

**Report on the Jubilee Zambia  
Debt Campaign Opinion poll**

**2002  
Final Report**

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## Abbreviations

|      |   |
|------|---|
| CCJP | Catholic Commission for Justice and Peace |
| HIPC | Heavily Indebted Poor Countries           |
| JCTR | Jesuit Centre for Theological Reflection  |
| NGO  | Non Governmental Organisation             |

## **Executive Summary**

### **Introduction**

This is a report on the opinion poll, which was conducted in seven districts of Zambia by Jubilee Zambia. Jubilee Zambia is part of the CCJP/JCTR Debt project with a specific focus on Zambia's debt problem

### **Objectives**

1. To generate information on public perception and knowledge on debt problem that will aid Jubilee Zambia plan its work.
2. To have a better understanding of the depth of the 'cancel the debt' campaign.

### **Methodology**

The survey employed a quota sampling methodology with quotas set between males and females. Face to face interviews were conducted in Lusaka, Chongwe, Kafue, Kabwe, Livingstone, Mongu and Ndola. A total of 1626 people were interviewed and from these, 52% were male and 48% female. Forty-four percent (44%) of the respondents were aged between 25 and 40 years.

### **Main Findings**

- \* The majority of the respondents (60%) reported that they have heard about the Jubilee 'Cancel the debt' campaign while 40% said they did not.
- \* Mongu is the only town where the majority (60%) of the respondents reported that they have never heard of the campaign.
- \* Radio is the most effective medium through which people have come to hear about the campaign as 43% reported they have heard about the campaign through the radio. Radio has also been very effective among the people in the rural areas.
- \* Hearing the campaign from friends and relatives was mostly cited by the respondents in the 'below 24' age group while church was mostly mentioned by those in the 'above 41' group.
- \* The survey revealed that the majority of the respondents (55%) know that Zambia's external debt was contracted in order to assist liberation struggles in neighbouring countries. However, the majority of respondents in Mongu (66%), Kafue (60%) and Kabwe (53%) reported that they did not know.
- \* About three quarters (74%) of the respondents reported that Zambia was justified in supporting the liberation struggles in the neighbouring countries. There is evidence, however, suggesting that young people do not really appreciate the role Zambia played in supporting its neighbours.

- \* The majority (67%) think that Zambia should not continue paying its debt.
- \* The majority of respondents (52%) have heard of HIPC and 48% have not. There is a strong link between those who reported that they have heard about the Jubilee campaign and those who said they have heard about HIPC. This would suggest that more people are becoming aware of debt related issues because of the Jubilee campaign.
- \* The majority of respondents in Mongu (76%) and Kafue (63%) reported that they have never heard of HIPC.
- \* The majority of female respondents (55%) and those in the 'below 24' age group (57%) have never heard of HIPC.
- \* Most of the respondents (49%) think that HIPC resources will never reach the poor people in Zambia.
- \* The majority of respondents (66%) are not aware that the HIPC resources have started coming to Zambia.
- \* The most of the respondents (47%) want the church and NGO to monitor HIPC resources.

## Conclusion

The survey shows that emphasis should also be put on young people and women in the country. One way of doing this could be intensifying the interactive approaches such as peer groups and church activities.

The survey has revealed that many people support the concern on the lack of transparency and accountability in the use of HIPC resources across the country. In their own ways respondents bemoaned the lack of structures that would ensure that the poor benefits from such resources. For this reason, many respondents nominated the church and NGO as institutions that should monitor the use of HIPC resources.

Lastly, for the reparation campaign to be enhanced, citizens especially women and young people need to be provided with information related to the origin of Zambia's external Debt. As the survey revealed, men aged above 41 years seem to fully comprehend such issues as the 'Zambian government used huge resources and borrowed heavily to meet the cost of opposing apartheid and supporting liberation movements in the region' than women and younger people.

## **1.0 Introduction.**

This is a report on the opinion poll, which was conducted late December 2001 and early January 2002 in seven districts of Zambia. The opinion poll was supervised by M and N Associates Limited on behalf of the Jubilee Zambia Movement.

Jubilee Zambia is part of the CCJP/JCTR Debt project with a specific focus on Zambia's debt problem. It started in 1998 as part of the worldwide movement to lobby the creditor countries and the international financial Institutions to cancel the un-payable debts of impoverished countries of the world by the year 2000. The main goal of the campaign is to achieve effective and equitable debt cancellation that results in poverty reduction.

