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Executive Director's Remarks

MAINSTREAMING OF CLIMATE SMART AGRICULTURE POLICIES AND PROGRAMMES

With over 50% of the population living below the poverty line, Zambia's vulnerable communities do not have sufficient capacity to cope with, or adapt to, the impacts of extreme weather events. **Zambia's climate has been highly variable and over the last few decades characterized by a series of climatic extremes, e.g. droughts, seasonal floods and flash floods, extreme temperatures and dry spells, many of these with increased frequency, intensity and magnitude.** Evidence indicates that Zambia has contributed to climate change by her engagement in massive deforestation. Forests are important in absorbing carbon dioxide, which is a product of fossil fuel combustion and has been responsible for global climate change. **Currently, the country loses about 79,000 to 150,000 hectares of forests per year.**

Therefore, there has been need to develop adaptation and mitigative measures to address climate change especially in the agricultural sector. Research indicates that about 8.8% of smallholder households have adopted Conservation Agriculture (CA) as a climate smart agricultural technique in the 2013/'14 farming season. **The global community and the Zambian Government in particular, have developed strategies and policies that present the bare minimum number of activities that must be implemented with urgency in order to enable vulnerable communities cope with the adverse effects of climate change.**

The following are some of the policy interventions by Government and how they have attempted to mainstream Climate Smart Agricultural (CSA) practices:

Seventh National Development Plan (2017-2021); this policy document emphasizes adoption of agricultural environment-friendly practices; climate smart and organic techniques such as conservation farming, less use of chemical fertilizer and creating public awareness on the adverse effects of climate change.

National Climate Change Policy (2016); the overall objective of the policy is to provide a framework for coordinating climate change programmes in order to ensure climate resilient and low carbon development pathways for sustainable development towards the attainment of Zambia's Vision 2030. The policy advocates for the promotion and adoption of appropriate Climate Smart Agricultural (CSA) technologies for different agro-ecological zones as well as the promotion of landscape-based livelihood diversification.

National Agriculture Policy (2016); One of key objectives of the policy is to mainstream all issues of the environment and climate change into the agricultural sector. To promote adoption of CSA's, the policy proposes that farmers accessing the Government - supported Farmer Input Support Program (FISP) are required to practice conservation farming as a prerequisite for access to inputs. The policy also recognizes and promotes the need for CSA practices for livestock and the integration of agroforestry into crop-livestock production systems; and improved housing and feeding practices.

National Energy Policy, (2008); The National Energy Policy seeks to promote cross sectoral linkages between the energy sector and other

key social and economic sectors such as agriculture. The policy promotes sustainable agriculture by emphasizing the development of biomass energy technologies, and providing agricultural support to farmers wishing to grow energy crops such as Jatropha, sugarcane and sweet sorghum.

National Agricultural Advisory and Extension Strategy (NAAES) 2016-2020; the strategy looks at plans to strengthen agricultural extension service delivery by advocating for the improvement of the efficiency and effectiveness of the existing extension staff, and promoting private extension service provision to supplement the public extension system. The strategy also looks at measures aimed at **reducing greenhouse gases by promoting forestation/ reforestation, mulching techniques, organic production and utilization of waste materials/ bio-energy.**

The Zambia's National Climate Change Response Strategy (2010); The strategy took a sectoral approach to addressing climate change adaptation and mitigation, **focusing on investments in sustainable land use (agriculture and forestry sectors), early warning, and agro-climatic information.** The strategy was pivotal in advocating for the development of an appropriate climate change governance (policy, legal and institutional) framework including mainstreaming climate change in all the key sectors of the economy.

National Policy on the Environment (2009), serves to enhance efforts by Government institutions to protect and safeguard the natural resources and environment and ultimately improve public health in the country. As a linkage to the agricultural sector, the policy promotes environmentally sound agricultural development by ensuring sustainable crop and livestock production through ecologically appropriate production and management techniques, and appropriate legal and institutional framework for sustainable environmental management

National Strategy for Reducing Emissions from Deforestation and Forest Degradation (REDD+) 2015. The Strategy advocates for interventions that address the need for agricultural intensification leading to reduced frequency of

clearance of forests for increased agricultural productivity through collaboration and coordination between the Forestry Department and the Ministry of Agriculture leading to staff being trained in farming systems diagnosis focusing on a selection of areas for specific agricultural intensification practices.

The National Agriculture Investment Plan NAIP (2014-2018); the policy promotes sustainable utilization of natural resources through the Sustainable Utilization of Natural Resources Programme. One of the programme objectives of the Sustainable Utilization of Natural Resources programme is to create and enhance the sustainable use and maintenance of the existing agricultural resource base to be able to efficiently support vibrant and resilient agricultural production systems. However, there is a need to review the performance NAIP before developing the successor programme which is long overdue, since NAIP came to an end in 2018.

National Forestry Policy (2009); the policy advocates for the promotion of a land-use system that ensures the protection of headwaters, river basins and terrestrial resources; promotes sufficient and sustainable allocation of land between major competing uses and sectors such as agriculture, energy and mining. The policy further promotes the development of a management system that enhance the functional role of forestry in maintaining ecological and climatic functions.

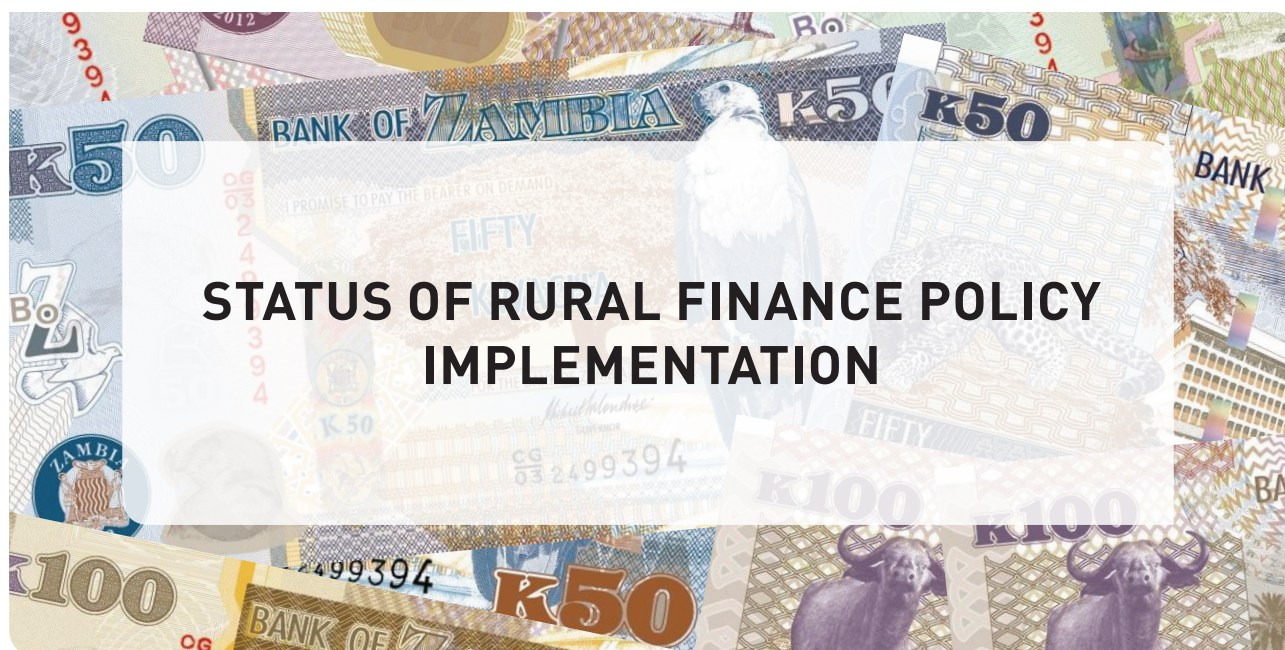
RECOMMENDATIONS

In order to encourage adoption of Climate Smart Agriculture (CSA), due consideration needs to be given to the following recommendations;

- The Ministry of Agriculture (MOA) and other stakeholders need to upscale field schools among small scale farmers to effectively promote the adoption of CSAs.
- MOA needs to adequately package Zambia Metrological Department (ZMD) information and distribute it to those farmers that would be the most affected by crop failure and there is need to narrow the communication gap between the ZMD and District authorities at different levels.

