoring Fiscal Fitness for Sustained Inclusive Growth and Development".

In the report which reviewed the ESGP's Pillar I on "Restoring budget credibility" and Pillar II on "Enhancing domestic resource mobilisation and refocusing public expenditure", ZIPAR's analysis indicates that generally, Government scored in containing the wage bill at a ceiling of 9% of GDP. In addition, reforms made in the Farmer Input Support Programme (FISP) through the e-voucher system lowered programme costs thus easing pressure on the Treasury. However, savings were not channelled to priority areas like social protection programmes. Further, as a result of improved tax and non-tax administration, VAT collections improved as well as revenues from road tolls. Government also enacted the Public Financial Management Act which strengthened the legal environment for public financial management.

However, the analysis reveals that the ESGP largely failed to restore budget credibility as measures to contain fiscal deficits were not applied and the same remained persistently high at 7.6% of GDP. . This means the country has continued spending more than the revenue it has been generating. This is largely due to capital projects which have continued to dominate expenditure

Further, problems that have emerged as a result of the high cost of debt servicing and non-payment of arrears have not been addressed. In fact, other key measures Government put in the 2019 Budget to manage fiscal consolidation, namely enacting pieces of legislation to improve financial management systems, stalled. Similarly, efforts to broaden the tax base through land titling slowed down. Added to this, negotiations with the IMF for a bailout package halted while illicit financial flows have continued to bleed productive resources out of the economy.

On a panel discussion during the dissemination of the Toward Stability and Growth report at Mulungushi International Conference Centre on 11th July 2019. From R-L: ZIPAR Research Fellow Nakubyana Mungomba, Chimuka Nachibinga, Resource Governance Coordinator-CSPR and ZIPAR Research Fellow Shebo Nalishebo.

In order to ensure that the ESGP attains its goals, ZIPAR proposes some measures as follows:

Redouble efforts to rationalise expenditures: the Government should rationalise expenditures to take the pressure off the Treasury and focus spending plans on increased support to priority social and growth areas. The Government should discontinue non-priority activities such as the creation of unappraised new districts, road projects and public institutions (ministries, commissions, agencies). Government should instead ensure that priority expenditures in social sectors such as health, education and social protection are sustained.

Improve in-year monitoring of budget execution: the Ministry of Finance in collaboration with the Ministry of National Development Planning and other relevant government or quasi-government agencies, should strengthen budget monitoring and execution mechanisms aimed at identifying spending areas at most risk of weak or unsatisfactory budget execution. These early-detection mechanisms should be applied at all Government levels.

Devise a systematic and comprehensive framework for paying off arrears: the Government needs to devise and publish a medium-term arrears payment strategy that could be embedded in the Medium-Term Debt Management Strategy (MTDS); the MTDS is currently silent on the issue of arrears. This will also inform deficit financing policies and strategies.

Channel savings from dismantled and/or reorganised subsidies to social protection programmes: the Government should make refinements to the poorly targeted FISP and Food Reserve Agency (FRA), including instituting cost-saving strategies, and supplementing this with well-targeted (social protection or poverty alleviation) subsidy programmes that more effectively reach specific poor sub-groups of the population.

Implement further domestic resource mobilising strategies: on the domestic revenue mobilisation front, the Government should invest in automated mechanisms for road tolls that would enhance revenue collection efficiency. The toll takings should also be made non-deductible expenses for income tax. Illicit financial outflows require stricter legislation and enforcement in order to increase tax revenues as envisaged in the ESGP.

Government should hasten the development of the liquid biofuel industry-ZIPAR

By Euphrasia Mapulanga-Ilunga

Due to drought in the 2018/2019 season, the electricity sub-sector, which is about 84% hydro power dominated, could not supply the required power to sustain the economic growth. The shortage of power has led to increased load management by ZESCO which has adversely impacted and disrupted both economic activities and the social life of the country.