## **2.0 Background**

Zambia began to experience balance of payments problems after the oil price increases of 1973-4 and 1979-80. This was compounded by the global recession of the time with the consequent deterioration in the terms of trade and the declining level of copper production after its peak in 1973<sup>1</sup>. As a response, the government and the business community resorted to heavy borrowing from external sources in order to maintain the same level of imports. It soon became impossible to keep up with the obligations as both copper production and export volumes as well as prices continued with a downward trend.

While Zambia's total external debt stock in 1970 was only US\$ 654 million it had escalated to US\$6.5 billion by December 31<sup>st</sup>, 1999<sup>2</sup>. The increase in Zambia's indebtedness has been attributed to exchange rate variations, arrears to the non-Paris club creditors and concessional loans contracted from the World Bank, the African Development Bank and the European Investment bank. This debt problem has in the main become a hindrance to development and clearly requires a solution both in the short and long term.

The World Bank and the IMF launched the Heavily Indebted Poor Countries (HIPC) initiative of debt reduction in 1997 in an attempt to address the debt problems of severely indebted low-income countries. The aim of the HIPC is to bring overall debt to sustainable levels. Zambia is a highly indebted poor country and is eligible, under the HIPC Initiative on debt, for debt relief from both bilateral and multilateral creditors. As of January 2002, Zambia's total foreign debt stock stands at US\$5.8 billion dropping from US\$6.5 billion, due to debt cancellation and relief. Zambia reached the HIPC decision point in December 2000 and is expected to receive some debt relief amounting to US\$3.8 billion over a period of 22 years starting in 2001.

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<sup>1</sup> AFRODAD 'Report of the Zambia coalition on debt and development', Lusaka, 1996.

<sup>2</sup> MOFED 'Economic Report, 1999' 2000.

### **3. The debt campaign after 2000**

Since 2001, Jubilee-Zambia has intensified its mobilisation activities by forming regional groups in 5 key areas of the country. This extension is aimed at taking the debt issue to the doorstep of an ordinary Zambian citizen and more importantly, empower the citizen to take charge and have the responsibility to ensure that Zambia's debts are cancelled and that through this cancellation, the poverty crisis is reduced.

Even after the Jubilee Year 2000 and after qualifying for debt under the HIPC, the debt crisis is still with Zambia. The challenges raised in the pastoral letter of 1998 that the debt burden was economically exhausting and blocked future development has not been met. It is for these reasons that Jubilee Zambia urges all Zambians and our external supporters to continue demanding the cancellation of Zambia's foreign debt and that of other countries in order to reduce poverty levels.

Jubilee Zambia is greatly concerned with the real implications of the HIPC Initiative in Zambia, especially for the majority poor. Results from a recent study indicate that HIPC in its current form will not benefit Zambia either socially or economically. For this reason, Jubilee-Zambia will continue to lobby for a much better HIPC package that will respond to needs of the majority poor. The major concern of Jubilee-Zambia on HIPC is that it is not a cure to Zambia's current debt crisis. HIPC is primarily a creditors plan to assure sustainable debt services and not a debtor's plan to assure sustainable development.

Jubilee-Zambia believes that although Zambia has qualified for some debt relief there is an urgent need to ensure that debt relief resources are properly utilized for the benefit of the poor in an open, transparent, participatory and accountable manner. Therefore, Jubilee-Zambia will continue to lobby for setting up of a system that would ensure that government, civil society, donors and parliamentarians work together to ensure that debt relief in Zambia benefits the poor.

While Zambia has accessed debt relief, it will still continue borrowing and will expect to service debts. Jubilee-Zambia questions the suitability of the existing loan contraction procedure in Zambia. The lack of transparency, openness, public involvement and information are the main problems that Jubilee-Zambia has recognised on the issue of loan procurement. Therefore, working with stakeholders, Jubilee-Zambia will advocate for the establishment of clear policies and regulations on the contraction of new loans. This will enable Zambia avoid future debt traps.

Jubilee-Zambia has joined other Jubilee movements in the southern region of Africa in addressing some of the historical experiences that have impacted negatively on the development of countries in this region and created serious debt problems. One key issue is the case of "Apartheid caused debt". There is growing evidence that the reign of apartheid in South Africa imposed big pressures within that country and neighbouring states. The Zambian government used huge resources and borrowed heavily to meet the

cost of opposing apartheid and supporting liberation movement in the region. As a region, it is time we demanded reparations for this unethical debt burden.