- MOA needs to employ more extension staff to meet the recommended ratio of 400:1 farmer to one extension officer. Extension officers play a key role in training farmers on CSA practices and in building resilience against climate change effects.
- Successful adoption of CSA practices such as Conservation Agriculture (CA) having being linked to land rights. In this vein, the Government should address the issue of land rights by improving the land tilting procedures and waiting time.
- In all sustainable land approaches in the Agriculture sector, Government should use the landscape approach that takes into account the multiple functions of land and other ecosystems. The approach ensures that the best possible balance is achieved among a range of **different development objectives, including climate change mitigation and adaptation, environmental and biodiversity conservation, enhanced economic productivity, and improved livelihoods.**
- We urge Government to extend carbon tax to all other sectors that use fossil fuels as opposed to motor vehicle only. Carbon tax can serve both purposes of mitigation and adaptation. The resources realized from the tax can be utilized to promote Climate Smart Agriculture (CSA) practices and provision of relief food to families worst hit by the impacts of climate change. Carbon tax is a Pigovian tax since it returns the cost of global warming to their producers and can consequently reduce carbon emissions as a mitigative measure. Zambia can learn from South Africa who in May 2019 enacted a long-delayed carbon tax into law as one of the continent's worst polluters.

Mrs. Bernadette Deka-Zulu
PMRC Executive Director



STATUS OF RURAL FINANCE POLICY IMPLEMENTATION

Approximately 50% of adults in rural areas are unbanked or have no access to financial services (Finscope Report 2015). **Access to financial services has been a challenge due to various reasons, which among others include low population density in rural areas and extremely poor infrastructure, compounded by low productivity, making it difficult and expensive to provide such services.** The importance of increasing access to financial services cannot be overemphasized because of the key role it plays in reducing poverty, increasing employment and attracting development. This can consequently help to bridge the rural-urban economic divide; with 77% poor people in rural areas compared to only 23% urban areas (Living Conditions Monitoring Survey, 2015).

To this effect the **Zambian Government developed the Rural Finance Policy and Strategy of 2012, a key policy document aimed at promoting access to financial services in rural areas and thereby reducing vulnerability and promoting prosperity of the rural population.** Some of the interventions/strategies that have been implemented by the Government as stated in the Rural Finance Policy and Strategy to promote access to financial services include the following among others:

- 1. Enactment of the Credit Reporting Act in 2018** to provide for the establishment of a Credit Registry and the overall governance

and management of credit reporting agencies including the protection of data subjects as well as information sharing and reporting, to enable assessment of credit worthiness of data subjects.

- 2. Support efforts to enable inter-operability of the national payment switch to reduce the cost of financial services and modernize payment systems. The interoperability of payment systems was effected in 2019** and it is hoped that this will effectively facilitate better access to financial services for the unbanked in rural areas by reducing costs of financial services and modernization of payment systems.

- 3. Revision of the National Payment Systems Directives on Electronic Money Issuance.** In 2018, the Bank of Zambia revised the National Payment Systems Directives on Electronic Money Issuance that were initially issued in 2015. The key changes to the directives included the following:

- Permitting customers to hold multiple wallets.
- Permitting both commercial banks and approved non-bank financial institutions to host Holding Accounts for electronic money.
- Inclusion of specific guidance on the use of interest earned on Holding Accounts.

- Provisions for consumer protection and the need for e-money institutions to have procedures for dealing with customer complaints.

Consequently, the volume of transactions processed on mobile money platforms in 2018 rose by 76.0% compared to 2017.

4. Support towards the implementation of micro-insurance products in the agriculture sector;

In 2017, Government awarded Mayfair Insurance Company a contract to offer weather-based index insurance to all farmers who benefited from Government input subsidies through Farmer Input Supply Programme (FISP).

5. In September 2018, Government established the Rural Finance Unit to coordinate rural finance, under the Department of Investment and Debt Management at the Ministry of Finance (MoF).
6. In 2016, Government enacted the Movable Property Security Interest Act (MPSI) to Support efforts to fully establish unified collateral registry, including the use of movable property. The Act is aimed at making the business environment attractive for lenders to accept movable property as collateral. The MPSI Act seeks to make movable property a reliable form of collateral, thereby diversifying the nature of mobile assets used as collateral resulting in enhanced borrowing.
7. The Bank of Zambia has also been at the fore of promoting the Financial Literacy Week aimed at empowering people with knowledge on available financial products and services as well as creating momentum on both the supply and demand side information for the development of consumer centric financial products and services.

RECOMMENDATIONS

In order to further upscale financial inclusion in rural areas specifically and the entire country generally, the following issues need to be addressed:

- The Central Bank of Zambia needs to urgently develop Agency Banking Regulations to guide and accelerate agency banking in underserved rural areas and consequently increase the agency banking's share of transaction volume by financial agents.
- The Development Bank of Zambia needs to play an active role as an apex financial institution providing finances to micro-financial institutions for onward lending to rural areas as espoused in the Rural Finance Policy and Strategy and Rural Finance Expansion Programme (RUFEP) programme design.
- Government and Zambia Agriculture Commodity Exchange (ZAMACE) needs to put in place measures that will guarantee smallholder farmers' active participating in the agriculture commodity exchange as opposed to the current scenario where majority of farmers having access to the agriculture commodity exchange are well-established farmers.
- The Pensions and Insurance Authority (PIA) needs to upscale its efforts in ensuring that the necessary micro-insurance guidelines/principles are promptly put in place to promote growth of insurance uptake in rural areas and the country at large. Additionally, legislation (Insurance Act) needs to be amended to accommodate licensing of micro-insurers and facilitate the opening up of the distribution space.
- Following the enactment of Movable Property Security Interest (MPSI) Act in 2016, Patents and Companies Registration Agency (PACRA) and other stakeholders need to increase sensitization in rural communities on the new options available to smallholder farmers through MPSI Act regarding use of movable assets as collateral to access finance.
- The Zambia Statistics Agency needs to include "financial inclusion variables" in its routine national surveys to be able to measure financial inclusion statistics as opposed to the country relying on private

sector sanctioned surveys to measure financial inclusion.

- The Ministry of Agriculture needs to decisively deal with complaints specifically relating to inconsistencies in Weather Insurance Index payouts where some farmers receive payouts while others do not, yet they are residing in the same geographical area affected by the drought. Enhanced confidence in Weather Insurance Index will enhance uptake of other micro-insurance products by farmers.
- Some of the key activities during the Financial Literacy Week need to be extended to the rest of the year and priority should be given to rural areas with lower levels of financial inclusion.



INTERSECTIONAL ISSUES AFFECTING WOMEN'S PARTICIPATION

Women constitute a heterogeneous group with different characteristics and unique qualities. **Within groups of women it is important to be cautious of their positionalities and not assume homogeneity of the group (Akerkar, 2001).** In society, various factors tend to converge to hinder women from participating in political processes such as policy formulation. **These socio-economic factors include; levels of education, physical ability, age, location, race, culture, religion, sexual orientation and economic class.** These factors cannot be considered in isolation as they are intersectional in nature. For instance, a middle-aged, middle-class woman with higher levels of education, living in a low-density urban area is more likely to participate in a policy formulation exercise in comparison to a middle-aged, working-class woman with lower levels of education residing in a high-density informal urban setting and facing some type of

physical disability. Likewise, a woman who is a peasant farmer living in a rural area without basic education is less likely to assume she could influence policy. The individual characteristics and positionalities of the women in the contexts highlighted shape their perspectives differently. Thus, impacting their participation or lack of. Policy makers need to take into consideration how these factors influence ones' participation in policy formulation and find ways to reduce these barriers. Assuming that women have the same needs or face the same challenges could lead to poor participation levels among them and also under-plays the power and influence that some women wield over others.