H.E. Colbert Soares Pinto Jr. Ambassador of the Federative Republic of Brazil to Zambia sharing a light moment with Hon. Mathew Nkhuwa MP, Minister of Energy, at the end of the Policy Consultative Forum on Revisiting the Biofuels Development in Zambia. Looking on are Eduardo Maragna Guimaraes Lessa, Deputy Head of Mission Brazilian Embassy and Chola Chabala, Permanent Secretary Development Planning & Administration, Ministry of National Development Planning

To mitigate the impacts of the climate on the electricity sub-sector, the Government has proposed diversification of the energy mix which ZIPAR contends could lead to reduced dependence on hydro power if it materialises.

In its Analysis of the 2020 National Budget, ZIPAR commended Government's proposal to zero rate usage and importation of Liquid Petroleum Gas (LPG), gas stoves, other gas cookers and gas boilers. This is in a bid to reduce the pressure that cooking and heating services put on the electricity sub-sector and in exacerbating deforestation and environmental degradation through the use of charcoal and fire-wood.

However, much as these short-term measures were admirable, ZIPAR was quick to mention that usage of LPG and natural gas has significant impacts on the environment and increase climate change, as they are high carbon emitting fuels.

To sustainably address the environmental challenges that come with the use of LPG and natural gas, ZIPAR recommends that the Government should hasten the development of the liquid biofuel industry. ZIPAR observes that this is important because it will link the energy sector to the local farmers; reduce pollution and carbon emissions that come with usage of petroleum energy; and reduce the country's fuel import bill.

ZIPAR has been calling on Government to develop clear policy and regulatory frameworks to harness the potential economic opportunities from the biofuels sector development. ZIPAR partnered with the Ministry of National Development Planning (MNDP) and the Embassy of Brazil to host a policy consultative seminar under the theme: "Revisiting the development of biofuels in Zambia" which was held in May 2019 at the Intercontinental Hotel in Lusaka.

L-R: Hon. Mathew Nkhuwa MP, Minister of Energy, Hon. Alexander Chiteme MP, Minister of National Development Planning and H.E. Colbert Soares Pinto Jr. Ambassador of the Federative Republic of Brazil to Zambia during the Policy Consultative Forum on Revisiting the Biofuels Development in Zambia on 7th May 2019 at Intercontinental Hotel, Lusaka.

During the policy forum, the Minister of National Development Planning, Hon. Alexander Chiteme, reiterated that the time to invest in biofuels infrastructure to successfully roll out renewable energy programmes as a way of diversifying from hydro-electricity generation dependency was now. He noted that climate change presented many challenges to all sectors including energy hence, a key deliverable of the 7NDP was the expansion of renewable energy sources; one of which is biofuels. He stressed the need to explore the potential of biofuels and take action given its ripple effect on job creation, exchange rate stabilization and the cost of doing business among others.

Speaking at the same forum, Minister of Energy (MOE) Hon. Matthew Nkhuwa stated that the continued importation of petroleum had contributed to forex depletion and the use of domestically produced biofuels was expected to reduce the country's import bill. He stated that the MOE was committed to create an enabling environment to attract private investment as well as support the operationalisation of the biofuels sector in Zambia as it was cost effective and environmentally friendly.

And the Ambassador of the Federative Republic of Brazil to Zambia Mr. Colbert Soares Pinto Jr. said the exploration of Brazil and Zambia's partnership in the area of biofuels investment dated back to 2010 but progress had stalled. He highlighted that in Brazil, 45% of energy metrics and 18% of fuel originates from biofuels hence his country was better placed to help Zambia develop its biofuels sector. The Ambassador was happy to have partnered with MNDP and ZIPAR to revive the dialogue on biofuels.

The Policy Consultative Forum attracted the Ethanol Cluster-APLA of Brazil which was represented by the Executive Director Mr. Flavio Castellari and representatives from three Brazilian companies, and 80 participants from the Government, think tanks, Cooperating Partners, Private Sector, Civil Society Organisations and the Media.

Financial Cooperatives have potential to increase financial inclusion-ZIPAR Study

ZIPAR's study on the state of financial cooperatives in Zambia has revealed that Financial Cooperatives have the potential to increase financial inclusion in Zambia if properly managed.