#### **4. Objectives of the survey**

1. To generate information on public perception and knowledge on debt problem that will aid Jubilee Zambia plan its work.
2. To have a better understanding of the depth of the 'cancel the debt' campaign.

#### **5. Methodology**

The opinion survey was purposively<sup>3</sup> conducted in Lusaka, (including Chongwe and Kafue), Kabwe, Ndola, Livingstone, Mongu and Kasama<sup>4</sup> using face-to-face interviews. A total of 1626 people were interviewed as shown in the table below. The majority of the people interviewed (29%) were from Lusaka, this was due to the relatively higher population in the city.

**Table 1**

| <b>Location</b> | <b>Frequency</b> | <b>Percent</b> |
|-----------------|------------------|----------------|
| Chongwe         | 152              | 9.35           |
| Kabwe           | 253              | 15.56          |
| Kafue           | 152              | 9.35           |
| Livingstone     | 198              | 12.18          |
| Lusaka          | 469              | 28.84          |
| Mongu           | 201              | 12.36          |
| Ndola           | 201              | 12.36          |
| <b>Total</b>    | <b>1626</b>      | <b>100</b>     |

#### **6. Sampling**

The opinion poll survey took upon a quota sampling system with quotas set between male and females<sup>5</sup>. This means that rather than use a random sample survey, interviewers endeavoured to interview set numbers of males and females in the survey areas. In this way, the people interviewed became a microcosm of the population being surveyed. The success of this methodology in predicting for example, general election results in the United Kingdom, would appear to indicate that this methodology is just as representative as a random sample<sup>6</sup> if the correct quotas are followed as closely as possible<sup>7</sup>.

<sup>3</sup> Jubilee Zambia has formed regional groups in these areas.

<sup>4</sup> Cases from Kasama are not included in this survey because data was not received in time.

<sup>5</sup> Prior to this research, M and N Associates conducted a one-week course where Jubilee Zambia representatives in regional groups were taught principles of conducting opinion polls.

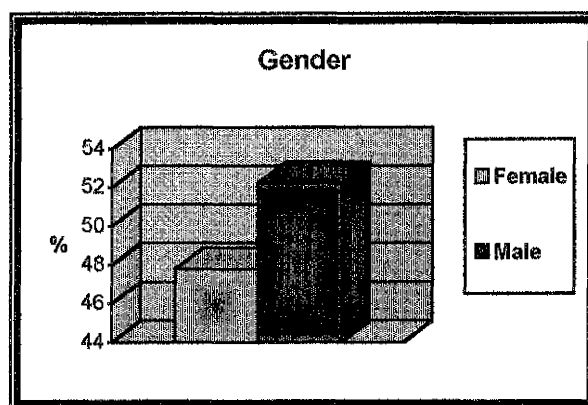
<sup>6</sup> Worcester R, 'Survey Research', 1995, University of Cambridge.

<sup>7</sup> For this reason cases from Monze are not included in the analysis because the interviewer did not follow the quota system.

## 7. Description of Data

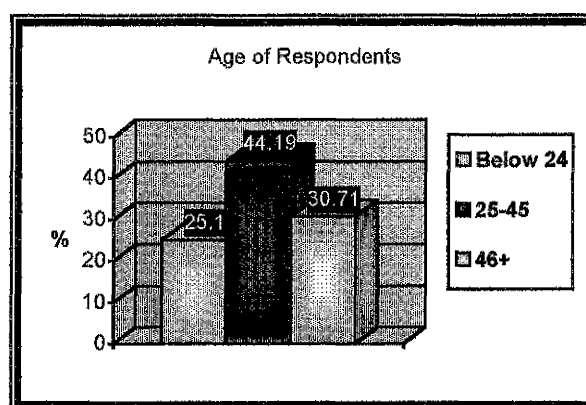
In this analysis, data has been cut across demographic features such as gender and age, area and town. Age was divided into three categories, namely: 'below 24', 'between 25 and 40' and 'above 40' while area was divided into rural and urban. From the 1626 interviewed in the survey, the majority (52%) were male and 48% were female. See figure 1. Three quarters of the interviews were conducted in the urban areas and only a quarter was conducted in the rural areas. In case of Lusaka, Lusaka city represented urban area where as Kafue and Chongwe represented rural area.