Moreover, there are multiple factors that could hinder different women from participating in the policy-making discourse. **These barriers could be structural in nature or agency barriers**

(William, 1992). Broadly, structural barriers are those that are embedded within systems or processes that may hinder an individual from exercising their free will or participating in certain tasks. **Factors such as; lack of access to education or civic knowledge may prevent an individual from making informed decisions or, the systematic discrimination of women from partaking in socio-political debate based on their gender.** Such barriers often entail political interventions such as law reforms or policy actions to facilitate the inclusion of marginalized women. While on the other hand, **agency barriers** are issues that an individual may experience at a personal level that limits their ability to exercise free will. **For instance, the lack of confidence or willingness to participate in an activity are limitations to ones' agency.** These may be resolved through easier interventions such as capacity building, improving the civic knowledge of citizens or raising awareness on the importance of partaking in political processes. However, these barriers may not resonate with women in the same way since what may be relevant to some may not apply to others. Domingo et al. (2015) argue that, contextualizing the various factors could assist in resolving some constraints to an extent but may not provide a solution to all barriers. Firstly, women's individual capabilities and resources could influence one's participation. Similarly, socio-political, economic and cultural issues largely shape women's experiences. As such, these experiences may have a push and pull effect. For instance, if one is more informed or has a certain level of education they are more likely to take an interest in political issues whether it affects them as an individual or as a collective. Conversely, women with poor civic knowledge may opt to shy away from participating in national issues.

Economic class also tends to pose a barrier for women to actively participate in policy issues thus, increasing their vulnerability and further under-mining their interests. Enhancing women's economic potential could accord them more social power and influence beyond the household and community level, further encouraging them to take an interest in national issues. **Another barrier is culture and religion. Generally, women are socialized not**

to challenge the authority of men. Promoting a paradigm shift in society that appreciates and values women's contributions could not only encourage women to participate but it may also lead to a more gender inclusive and responsive policy system across all sectors. Thus, challenging various structural issues such as religious values, societal norms and culture is imperative in addressing some barriers that prevent women from exercising their agency.

ENABLERS OF WOMEN'S PARTICIPATION

Generally, women tend to feel more confident when they are in large numbers. Converging with other women that share similar interests may not only boost their confidence but it could also positively influence other women to participate in policy formulation. **This could also accord them a safe space to consult, share knowledge and experiences with other women and increase their social power.**

Similarly, raising civic and technical knowledge of women as well as the general education and access to information on political issues could contribute to the confidence needed to articulate and challenge policy discourse as well as actively participate. It could also raise their credibility, voice and influence thus giving them more status in society. Interventions such as facilitating trainings, mentoring and capacity building workshops targeted at women could help build their self-esteem, public speaking skills and self-awareness. Furthermore, the media plays a major role in how women are perceived. They act as agents of change but could also be potentially harmful to women's representation in society. For instance, the media can perpetuate negative stereotypes about women or broadcast images that demean women's character and strengths. Thus, improving how the media portrays women could influence how society responds to them and increase their confidence as active agents of development.

Additionally, addressing the intersectional issues that act as barriers for the participation of women is vital. For instance, educating women and capacitating them to train others on the importance of their participation could yield positive results. Similarly, engaging in strategic

partnerships with various institutions that promote the empowerment of women could assist in engaging more grassroots women at community level. Moreover, strengthening partnerships with men as agents of change and **dismantling gender stereotypes could influence change in how both genders perceive the participation of women**. NGOs and CSOs are ideal strategic partners that aim at giving

women a voice and often offer solidarity and a platform for women to express their needs and concerns on important national and personal issues affecting them. They also play a critical advocacy role in advancing the status of women. They act as important enablers of women's inclusion and empowerment across various sectors of society.

IMPACT OF CLIMATE CHANGE ON AGRICULTURE

Climate Change in Zambia has also negatively impacted the Zambian agricultural sector vis-à-vis an **increase in the incidence of hunger due to destruction of crops, reduction in cultivatable land and increased soil erosion**. On an economic outlook, the production of staple crops which include maize, millet, sorghum and rice has been dropping steadily in recent years.

According to the Crop Forecast for the 2018/19 Agriculture Season, **maize production declined from 2,394,907 metric tonnes in 2017/18 farming season to 2,004,389 metric tonnes in 2018/19 accounting for 16% decline in production due to climate change** effects that led to prolonged dry spells¹⁵. Out of the total production of maize small and medium scale farmers contributed 94.5% while large scale farmers took up 5.5%¹⁶.



Electricity is key to improving agriculture production, food security and boosting agribusinesses.

Agriculture uses electricity to operate machinery and equipment, to heat or cool buildings, for lighting on the farm, for irrigation and indirectly in the production of fertilizers and other chemicals produced off the farm. The Seventh National Development Plan (7NDP) indicates that most rural parts of Zambia have low access to electricity and have poor road networks to attract investment and contribute effectively to diversification and job creation, especially in the agriculture sector¹⁷. The increased extent of load shedding to fifteen 15 hours a day is only worsening the state of vulnerability of rural farmers.

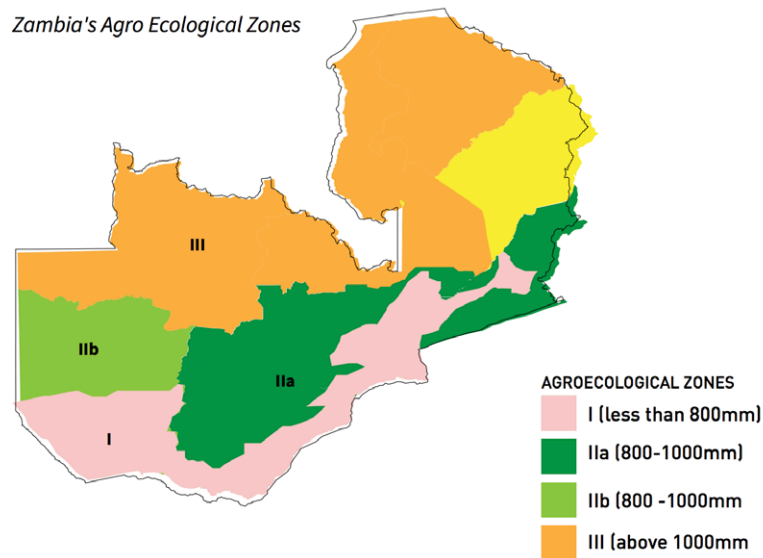
Farming has been highlighted as a significant contributor to climate change, but it has also been affected by negative effects such as the two main greenhouse gasses, methane and nitrous oxide, which are released in high amounts during crop and animal production. In aiming to reduce these greenhouse gasses, farmers need to adopt farming practices that will not harm nature or negatively affect the climate. These farming practices include Climate Smart Agriculture techniques such as Conservation Agriculture (CA). CA is an approach which includes a set of practices which conserve the soil, water, soil moisture, enhance fertilizer and seed use and in turn saves money and time.

15. Ministry of Agriculture, Ministerial Statement by Minister of Agriculture, Honourable Michael Katambo on Crop Forecasting Survey & Food Security Status for the 2019/2020 Agriculture and Marketing Season., 2019.

16. Ministry of Agriculture, Ministerial Statement by Minister of Agriculture, Honourable Michael Katambo on Crop Forecasting Survey & Food Security Status for the 2019/2020 Agriculture and Marketing Season.