ZIPAR Executive, Director Dr. Pamela Nakamba delivering her remarks during the joint ZIPAR/RUFEP dissemination of the Status of Financial Cooperatives Policy Brief on 9th April 2019, Taj Pamodzi Hotel, Lusaka

Funded by the Rural Finance Expansion Programme (RUFEP), under the Rural Equity and Innovation Window of the Innovation and Outreach Facility, ZIPAR conducted a study entitled ***'State of Financial Cooperatives in Zambia: A viable option for increasing financial inclusion'*** between 2017 and 2018.

Speaking during the Study Dissemination Breakfast held on the 9th April, 2019 at Pamodzi Hotel, ZIPAR Executive Director Dr. Pamela Nakamba disclosed that the study reveals huge potential for Financial Cooperatives (FCs) to increase financial inclusion.

"Some of the FCs operate as banks and contribute significantly to overall economic growth. However one of the challenges identified by the study is that the current legal framework constrains the growth of the sector", Dr. Nakamba revealed.

She added that the study was useful to the current discussions on the Cooperatives Bill which seeks to amend the Cooperative Act.

Dr. Nakamba appealed to the Government to adopt the recommendations in the study to revive Financial Cooperatives in Zambia among them; the need to revise the Cooperatives Act to ensure the new regulatory framework is user friendly and supports the growth of the sector rather than constraining it.

Speaking earlier Ministry of Commerce, Trade and Industry (MCTI) Director of Cooperatives Shadrech Mungalaba said the study provides useful information about Savings and Credit Cooperatives (SACCOS) for policy makers, and identifies opportunities for capacity building and investment in the sector.

Mr. Mungalaba thanked RUFEP for providing financial support to ZIPAR for the study adding that the review of the current status of the cooperatives was necessary as the mandate had moved from the Ministry of Agriculture to the MCTI following the pronouncement by His Excellency, President Edgar Chagwa Lungu.

RUFEP National Technical Advisor Caiaphas Habasonda thanked ZIPAR for successfully conducting the study adding that the study was an important element in the financial inclusion agenda.

Mr. Habasonda said RUFEP was hopeful that the results of the study will contribute to the Programme's Theory of Change which aims to increase access to and use of sustainable financial services by rural people for improved livelihoods and sustainable economic growth.

And speaking during an open discussion, Registrar of Cooperatives Mr. Justin Mwansa, disclosed that the proposed legal framework which has been submitted to the Ministry of Justice has already taken into account some of the recommendations in the study such as the need to review the Cooperative Act.

Other recommendations of the study included the need to enhance the capacity of the National Association of Savings and Credit Unions (NASCU) to provide support services to FCs and the urgent need for government to improve its data base and general tracking of FCs.

RUFEP

Ministry of Commerce, Trade and Industry (MCTI) Director of Cooperatives Shadrech Mungalaba making a contribution during the joint ZIPAR/RUFEP dissemination of the Status of Financial Cooperatives Policy Brief on 9th April 2019, Taj Pamodzi Hotel, Lusaka

ZIPAR undertakes Public Lecture Series in Universities

A student making a contribution during the public lecture on China-Zambia Relations at the University of Zambia on 4th April 2019.

ZIPAR embarked on a series of public lecture in Universities based on studies that have been undertaken by its various research units as well as on emerging topics. This was aimed at informing economics students' understanding of applied economic research. The main objective of the public lectures is to enhance students' understanding and analysis of socioeconomic issues thereby contributing towards enhancing the quality of tertiary education. The lectures also provided students an opportunity to engage with ZIPAR researchers through interactive question and answer sessions.

On 4 April 2019, the Institute gave its first lecture at the University of Zambia titled; Unfinished Business in China-Zambia Relation: Policy ideas for Promoting Development Cooperation. The second lecture was titled; *"Leveraging the Youth Development Fund for Employment Creation'* and was held at the Zambia Centre for Accountancy Studies (ZCAS) at the end of April 2019. The Institute will roll out more lectures in selected universities in 2020.