Figure 1



The majority (44%) of the respondents were in the age group 25-40 while those in the above 40 category made up 31% of the total sample. A quarter of the respondents were below 24 years of age. We would expect that people in the 25 to 40 age group are more economically active and are most likely to be found in the streets. This is shown in the figure below.

Figure 2



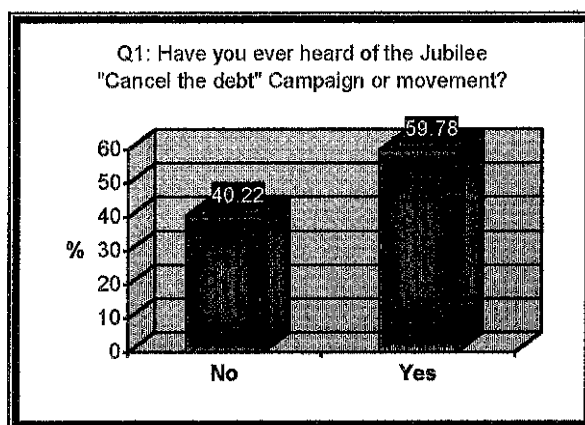


## 8. Main Findings

### Question 1: Have you ever heard of the Jubilee “Cancel the debt” campaign or movement.

Over half (60%) of the respondents reported that they have heard of the Jubilee cancel the debt campaign and 40% of the respondents in all the six towns said they have never heard of the campaign. This is shown in the figure below.

**Figure 3**

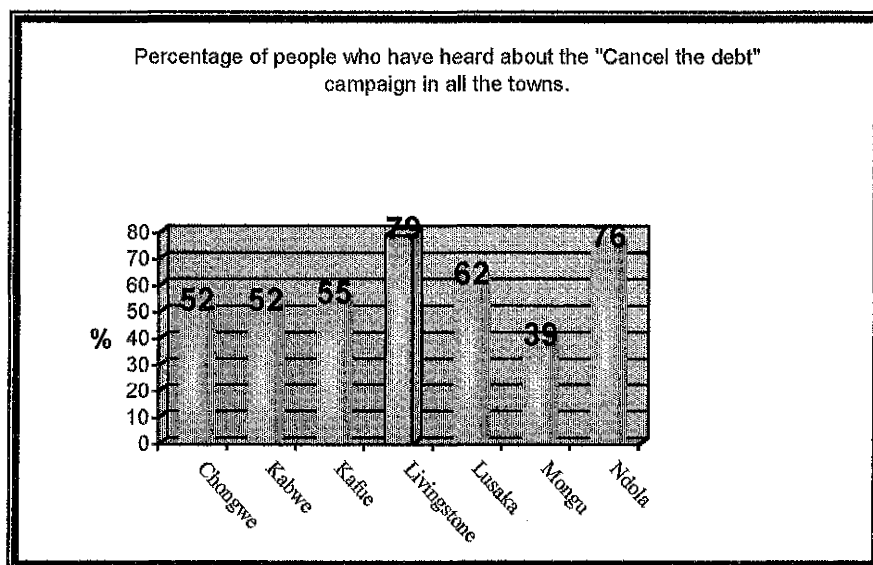


Further statistical analysis was conducted to test knowledge of the campaign across towns, areas, gender and age. Since Jubilee movement is headquartered in Lusaka and more activities have been conducted there than any other town, the analysis takes Lusaka as a control and measures how the other towns compare in relation to it.

Mongu is the only town where the majority of respondents (61%) reported that they have never heard of the “Cancel the debt campaign”. The rest of the towns had over half of respondents reporting that they have heard of the campaign. However, more people in Livingstone and Ndola were more likely to hear about the campaign than those in Lusaka. Livingstone (79%) and Ndola (76%) had a higher proportion of respondents who reported that they have heard about the campaign than in Lusaka (62%). The differences were significant ( $p=1\%$ ). The results also show that there are fewer people who have heard of the campaign in Chongwe (52%), Kabwe (52%) and Kafue (55) compared to Lusaka. The differences are significant at 3% Level. This confirms that there is need for further campaigns in these areas. See figure 4 below.