17. Ministry of National Development planning-Zambia.

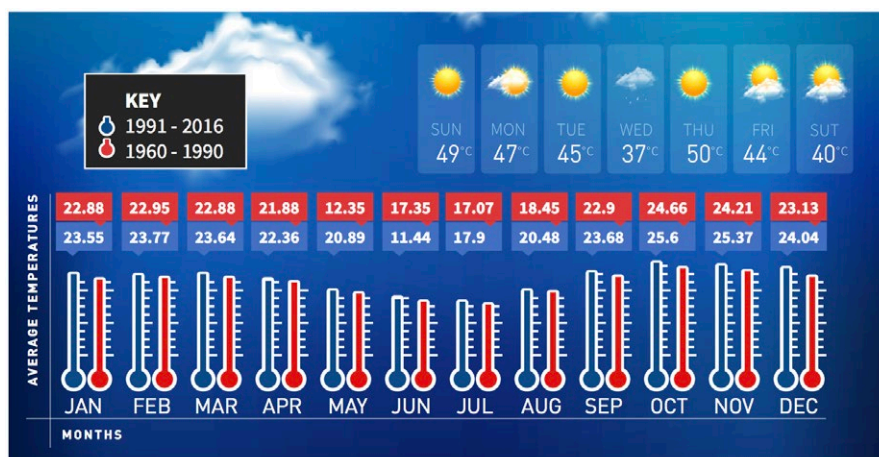
When it comes to adaptation measures in the agricultural sector, since Climate Change is already running its course, the Zambian Government is urged to encourage more farmers to find means of improving sustainable agricultural practices. Data from the 2015 national representative Rural Household Survey, conducted by IAPRI found that only 8.8% of smallholder households adopted Conservation Agriculture (CA) as a climate smart agriculture technique in the 2013/'14 farming season¹⁸. **The rates were however, slightly higher in areas that were affected by climate change effects such as the Agro-Ecological Zone I and II, in the southern parts of the country, where 11.7% of farmers adopted Conservation Agriculture as a climate smart technique¹⁹.**



Average Annual Temperatures

The average number of 'hot' days per year in Zambia has increased by 43 (an additional 11.8% of days) between 1960 and 2003. The frequency of cold days and nights has decreased since 1960 in all seasons and the average number of 'cold' days per year has decreased by 22 (6% of days) between 1960 and 2003²⁰. **Figure 1** shows that the average temperature for each month in a calendar year has increased when comparing periods 1960-1990 and 1991-2016.

Figure 1: Average monthly temperature



Source: generated using World Bank Group data, Climate Knowledge Portal. Available at <<https://climateknowledgeportal.worldbank.org/country/zambia/climate-data-historical>>

18. Olipa Zulu-mbata, Antony Chapoto, and Munguzwe Hichaambwa, What Drives Conservation Agriculture Adoption among Smallholder Farmers What Drives Conservation Agriculture Adoption among Smallholder Farmers in Zambia ?, Indaba Agriculture Research Institute (IAPRI) Working Paper (Lusaka, 2018).

19. Zulu-mbata, Chapoto, and Hichaambwa.

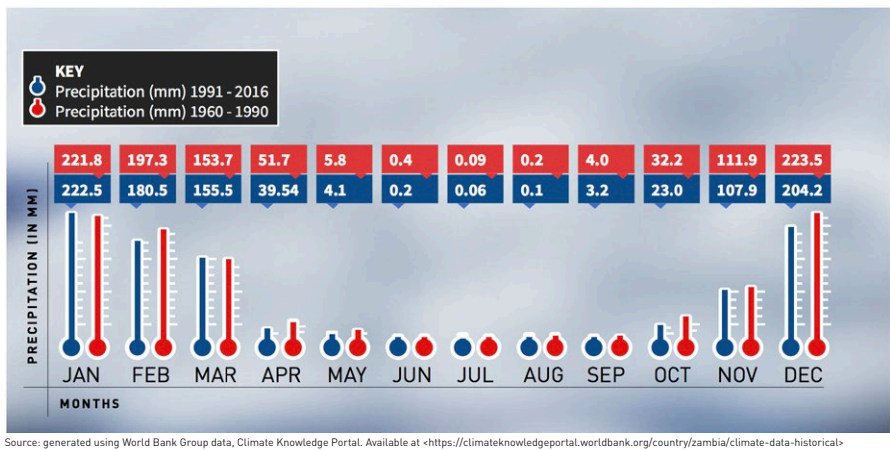
20. World Bank Group, 'Climate Knowledge Portal', World Bank Group Web Page, 2019 <<https://climateknowledgeportal.worldbank.org/country/zambia/climate-data-historical>> [accessed 11 November 2019].

Average Annual Precipitation

Mean annual rainfall over Zambia has decreased by an average rate of 1.9 mm per month (2.3%) per decade since 1960. This is largely due to decreases in DecemberFebruary rainfall (or part of the wet season), which has decreased by 7.1 mm per month (3.5%) per decade²¹.

Figure 2 indicates that the average monthly precipitation for the months of September, October, November, December and February have reduced when comparing periods 1960-1990 and 1991-2016.

Figure 2: Average Annual Precipitation

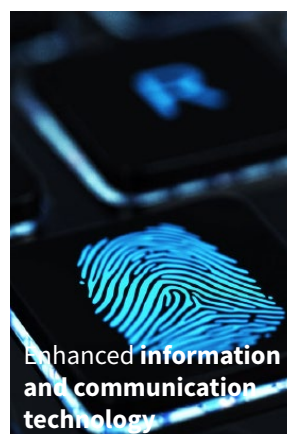
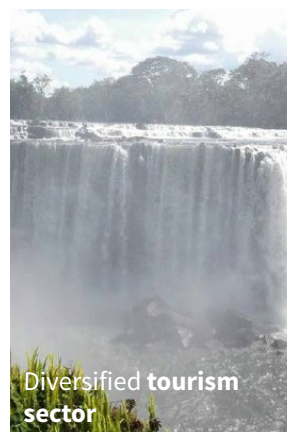
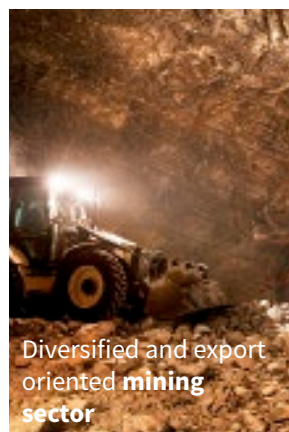


21. World Bank Group.



THE KEY SECTORS FOR DIVERSIFICATION

According to the Seventh National Development Plan of Zambia (2017-2021), the key sectors towards Economic Diversification include;



WHAT IS THE STATUS OF AGRICULTURE, LIVESTOCK, FISHERIES AND TOURISM SECTORS IN ECONOMIC DIVERSIFICATION



Source: <https://africa.ypard.net/zh-hans/2019-05-21/african-agriculture-through-business-lens>



Source: <https://www.munters.com/en/munters/cases/colorado-farm/>



Source: <https://www.worldfishcenter.org/country-pages/zambia>

The Agriculture sector is very critical for achieving diversification, economic growth and poverty reduction in Zambia. **This sector is the fourth largest contributor to GDP and the largest contributor to employment.** It contributes about 19 percent to GDP and employs majority share of the population. Family agriculture is the backbone of the rural economy and thus holds great potential for modernization due to its predominance.⁴

Given the potential for increased agricultural output and the importance of agriculture to the Zambian labor force, the Government is prioritizing agriculture as a means of driving diversified growth but the reality is that Agricultural output is far below what is possible. **According to the Zambia Development Agency (ZDA), 58% of Zambia's land area has medium to high agricultural potential, but less than 20% of agricultural land is currently in use.** Agriculture represents roughly 20% of total Zambian GDP and 10% of its total exports, yet it employs over 70% of Zambia's population.⁵

Agriculture is very viable but has been with its challenges. The 2018/2019 farming season underscored the continued challenges of climate change and therefore the importance of risk mitigation and management measures. **Addressing climate related challenges requires the adoption of climate smart agricultural technologies and practices.** These are already being disseminated in the 2019/2020 farming season and will continue in the subsequent farming seasons. **We also observe that in order to reduce dependency on rain-fed agriculture, Government is pursuing various irrigation development projects and an example is the Mwomboshi dam in Chisamba District which has been completed, while the irrigation scheme will be completed in 2020. There are other notable projects currently being developed.**