Safeguarding the Social Sectors in economic challenges

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2014 to 35 percent in 2018, the impact of the droughts that the country has experienced coupled with rising food prices threatens these gains. The rising food insecurity threats will require more funding towards antenatal, under-five and adolescents' nutritional programmes which have historically been low in national budgets.

Lastly, the education and skills sector which is essential for escaping poverty, reducing inequality and improving productivity must be prioritised. However, allocation to education in the 2020 budget has reduced from K13.3 to K13.1 billion representing a 2 percent reduction. The share of the education budget has also reduced from 16.1 percent in 2018 to 15.3 percent in 2020.

This reduction comes amidst challenges of low absorptive capacity at secondary and tertiary level, poor infrastructure and limited opportunities for youth outside the formal school system. The education indicators show that as at 2017, 68.2 percent and 28.3 percent of the leaners did not successfully complete grade 12 and grade 9, respectively. This is indicative of the poor quality of the education that learners are receiving and the low absorptive capacity of the next level of education.

The 2020 Budget also commits to the expansion of tertiary education; however, 80 percent of the infrastructure budget line is allocated towards the construction of FTJ University, a relatively new capital project. However, embarking on a new project while existing institutions remain with poor infrastructure is not prudent use of limited resources. Finally, priority should also be given towards funding to skills development which focus on school drop outs and youths that have attained skills informally. These efforts should supplement the skills development fund which currently makes up 1.4 percent of the education budget.

The fiscal challenges, the Government is facing notwithstanding, social sector spending should not be compromised. Government must alternatively reduce expenditure on roads of low economic value, expenditure on defence and public order and safety and some line ministries that may be bloating Government expenditure. As a country, we need to invest the limited resources at hand in areas that result in the greatest benefits and the social sector is one such area.

ZIPAR at International Conferences and Workshops

Africa-China Industrial and Infrastructural Cooperation Conference-Johannesburg, South Africa

ZIPAR participated in the **Africa-China Industrial and Infrastructural Cooperation:** Drivers and Prospects Conference held 18-19 September 2019 at the University of Johannesburg in South Africa. The main focus of the conference was the relationship between Africa and China and the outcome this has had on industrialisation on the continent. Featuring scholars from the continent and from China itself, the conference placed a high premium on evidence-based discussion and recommendations. Nakubyana Mungomba, Research Fellow-Macroeconomics represented ZIPAR at the conference and presented a paper titled; "The Regional Infrastructural Imperatives for the AfCFTA in the Development of Southern Africa". She also took part in a panel discussion on what role did research organisations, think tanks and academia played in shaping the future of the relationship between Africa and China.

ZIPAR Research Fellow Nakubyana Mungomba (middle) during a panel discussion at the Africa-China Industrial and Infrastructural Cooperation Conference at the University of Johannesburg in South Africa in September 2019

The Sixth COMESA Annual Research Forum-Nairobi Kenya

ZIPAR participated in the sixth COMESA Annual Research Forum held from 2-6 September, 2019, in Nairobi, Kenya. Mwanda Phiri, Research Fellow-Trade and Investments represented ZIPAR and was the discussant for the paper titled "R&D investments and industrial productivity in COMESA: the intervening role of institution-based international centres of excellence".

The Changed World Situation Forum-Shanzhou, China

ZIPAR took part in the International Department of the Communist Party of China (IDCPC) exchange programme and a forum themed "**The Changed World Situation and President Xi's Thought on Diplomacy**" from 24th June, 2019 to 3rd July, 2019. Mwanda Phiri, Research Fellow-Trade and Investments attended the Shanzhou Forum and presented some views on "**The Changed World Situation and President Xi's Thought on Diplomacy**". She also carried out interviews with Chinese students and the media China Cultural Exchange Programme. The exchange programme provided interesting perspectives on economic diplomacy in the context of weakening global economic and trade ties.