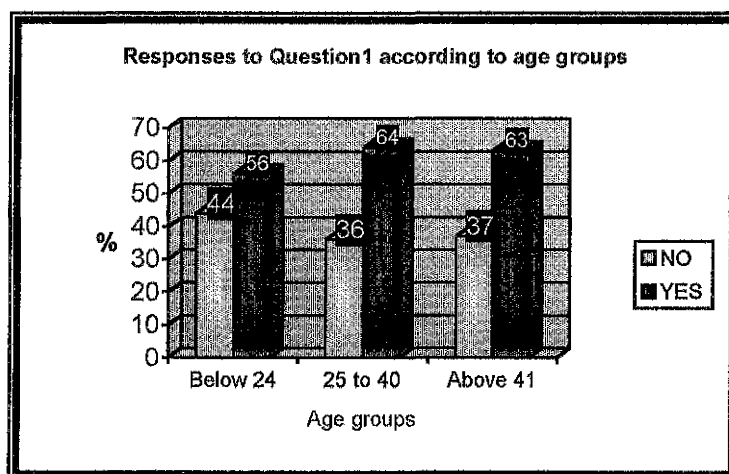
Furthermore, the analysis shows that women are less likely to hear about the campaign compared to men. This is so because the proportion of respondents who reported “no” was higher among female respondents (43%) than male respondents at 36%. The differences were significant at 1%.

**Figure 4**



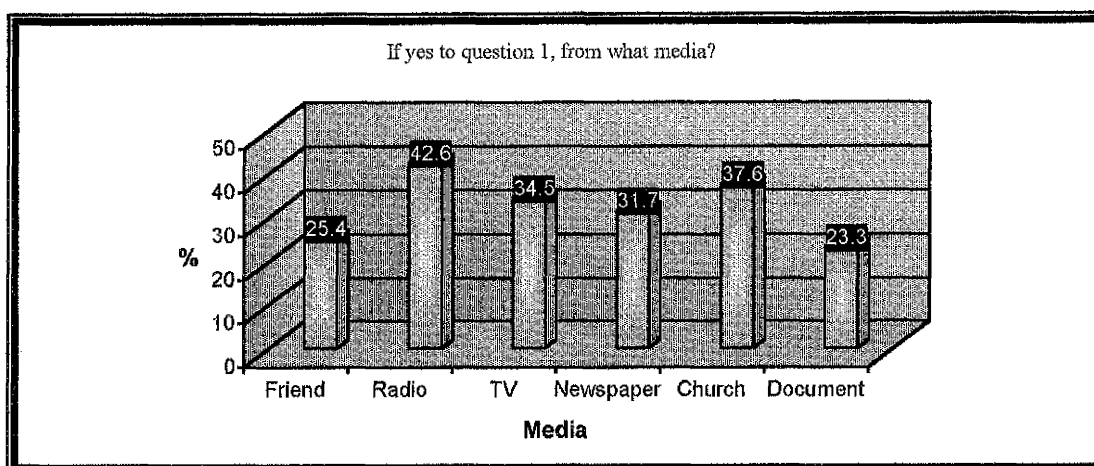
Lastly, the survey revealed that although the majority of respondents in all the age categories reported that they have heard about the campaign, the young people are more likely to report that they have never heard of the Jubilee cancel the debt campaign. This is seen from the proportion of those who answered "no" in the 'below 24' years category at 44% which is 5% higher than those who answered "no" in 25-40 and above 41 groups. There were, however, no statistical differences between the 25-40 and above 41 categories. This, therefore, calls for increased campaign amongst the young people who will carry the debt burden in future. This is seen in figure 5 below.

**Figure 5**



## Question 2: If yes to question 1, from what media?

Figure 6



The most common media through which respondents have come to know about the 'cancel the debt campaign' is the radio with 43%<sup>8</sup> of respondents mentioning it. This was followed by the 'church' at 38%, 'TV' 34%, 'newspapers' at 32%, 'friends' at 25% and the least being from documents (Fliers, reports, etc) at 23%. This is reflected in table 6 above. Below, the analysis goes further to look at how these media differ across towns, areas, gender and age to establish the effective mode for the campaign.

### a) Friends/ Relatives

The town where friends/relatives were most mentioned was Lusaka with 34% of respondents mentioning it<sup>9</sup>. This was followed by Kabwe, with 33%, Chongwe 32%, Kafue 27%, Ndola 12%, Mongu 10% and the least being Livingstone with 9%. This type of media was also popular in rural areas where 26% of the respondents mentioned it as compared to 23% in the urban areas.