In relation to the FISP, Government is continuing with the implementation of the Farmer Input Support Programme with 60% under direct input supply and 40% under the e-voucher system. Over 716,000 farmers accessed inputs under the e-voucher system. Further, around 5,800 agro-dealers throughout the country have been involved in the supply of agro-inputs. **The challenge here is to reform the implementation and management of the Farmer Input Support Programme so as to cut the administrative costs as well as avoid wastage.**

4. Zambia Development Agency (2017). "Agriculture"

5. International Growth Centre (2018). "The potential of non-traditional exports in Zambia in relation to growth, employ



For Instance, IGC (2018) reported that Investigations into the exports markets for sugar, coffee and cotton showed increasing global demand for these commodities and that current preferential trade arrangements governing these markets are important for ensuring market access for Zambian products and subsequently increased income potential for producers in these subsectors. Lack of financing and high transactions costs have emerged as key cross-cutting constraints for all sub-sectors.⁶ Efforts to promote export diversification in these sectors therefore needs to focus on programmes that ease financial access particularly for small scale farmers, as well as promote investment in infrastructure that will reduce transaction costs of doing business in Zambia.



In the **livestock sub- sector**, the prevalence of animal diseases such as foot and mouth disease has negatively affected its performance in recent years. **There exists several opportunities to grow this sub sector and increase our production to export. New markets are also being pursued with the most recent one being the supply of goats to Saudi Arabia.** To address this situation, Government is stepping up farmer sensitisation, vaccinations, movement restrictions and enforcement of bio- security measures on farms. Further, construction and rehabilitation of dip tanks across the country has continued. Infrastructure development in this sector will also be key especially with the need to develop dipping tanks and breeding centres across the country.



Aquaculture also presents a viable opportunity for diversification. There is need to enhance capacity among fish farmers through training and mechanization. There should also be incentives to stimulate activity in this sector. Notable developments include the **Zambia Aquaculture Enterprise Development Project** which aims to train more than 1,000 farmers by 2022. Another **development is the Fisheries Development Fund**, but it still remains to be seen how much has been realized in this fund. Therefore, to realize diversification in the Agriculture sector and promote growth, **emphasis should be placed on agricultural diversification in crops, fisheries, livestock and forestry products based on comparative and competitive advantage of each product and agro-ecological zones.**

6. World Travel and Tourism Council, 2019

TOURISM SECTOR

According to a 2018 report by World Travel and Tourism Council, **travel and tourism is Zambia's fastest-growing national economic sector, contributing US\$1,846.9MN (ZMK19.4 billion) to national economy and 318.9 thousand jobs to the Zambian economy in 2018 while posting a +6.3% Gross Domestic Product (GDP)**, making it the fastest and bullish economic sector in the country.

International visitors alone spent **ZMK8.4 billion representing 8.3% of the total Zambian exports, and in terms of spending characteristics, the leisure sectors account for a total of 38% while business was at 62%. Domestic spending on tourism and travel stood at 47% while international spending was at 53%.⁷** The industry is estimated to create a total of 464.6 thousand jobs in 2019 with an estimated 1.1million expected international visitors in 2019. This is according to the World Travel and Tourism Council's annual review of the economic impact and social importance of the sector released this month, (World Travel and Tourism Council, 2019).




Zambia remains endowed with numerous tourism resources and attractions however, local tourism has still remained unsatisfactory. Further, the infrastructure, especially roads leading to the tourist sites, needs to be prioritized, in the infrastructure projects currently being implemented in the country. This applies to all the major tourism zones. There is immense potential for growth in the Tourism sector and the diversification effort in the sector can be achieved by integrating the country's rich cultural heritage into tourism packages beyond traditional ceremonies and promoting domestic tourism. With regards to foreign tourists, the aim must be to lengthen tourists stay to an average of six days from the current four days. These prospects would indeed promote growth in the Tourism sector and ensure increased contribution to GDP.

7. Abdelghaffar et. Al (2016). "Leveraging Chinese FDI for Diversified Growth in Zambia"

Tourism Sector

What has been planned to promote tourism

- Promoting tourism-related infrastructure is one strategy the Government intends to use to diversify the tourism sector.
- The **Government will develop, upgrade and rehabilitate roads, viewing loops and airstrips to and within the major national parks, namely Kafue, Lower Zambezi and the Mosi-oa-Tunya to efficiently interlink the major destinations in the southern tourism circuit and South Luangwa to prolong the tourism** season from seven to 12 months per annum.
- The **development of arts and culture infrastructure** will also be supported, to improve the contribution of the country's unique natural and cultural heritage to diversify the tourism product. Cultural villages that are currently undergoing construction will be completed.
- The Government will also promote the **development and expansion of non-traditional modes of tourism, such as eco- and agro-tourism and cultural and community-based tourism.**



ASSESSING LEVELS OF PARTICIPATION AMONG WOMEN IN POLICY FORMULATION

The commitment of the current Government in promoting gender equity in its National Development Agenda is evident from the concrete steps taken by the leadership in ensuring 'no one is left behind' and expresses the conviction that boys and girls, men and women should benefit equally from development in Zambia. This has been demonstrated to a large extent by Government's strong will and commitment to empowering women and the youth into high positions of responsibility in the public sector and the support provided to those in the private sector. It believes women are key stakeholders in decision making. They play a huge role in providing unique perspectives into various issues that not only impact their socio-economic spheres at individual level, but also at community and national development level. **Women's participation in the overall development agenda is not only a fundamental human right but it is also a marker of good governance. In spite all of this, gender power dynamics still shape many parts of society. Globally, women continue to be under-represented in formulation of national policies as well as in the political and economic decision-making spheres.** Women's participation in policy formulation is critical to achieving greater equality and giving women a voice in national issues.

Participation refers to the extent to **which one's voice is heard, respected and applied in decision-making, planning, implementation and monitoring of actions.** Undermining women's voices could lower levels of participation in policy formulation even further. There are several factors that converge to impede women's participation in policy formulation. These factors can be intersectional in nature and recognizing how they influence each other is vital in addressing participation levels. These impediments could include but are not limited to: **education levels of women, physical ability, age, culture, religion, location (i.e. rural/urban, high density/suburb), socio-economic class, among many others.** Hence, it is important to take into consideration the factors that impede women's participation during the policy formulation process in order to make the process more gender inclusive and responsive.

Several regional and international instruments have been drawn to support women's participation at various levels of decision making. These frameworks have been crucial in improving the status of women globally as well as in mainstreaming a rights-based approach in governance and policy discourse. Zambia is signatory to and has ratified conventions and frameworks that include; **The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), The Beijing Platform for Action, The Sustainable Development Goals, The Universal Declaration of Human Rights, The United Nation's Framework Convention for Climate Change, The International Covenant on Civil and Political Rights, The International Conference on Population and Development, The Protocol on the Rights of Women in Africa, The SADC Gender Protocol** among others.