ZIPAR Research Fellow Mwanda Phiri (with braids) during a panel discussion at the Changed World Situation Forum in Shanzhou, China in June-July 2019.

Training on Skills Development Policies and Best Practices-Turin, Italy

ZIPAR Research Fellow-Human Development, Felix Mwenge participated in the Training on Skills Development Policies and Best Practices held from 22 June to 5 July 2019 at the International Training Center-ILO in Turin, Italy. The aim of the training was to build capacity for various officials from different countries to be able to contribute to policy making and programs for the design of effective skills development programs.

The Skills training program was attended by 75 participants from several countries in Asia, Central and East Europe, Africa and South America. The mode of delivery was plenary sessions and electives. The event was officially opened by the ILO office for Employment from Geneva who gave an inaugural lecture on the future of work. For the rest of the two weeks participants moved from one elective to another depending on needs of their respective institutions and countries. A field trip was also taken to the University of Gastronomic Studies where students experienced state of the art approaches in food research and how it relates to the future of work.

Part of the key messages from the training were that the world of work will continue to change driven by demographics, climate change, technology and innovation, labour mobility and globalisation of markets among others. In order to fill skills shortages and end the mismatches a number of skills development approaches were considered during the training program. These include: Recognition of Prior Learning, Promoting Quality Apprenticeships, Promoting Lifelong Learning and Skills Training for the Informal Economy and other approaches.

ZIPAR Research Fellow Felix Mwenge receiving a certificate of participation after the Training on Skills Development Policies and Best Practices in July 2019- Turin, Italy

Seminar on Think-Tanks and National Conditions Study for African Countries- Beijing and Chongqing, China

Participants of the Seminar on Think-Tanks and National Conditions Study for African Countries in Beijing and Chongqing, China pose for a group photo. Front Row: 3rd from R-L is ZIPAR Associate Researcher Ignatius Masilokwa. Second Row: 7th from R-L is ZIPAR Research Fellow Tamara Billima-Mulenga

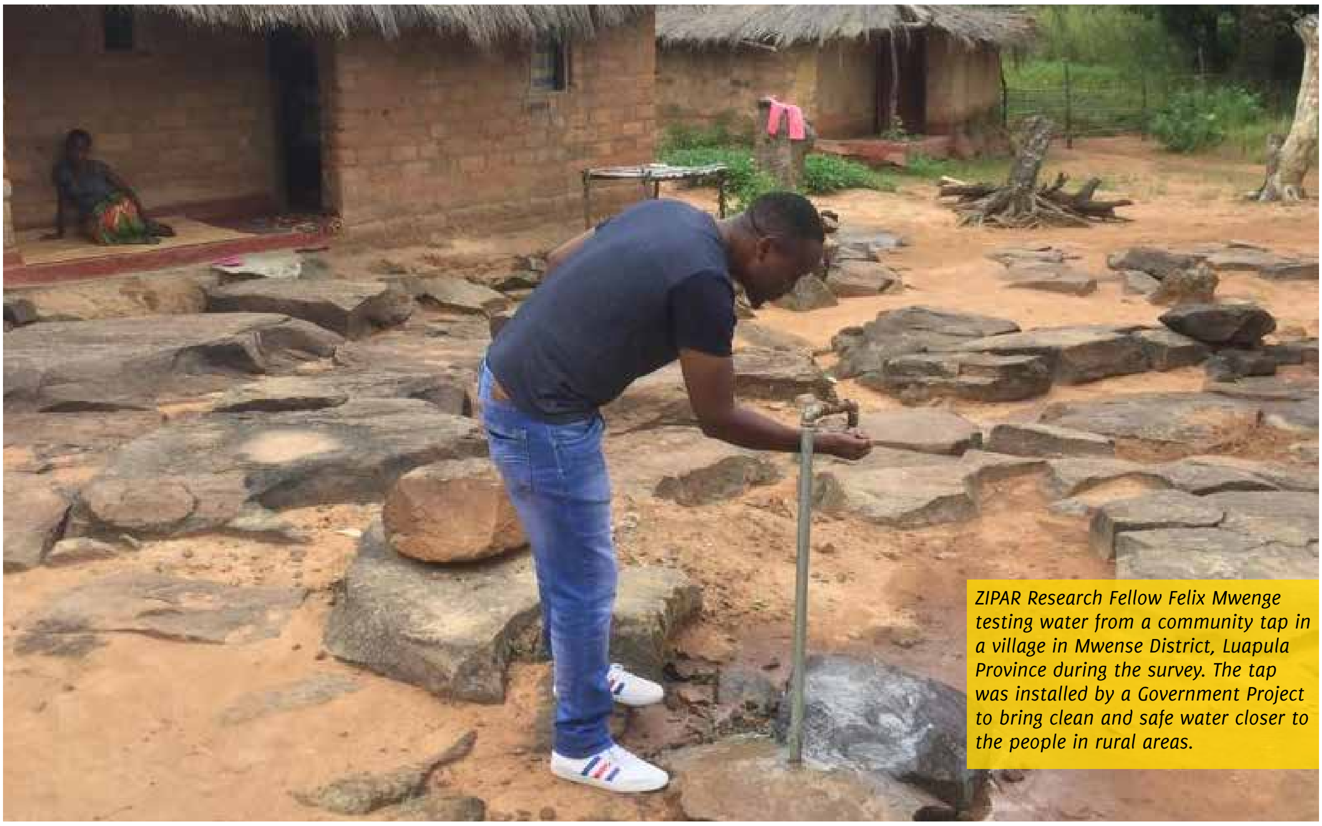
ZIPAR participated in the 2019 Seminar on Think-Tanks and National Conditions Study for African Countries held in Beijing and Chongqing, China from 8th to 28th July 2019. Under the auspices of the Ministry of Commerce of China, the seminar was conducted by the Graduate School of Chinese Academy of Social Sciences (GSCASS) and attracted 23 analysts, researchers and academia from government and non-government institutions from various African countries. The Zambian delegation to the Seminar comprised Tamara Billima-Mulenga, Research Fellow, Human Development – ZIPAR and Ignatius Masilokwa, Associate Researcher, Macroeconomics– ZIPAR.

NGO WASH commissions ZIPAR to conduct Sanitation and Hygiene Sector Funding Study

The Zambia NGO WASH Forum, a membership network of NGOs and CSOs working in Water, Sanitation and Hygiene in Zambia commissioned ZIPAR to carry out the Sanitation and Hygiene Sector funding study in three districts namely Monze in Southern Province, Samfya and Mwense in Luapula Province.

The overall purpose of the budget and expenditure tracking survey which was completed in August 2019 was to analyse Water Sanitation and Hygiene (WASH) funding allocations, disbursements and utilisation across levels of Government and public administration. The study assessed the efficiency, effectiveness, and equity of public expenditure on rural and urban WASH. Specifically, the budget tracking exercise focused on spending on WASH in public institutions such as schools, health care facilities and public places like markets, bus stops as well as WASH services for communities and households. Budget tracking also included a comparative assessment of spending during the cholera epidemic of 2017/18 with regular spending on WASH.

The assessment among other things, provided evidence to support civil society and community groups in effective dialogue with policy and budget policy formulators. The evidence provided understanding of the trends in resource allocation to WASH, budget releases and actual utilization and the extent to which the recent past and current levels provide an enabling environment for the achievement of WASH targets.



ZIPAR Research Fellow Felix Mwenge testing water from a community tap in a village in Mwense District, Luapula Province during the survey. The tap was installed by a Government Project to bring clean and safe water closer to the people in rural areas.