Achieving gender equality across all sectors is a goal that Zambia aspires to. **Over the years, some progress has been made in creating an inclusive labor force with policies such as Affirmative Action and the Labor Act that prevent the discrimination of women in accessing various fields of employment.** More and more women have risen to top positions in their fields as well as in what were previously considered male dominated work-spaces. However, women still face various challenges that prevent them from accelerating as fast as their male counterparts and in some cases having to put in more effort in order to gain recognition in some fields. The 'glass-ceiling' has continued to be a reality for many women. In Zambia, the Judiciary has taken progressive steps in appointing more women at top ranks. **However, progress in the Public Service and Parliament has been relatively slow with men holding most of the top positions.** For instance, **in 2015 a female Chief Justice** was appointed at the highest level of the judicial hierarchy. In addition, the number of women appointed as Judges is relatively proportional to that of men and has been increasing over the years. As of 2018, the gendered representation of the Judiciary was recorded as; **Chief Justice 1 female with no male; judges 31 males and 32 females; magistrates 201 male while 105 were female.** This represents a healthy gender-balance in the judicial system. However, there are more men appointed as magistrates than women which poses a challenge for achieving greater representation and equality at that level. On the other hand, Parliament and the Public Service seem to be lagging behind in achieving greater equality as key players in policy formulation. The representation of members of Parliament by gender stands at; **Men hold 81.9% of the seats in Parliament while women hold the remaining 18.1%.** Similarly, in the Public Service, women holding various top positions stands at; **Permanent Secretaries 13 out of 56 positions; Deputy Permanent Secretaries 2 out of 12; Directors 103 out of 344 and Head of Departments 722 out of 2319 positions.** These statistics highlight the need for radical reform to increase the number of seats women hold in Parliament as well as at various decision making positions in the Public Service.

It is vital to note that women can and do play an important role in policy formulation. These include: giving unique insight and experiences that could shape policy in a more holistic approach, highlighting the need to recognize social diversity in various policy issues brought to the fore, assist in advancing principals of equity, equality and social justice that shape policy, draw attention to women-specific issues that may be overlooked by other parties. There are several ways women can be empowered to participate in the policy formulation process. Generally, women tend to feel

more confident when they are in large numbers. Converging with other women that share similar interests may not only boost their confidence but it could also positively influence other women to participate in policy formulation. Some enablers of women's participation include: **(i)**. Providing safe spaces to consult, share knowledge and experiences with other women and increase their social power, **(ii)**. Increasing civic education, technical knowledge and skills of women as well as their general education, **(iii)**. Improving access to information on political issues in order to boost the confidence needed to articulate and challenge policy discourse as well as actively participate (iv). Improve media outreach and influence to change perceptions on what roles women must play in the policy landscape **(v)**. Strengthening partnerships with men as agents of change and dismantling gender stereotypes could influence change in how both genders perceive the participation of women. Non Governmental Organisations (NGOs) and Civil Society Organisations (CSOs) are ideal strategic partners that aim at giving women a voice and often offer solidarity and a platform for women to express their needs and concerns on important national and personal issues affecting them.

Recommendations

1. PMRC proposes that Zambia adopts a customized quota system that will increase the representation of women in decision making as well as strategically place them in positions of power within party structures with increased exposure to leadership roles.
2. There is need to raise civic awareness and increase access to information among women in order to advance their participation in policy discourse.
3. Zambia must address the structural and intersectional barriers that impede women from exercising their agency on political issues to improve the participation of women and protect their overall interests.
4. In view of implementing the quota system, Zambia needs to find ways of avoiding an artificial representation of women or tokenism across all sectors. It needs to ensure that women assert real power and influence in their respective capacities.

ANALYSIS



Analysis of Rural Finance Policy and Strategy Implementation

Approximately 50% of adults in rural areas are unbanked or have no access to financial services. Access to financial services has been a challenge due to various reasons, which among others include low population density in rural areas and extremely poor infrastructure, compounded by low productivity, making it difficult and expensive to provide such services. The importance of increasing access to financial services cannot be overemphasized because of the key role it plays in reducing poverty, increasing employment and attracting development. This can consequently help to bridge the rural-urban economic divide with 77% of poor people in rural areas compared to only 23% in urban areas.

This paper is aimed at analyzing the Rural Finance Policy and Strategy of 2012, a key policy document aimed at promoting access to financial services in rural areas and thereby reducing vulnerability and promoting prosperity of the rural population. The paper also analyzed other policy statements on rural finance. Implementation gaps were identified and recommendations were proposed thereafter. The paper relied on desk reviews and key informant interviews with stakeholders involved in rural financing.

At a macro level, the Rural Finance Policy and Strategy of 2012, has been criticized.

The emphasis should be given to provision of support through subsidies/incentives to financial providers offering services in rural areas where it may be difficult to operate and make profit. Since the policy was launched very little has been done regarding the review of the financial landscape in Zambia particularly the development of a functional incentive system for existing financial players.

At meso level, it has been realized that the provision of supply and demand side market information about rural financial services, which is key in decision making for financial players is not coordinated or nonexistent. For examples, farmers who demand financial services in rural areas have in some studies indicated that the provision of such services is absent.

The Rural Finance Unit at the Ministry of Finance has not been so effective in leading the role of financial inclusion. Particularly due to constraints ranging from fiscal to staffing. Though notable successes have been registered in the overall financial inclusion status for the country, the Government needs to upscale efforts to provide rural financial services by focusing on support towards good product design, development and delivery that meet the needs of the large rural market segment.

LINK FOR THE PUBLICATION

<https://pmrczambia.com/wp-content/uploads/2020/01/Analysis-of-Rural-Finance-Policy-and-Strategy-Implementation-1-1.pdf>

ANALYSIS



Assessing Levels of Participation Among Women in Policy Formulation

The commitment of the current Government in promoting gender equity in its National Development Agenda is evident from the concrete steps taken by the leadership in ensuring 'no one is left behind' and expresses the conviction that boys and girls, men and women should benefit equally from development in Zambia. This has been demonstrated to a large extent by Government's strong will and commitment to empowering women and the youth into high positions of responsibility in the public sector and the support provided to those in the private sector. It believes women are key stakeholders in decision making. They play a huge role in providing unique perspectives into various issues that not only impact their socio-economic spheres at individual level, but also at community and national development level. Women's participation in the overall national development agenda should be viewed as not only a fundamental human right, but also as a marker of good governance. In spite of this, gender power dynamics still shape many parts of society. **Globally, women continue to be under-represented in the formulation of national policies as well as in the political and economic decision-making spheres (Domingo et al., 2015).** According to Cliveti et al. (2005) the equal participation of men and women in decision making is a precondition of a functional democracy. Therefore, securing the interests of

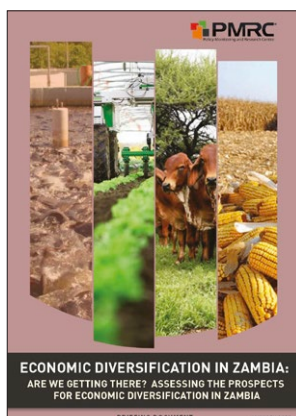
women in policy formulation is a political issue that requires a political process. One way of enhancing women's voices is through political participation and electoral reform. Increasing the space women occupy in politics could provide them a platform to influence decision-making and give them a greater voice.

Participation refers to the extent to which one's voice is heard, respected and applied in decision-making, planning, implementation and monitoring of actions (FAO, 2014). Therefore, a high presence of women may not translate into their full participation or mean that their concerns have been taken into consideration. Thus, it is necessary to assess the extent to which their voices are heard and applied as numbers alone may not yield positive change. Undermining women's voices could lower levels of participation in policy formulation even further. Hence, it is important to take into consideration the factors that impede women's participation. These factors can be intersectional in nature and recognizing how they influence each other is vital in addressing participation levels. These could include **the education levels of women, their physical ability, age, culture, religion, sexual orientation, location and socio-economic class** among others.

LINK FOR THE PUBLICATION

<https://pmrczambia.com/wp-content/uploads/2020/02/Assessing-Levels-of-Participation-among-Women-in-Policy-Formulation-1.pdf>

ANALYSIS



Economic Diversification in Zambia - Are we getting there? Assessing the Prospects for Economic Diversification in Zambia.