New Staff Member

Ophelia Nyambe
Finance and Aadministration Manager

Ophelia joined ZIPAR in June 2019. She has many years business and accounting experience mainly acquired in the financial services sector both in South Africa and in Zambia. She previously worked at Napsa, Barclays, Rand Merchant Bank, Investec, Absa, African Life Financial Services and recently at Corpus. Her expertise are in the financial functions of planning, reporting, management, operations as well as strategy and risk management. Ophelia holds a Master of Business Administration (MBA) degree obtained from the University of the Witwatersrand in Johannesburg, Bachelor of Science (Honours) degree in Appled Accounting from Oxford Brookes University and Bachelor of Mass Communication from the University of Zambia. She is a member of the Chartered Institute of Management Accountants (CIMA), Association of Chartered Certified Accountants (ACCA), and Zambia Institute of Chartered Accountants (ZICA). Ophelia is a protagonist of soft skills particularly coaching, emotional intelligence and negotiations which lead her to obtain a certificate in Leadership Coaching.

Staff Commemorating
ZIPAR @10 Years
In Their Own Words

Mr. Caesar Cheelo

Senior Research Fellow

"So I joined ZIPAR in its formative years in September 2010, about a year after the Institute was formally established in 2009. Back then, I had hair where I now have a "solar panel"... and I had no clue how to conduct policy research and policy analysis, having come from an academic job, lecturing at UNZA for about 9 years. I was one of three first-generation Research Fellows and I dare say, the other two were as clueless as I was...

Well, we wallowed on, figuring things out as we went along – and in case you thought "fake it till you make it" only happened in Hollywood, it happened for me in ZIPAR, well sort of. And just when I was starting to get the hang of the whole research and policy analysis gig, COMESA came knocking at my door with a big fat pay-Cheque, a promise of lots of travel and a fancy job title: "Macroeconomic Adjustment Expert"! I mean, iyoh, who could say No, right?! Yeah yeah, I know,.... don't answer that...!

Anyway, I left ZIPAR for COMESA at the end of March 2012 for "greener pastures". I suppose the decision was propelled by the fact that ZIPAR felt a little like a sinking ship whose Captain had bailed out. You see, ZIPAR was conceived and born in 2009 in the twilight of one political regime, had lost its captain to the heated 2011 politics and by 2012, was settling down under a new political regime, which, I rationalized, "knew not Joseph". So like I said, I was uneasy about the new climate and that sort of helped to propel me to COMESA...

But I am now happily back at ZIPAR! If you are interested to hear about how I found ZIPAR again... or rather, how ZIPAR found me, in-box me..."

Ms. Mwanda Phiri

Research Fellow

"How to sum up my experience at ZIPAR over the last 6 years, not an easy task...

As luck would have it, I was destined to become part of a dynamic team filled with passion for development and hope for change. I joined ZIPAR in September 2013 with so much enthusiasm only to realise how much of a rookie I was. Never mind the little experience I thought I had in research from university. I mean, it was a good starting point but it was nothing to write home about. There was a lot to learn and fortunately, I was hungry to learn, and to learn fast. Which taught me my second lesson that "...researchers are made, not born...", to quote ZIPAR 1. Gaining expertise in any area takes time... Like any piano maestro, first you need the right tools and second, more importantly, you need to spend long hours practising. The equivalent of this in research is that first, you need decent internet. Second but more importantly, you need to read extensively, ask for help a lot and open your work up to constructive criticism. A daunting task for researchers since we tend to be very sensitive and defensive about our work. But we need this painful process because it is only through such a process that we can emerge as great researchers/authors – just like a butterfly emerges from a cocoon. Third lesson you learn quickly is that this job is not for the faint-hearted. ZIPAR teaches you that sometimes you win some and other times, you lose some... but keep going!

And at the core of ZIPAR is a diverse group of incredible, tenacious and resilient men and women who are more than willing to mentor you, entrust you with huge responsibilities and give you the space to grow. At 10 years old, we are a mix of something old and something new but we all have one thing in common: we simply want to help Zambia achieve sustainable and inclusive economic growth. It has been and continues to be a great honour and priviledge to be part of this team.

ZIPAR@10, Tuleya tulekula..."

Mr. Zali Chikuba

Research Fellow

"I turned TEN with the Zambia Institute for Policy Analysis and Research (ZIPAR) this year. I joined ZIPAR in 2009, at the lowest professional stratum, as a Research Assistant. I had my doubt whether I had made the right decision to leave a management job elsewhere to take up such a lower level job in a start-up institution. Still, I had faith that I could grow professionally and bounce back to a position with more responsibilities like I had in my previous job. But that was not to be picked from a silver plate. On some occasions I celebrated victories and on others, I licked wounds. I have been nurtured to grow as a researcher, resourced and challenged to create value for the Institute and I am glad this worked, qualifying my faith. In my TEN years @ ZIPAR, I have learnt the value of team work, independence of thought, tolerance to dissenting views and UBUNTU. I am proud to be part of the team that has, like tapestry and like a dream, woven ZIPAR to a leading think-tank in Zambia. Now at TEN years, ZIPAR stands, and indeed stands tall. All thanks to the right leadership, management, skilled personnel, and right values which when all combined provided the right atmosphere for think-tank-type reasoning to thrive, for thinking is what we are paid to do.

Deserved recognition goes to the two vision carriers, the current Executive Director, Dr. Pamela Nakamba and the first and immediate past Executive Director, Hon. Dr. Mwilola Imakando – MP for bringing ZIPAR this far. To the rest of the ZIPAR family, simply, you are the best; keep shining, nkhani izibika, international repute thing! Special thought goes to my family for standing with me through all this time. I celebrate TEN years at ZIPAR and ZIPAR @TEN with all of you. Cheers!"

PHOTO FOCUS

The ZIPAR 'Voices' A Cappella group singing the Zambia National Anthem during the Analysis of the 2020 National Budget Report launch on 3rd October 2019, Taj Pamodzi Hotel, Lusaka. L-R: Chama Bowa-Mundia, Associate Researcher, Bilex Biyela, Receptionist & Zambwe Shingwele, Research Assistant.

Former ZIPAR Board Chairperson and also former Permanent Secretary-EMF in the Ministry of Finance Felix Nkulukusa making a contribution during the Analysis of the 2020 National Budget Report launch on 3rd October 2019, Taj Pamodzi Hotel, Lusaka.

ZIPAR staff 'readying to receive guests' at the Analysis of the 2020 National Budget Report launch on 3rd October 2019, Taj Pamodzi Hotel, Lusaka. L-R: Beenzu Puta, Business Development Officer, Mbewe Kalikeka, Associate Researcher, Mulima Mubanga, Research Fellow and Miselo Bwalya, Associate Researcher.

L-R: Shebo Nalishebo, ZIPAR Research Fellow, Ireen Habasimbi, Director EMF-Ministry of Finance, Michael Nyirenda, Immediate Past President-ZACCI, Goodwell Mateyo, President Zambia Chamber of Mines and Chimuka Nachibinga, Resource Governance Coordinator-CSPR during the panel discussion at the Analysis of the 2020 National Budget Report launch on 3rd October 2019, Taj Pamodzi Hotel, Lusaka.

ZIPAR Executive, Director Dr. Pamela Nakamba (centre) sharing a light moment with ZIPAR Board Member Avet Mulonga Hamuwele (left) & another Guest after the Analysis of the 2020 National Budget Report launch on 3rd October 2019, Taj Pamodzi Hotel, Lusaka.

Sharing a light moment with Cooperating Partners shortly after the Analysis of the 2020 National Budget Report launch on 3rd October 2019, Taj Pamodzi Hotel, Lusaka. R-L: Euphrasia Mapulanga-Ilunga, ZIPAR Knowledge Manager; Jack Close, Policy Advisor & Jess Latchford, Economic Advisor- Kivu International, Emeline Dicker, Head of Economic Growth-UK DFID Zambia

A member of the CSO Network making a contribution during the ZIPAR CSOs and Media Pre 2020 National Budget Policy Seminar on 12th September 2019 at the Taj Pamodzi Hotel, Lusaka.

ZIPAR staff pose for a group photo with members of the CSO Network and the Media after the Pre 2020 National Budget Policy Seminar on 12th September 2019 at the Taj Pamodzi Hotel, Lusaka.

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