Zambia has been pursuing economic diversification ever since the first republic and copper mining has been the major forex earner for the country with notable fluctuating trends over the years. As early as the First National Development Plan (1966-1970), both the need to diversify away from copper, as well as the growth of other sectors such as agriculture and manufacturing, were emphasized. **However, the Zambian Government has been undertaking economic diversification to reduce the country's reliance on copper exports and exploit other sectors of Zambia's rich resource base by promoting Agriculture, Tourism, Gemstone Mining and Hydro Power generation¹.** Economic diversification is the process of shifting an economy away from a single income source toward multiple sources from a growing range of sectors and markets. Traditionally, it has been applied as a strategy to encourage positive economic growth and development. **Economic diversification is inextricably linked with economic development and poverty reduction².** Economic diversification is widely seen as a positive trade objective in sustaining economic growth. **It makes countries less vulnerable to adverse terms of trade shocks by stabilizing export revenues. It also fosters knowledge spillovers and increases returns to scale,**

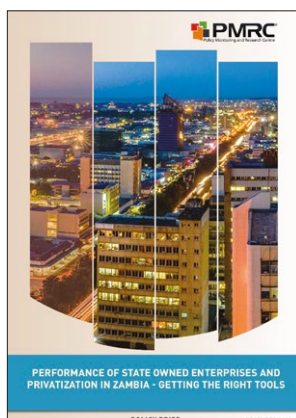
which in turn creates learning opportunities that lead to new forms of comparative advantage. Empirical evidence shows that greater diversification is correlated with more rapid growth of per capita income³.

This PMRC briefing document assesses the prospects for Economic Diversification in Agriculture, Tourism, Energy and Manufacturing. This aims to build towards a successful diversification strategy that would stimulate growth in these sectors and further promote realization of our national aspirations.

LINK FOR THE PUBLICATION

<https://pmrczambia.com/wp-content/uploads/2020/01/Economic-Diversification-in-Zambia-Are-we-getting-there-Assessing-the-Prospect-for-Economic-Diversification-in-Zambia-.pdf>

ANALYSIS



Performance of State Owned Enterprises and Privatization in Zambia-Getting the Right Tools.

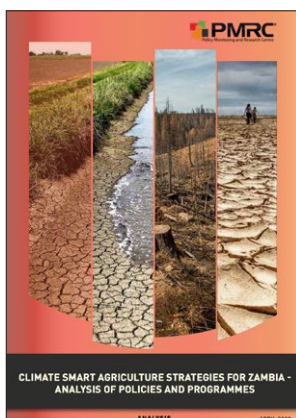
Since Zambia's Independence in 1964, we have witnessed a transformation in Zambia's development policy and law, with growing emphasis on private sector led commerce and trade supported by the state and its institutions of governance. With this trend increasingly becoming more prominent, privatization has become a bedrock of 'market oriented' policy reform that has spurred private sector wealth creation, entrepreneurship and rapid economic development.

Privatization is a transaction or series of transactions by which Governments sell off all or part of its shares in a state-owned asset. The programme of state enterprise privatisation pursued by the Zambian Government since 1992 has been subject to a number of conflicting evaluations. For some it is a model programme which stands as a successful example in Africa, while for others is a flawed example characterized by corrupt acquisition of assets by those directly or indirectly linked with state power.

LINK FOR THE PUBLICATION

<https://pmrczambia.com/wp-content/uploads/2019/12/Performance-of-State-Owned-Enterprises-and-Privatization-in-Zambia-Getting-the-Right-Tools-2.pdf>

ANALYSIS



Climate Smart Agriculture Strategies for Zambia - Analysis of Policies and Programmes.

Statistics from the Living Conditions Monitoring Survey of 2015 show that over 50% of the population live below the poverty line. This vulnerable population does not have sufficient capacity to cope with, or adapt to the impacts of extreme weather events. One of major contributors to extreme weather patterns has been deforestation. The country's forest cover has been lost due to **massive deforestations with losses in excess of 79,000 hectares of forest cover per annum** (Integrated Land Use Assessment Report, 2016).

To effectively cope with climate change, there is need to develop adaptation and mitigative measures to address climate change. At the national level, Government has developed national strategies and attempted to domesticate some international interventions. Key among the several noticeable strategies include the following; **Climate Change Policy (2016); The Zambia's National Climate Change Response Strategy (2010); National Policy on Environment (2009), National Strategy for Reducing Emissions from Deforestation and Forest Degradation (REDD+) 2015, among others.**

At a global level Zambia is a signatory to the Paris Climate Change Agreement through the United Nations Framework Convention on Climate Change (UNFCCC) where countries have committed themselves to implement ambitious efforts to combat climate change and adapt to its effects while promoting sustainable development.

LINK FOR THE PUBLICATION

<https://pmrczambia.com/wp-content/uploads/2020/04/Climate-Smart-Agriculture-Strategies-for-Zambia-Analysis-of-Policies-and-Programmes.pdf>

PARLIAMENTARY COMMITTEE PRESENTATIONS

1. The PMRC team, appeared before the Expanded Parliamentary Committee on Budgets and presented on the 2020 Zambia National Budget under the theme: **“Focusing National Priorities Towards Stimulating the Domestic Economy.”**



LINK FOR THE ANALYSIS

<https://pmrczambia.com/wp-content/uploads/2019/09/PMRC-Budget-Expectations-%E2%80%93-2020-.pdf>

PARLIAMENTARY COMMITTEE PRESENTATIONS

2. The PMRC team, appeared before the Parliamentary Committee on Health, Community Development and Social Services and presented on **“The Growing Demand for Specialized Medical Treatments by Patients Abroad: Challenges and Opportunities for Health.”**



LINK FOR THE PRESENTATION

<https://pmrczambia.com/wp-content/uploads/2020/01/Committee-on-Health-Community-Development-and-Social-Services.pdf>

PARLIAMENTARY COMMITTEE PRESENTATIONS

3. The PMRC team appeared before the Parliamentary Committee on Legal Affairs, Human Rights, National Guidance, Gender Matters and Governance presented on **the African Peer Review Mechanism (APRM): The Case of Zambia.**



LINK FOR THE ANALYSIS

<https://pmrczambia.com/wp-content/uploads/2020/01/Parliamentary-Submission-APRM-review-.pdf>

PARLIAMENTARY COMMITTEE PRESENTATIONS

4. The PMRC Team, appeared before the Parliamentary Committee on Local Government Accounts and presented on the **Revenue Mobilization and Utilization in Local Authorities**.



LINK FOR THE PRESENTATION

<https://pmrczambia.com/wp-content/uploads/2020/03/Committee-on-Local-Government-Accounts-Parliamentary-Submission.pdf>

INTERNATIONAL ENGAGEMENTS/COLLABORATIONS

- PMRC Executive Director, Mrs. Bernadette Deka-Zulu, attended a side-event on Illicit Financial Flows (IFF), which was hosted by Nigeria and co-hosted by Zambia, at the 2019 United Nations General Assembly. Other co-hosts included UNICAID, NEPAD, South Africa, Norway, and Ethiopia. President Lungu, President Buhari Of Nigeria and President Zewde Of Ethiopia gave keynote addresses. The event focused on;
 - China-Africa Cooperation in the New Era: Promoting exchanges and cooperation between Chinese and African Think Tanks.



- PMRC Head of Monitoring and Evaluation Mr Akabondo Kabechani made a presentation on Understanding Africa's Energy Needs: The Case of Zambia at the Africa-China Industrial and Infrastructural Cooperation-Drivers and Prospects Conference held at the University of Johannesburg Centre for African Studies in Johannesburg South Africa.

The presentation focused on;

- Power Sector Reform in Africa
- The Case of Zambia's Power Sector
- Challenges
- The Case for Cost-Reflective Tariffs
- Effects of Unprecedented Increases
- Role of Private Sector Investment
- Policy Reform for Efficiency of ZESCO
- Regulation, Planning and Procurement



LINK FOR THE PRESENTATION

<https://pmrczambia.com/wp-content/uploads/2019/09/Understanding-Africa%E2%80%99s-Energy-Needs-The-Case-of-Zambia-Presentation.pdf>

INTERNATIONAL ENGAGEMENTS/COLLABORATIONS

- PMRC Head of Research and Analysis Mr. Salim Kaunda made a presentation on Powering Africa's Industrial Development: The Role of Energy and Water Resource Management held at the University of Johannesburg Centre for African Studies in Johannesburg South Africa.

The presentation focused on;

- Industrial Development in Africa
- The Case of Energy-Challenges and Opportunities
- Water Resource Management-Challenges and Opportunities
- Concept of the Blue Economy
- The Role of China-What We Can Learn
- Recommendations



LINK FOR THE PRESENTATION

<https://pmrczambia.com/wp-content/uploads/2019/09/The-Role-of-Energy-and-Water-Resource-Management.pdf>

- Social Protection and Climate Change: 2030 Agenda for Sustainable Development: **“Empowering Rural Farmers through Rural Development Responsive Social Protection within Changing Climatic Conditions and Social Protection and Natural Resource Management a Case of Ecosystem based Social Protection in Zambia.”**



PUBLIC ENGAGEMENTS

- Permanent Secretary in the Ministry of National Development Planning Mr Chola Chabala paid a courtesy call on PMRC Executive Director Mrs Bernadette Deka-Zulu and her team after a joint consultative meeting at the Ministry of National Development Planning.



- PMRC Head of Research and Analysis Mr. Salim Kaunda and Head of Communication & Grants Ms. Melody Simukali met with University of Zambia Economics Association (UNZABECA) executive to discuss possible areas of collaboration this year.



PUBLIC ENGAGEMENTS

- PMRC Executive Director Mrs. Bernadette Deka-Zulu and team met with Pilot Programme for Climate Resilience (PPCR) National Coordinator Mrs. Chitembo Chunga Chunga to discuss Climate Change Mitigation and Adaptation.

The long-term objective of the PPCR is to mainstream climate change into the most economically vulnerable but viable sectors of the economy in order to ensure sustainable economic development and contribution towards the attainment of Zambia's Vision 2030.



- A team from the Ministry of National Development Planning led by Assistant Director (Economic Sectors), Ms Mwila Mukosa Daka paid a courtesy call on Policy Monitoring & Research Centre (PMRC) Executive Director, Mrs Benardette Deka-Zulu and her team. The two institutions agreed to further strengthen their collaboration in areas of policy analysis and economic research.



PUBLIC ENGAGEMENTS

- PMRC Executive Director Mrs. Bernadette Zulu and team met with Consumer Unity and Trust Society International (CUTS) Centre Coordinator Ms Chenai Mukumba and team to discuss joint activities for this year. In 2018 the two institutions signed a Memorandum of Understanding (MOU) for collaboration in Joint Research, Policy Analysis, Information Dissemination and Joint Stakeholders Event Hosting.



- Zambia's newly established State-Owned Enterprise (SOE) Infratel paid a courtesy call on PMRC. In the picture are the Infratel Chief Executive Officer Mr. Freelance Bwalya, PMRC Executive Director Mrs. Bernadette Deka-Zulu, Assistant Manager Data Centre Services Mr. Michael Likando, Infratel Sales Executive Pamela Hyde, PMRC Head of Research & Analysis Mr. Salim Kaunda, PMRC Head of Monitoring and Evaluation Mr. Salim Kaunda, Head Communication and Grants Ms. Melody Simukali.



PUBLIC ENGAGEMENTS

- PMRC Executive Director Mrs. Bernadette Deka-Zulu and team met with OYDC Chief Executive Officer - Dr. Fredrick Chitangala and Consultant Mr. Sombwa Munsunsa to discuss areas of collaboration on various roles that sport plays in promoting national development.



- Mr. Lai Bo, Counselor of the Chinese Embassy to Zambia called on PMRC Executive Director, Mrs Bernadette Deka-Zulu to discuss collaboration themes for the year 2020.

The Chinese Embassy Officer in charge of political affairs was also attendance.

Mrs Zulu was accompanied by Head of Monitoring & Evaluation – Mr. Akabondo Kabechani, Head Communication & Grants-Ms Melody Simukali and Senior Researcher-Mr. Albert Kasoma.



PUBLIC ENGAGEMENTS

- Mrs Bernadette Deka-Zulu addressed adolescent girls gathered from different schools in Lusaka under the DREAMS, a PEPFAR-USAID supported the initiative, spearheaded by PACT-Zambia.

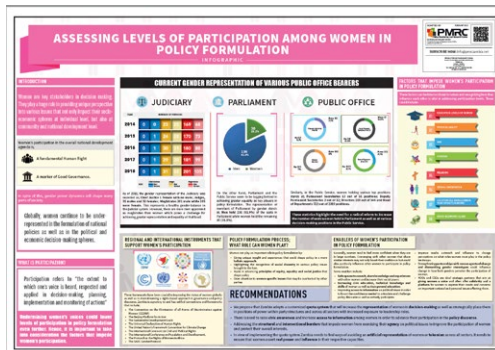


- Researcher Leya Namonje Tembo presented on the measures to **improve internal controls and recommendations to enhance public accountability in Zambia**. PMRC remains committed to working with the Office of the Auditor-General as well as other Agencies to promote public accountability and transparency.



INFOGRAPHICS

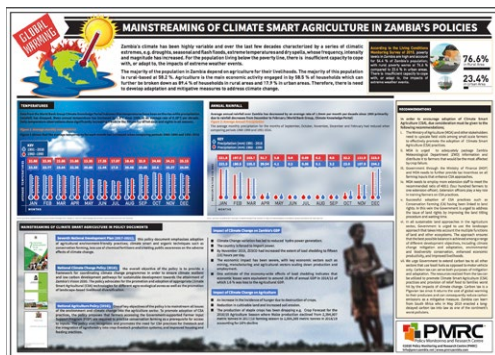
1. ASSESSING LEVELS OF PARTICIPATION AMONG WOMEN IN POLICY FORMULATION



DOWNLOAD LINK

<https://pmrczambia.com/wp-content/uploads/2020/02/Assessing-Levels-of-Participation-among-Women-in-Policy-Formulation-Infographic.pdf>

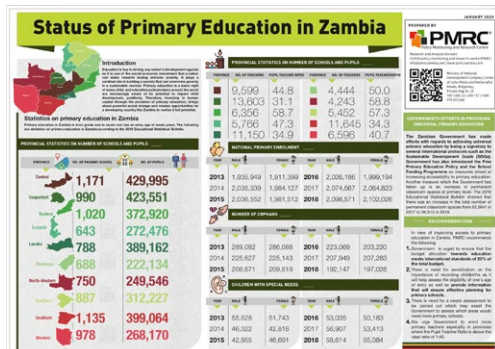
2. MAINSTREAMING OF CLIMATE SMART AGRICULTURE IN ZAMBIA'S POLICIES



DOWNLOAD LINK

<https://pmrczambia.com/wp-content/uploads/2020/03/Mainstreaming-of-Climate-Smart-Agriculture-in-Zambia%E2%80%99s-Policies-Infographic.pdf>

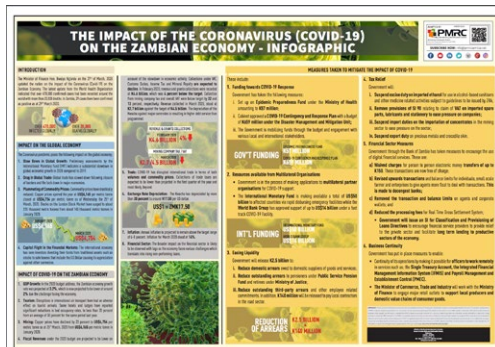
3. STATUS OF PRIMARY EDUCATION IN ZAMBIA



DOWNLOAD LINK

<https://pmrczambia.com/wp-content/uploads/2020/02/Status-of-primary-education-in-Zambia-Infographic.pdf>

4. THE IMPACT OF COVID-19 ON ZAMBIA'S ECONOMY



DOWNLOAD LINK

<https://pmrczambia.com/wp-content/uploads/2020/03/The-Impact-of-Covid-19-on-Zambias-Economy-Infographic.pdf>

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