The survey also revealed that women are more likely to hear about the campaign through friends/relatives than men. 28% of female respondents mentioned it compared to 20% male respondents. In addition, the survey revealed that this media is most effective among the young people as more respondents (32%) mentioned it in the 'below 24' age group compared to 23% of those between '25 and 40' and 18% of respondents who are 'above 41'.

<sup>8</sup> Percentages are calculated from the 61% who said 'yes' to question 1.

#### **b) Radio**

Radio was most mentioned by respondents in Chongwe with 61% mentioning it. Kabwe was next with 45% and Kafue at 43% was third. Lusaka had 40% mentioning radio, Mongu 36% and Ndola 34%. The town where Radio was least mentioned was Livingstone with 19%. Radio was also most mentioned among the respondents in the rural area with 50% mentioning it compared to 35% in the urban areas.

However, the survey revealed that men are most likely to hear about the campaign through the radio compared to the women. The proportion of people who mentioned radio was higher among the male respondents at 40% while the female respondents were 5% less. Radio was also most effective among the respondents in the '25-40' age category who polled 40%. Respondents in the 'above 41' category polled 39% while those in the below 24 polled 32%.

#### **c) Television**

Television was most mentioned in Kafue with 48% of the respondents reporting that they have heard about the debt campaign through it. Lusaka was second with 34%, Kabwe 31%, Ndola 25%, Chongwe 24% and Mongu 17%. Livingstone respondents polled last at 12%. Television also polled the highest among respondents in rural area at 32% compared to the 26% polled by urban respondents.

The survey also revealed that television was more effective among the male respondents compared to the female respondents. 29% male respondents reported that they heard about the campaign through television as compared to 26% female respondents. Further more, this media was most mentioned by respondents in the '25-40' age group at 30% compared to 27% and 23% in the 'above 41' and 'below 24' age groups respectfully.

#### **d) Newspapers**

Newspapers were more effective in Kabwe with 37% of respondents mentioning it. This was followed by Kafue with 34%. Lusaka had 31%, Livingstone 22%, Chongwe 19%, Ndola 16% and the least being Mongu with 12%. Newspapers were however, more effective among the people in urban areas than those in rural areas. 27% of respondents in urban area mentioned this medium as compared to 22% in rural areas.

Analysis by gender shows that more women than men reported that they heard the campaign from newspapers. 26% women mentioned newspapers compared to 25% men. Like in the case of television, newspapers were also most mentioned by respondents in the '25-40' age group at 28%. This was closely followed by the 'above 41' group with 27%. Only 20% of the respondents in the 'below' age group mentioned it.

### e) Church

Respondents in Ndola mentioned Church most with 49% followed by those in Livingstone at 45%. Kabwe polled 31 %, Lusaka 29%, Chongwe 25%, Kafue 22%. The town where church was least mentioned is Mongu with 21%. Church was also highly mentioned by urban respondents than rural respondents with 36% mentioning it in urban area as compared to 28% in rural areas.

In addition the survey revealed that church was more effective among female respondents than males. 35% of the female respondents reported that they heard about the campaign in church as compared to 32% males. Church, however, was also most effective among older respondents. 39% of respondents in the 'above 41' age group mentioned it as compared to 32% in the '25-40' and 28% in the 'below 24' age groups.

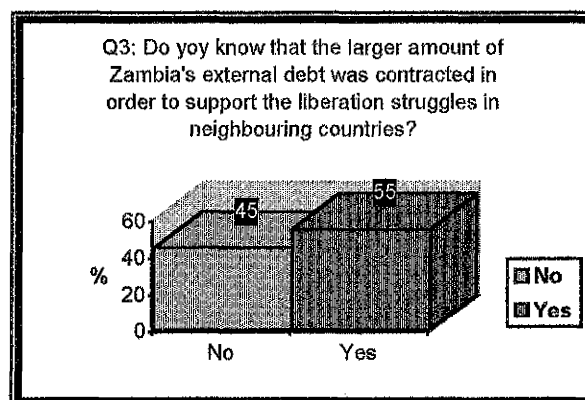
### f) Document/Magazine

Some respondents reported that they have heard about the 'debt cancellation' campaign through other forms of media other than those mentioned above. These include documents, reports, brochures, leaflets and magazine to, mention a few. The majority of respondents who mentioned this medium were from Lusaka with 38% mentioning it. Kafue was second with 35%, Kabwe polled 27%, Chongwe 14% and Ndola 12%. However, a very minimal number of respondents in Mongu and Livingstone mentioned this medium. Only 4% and 3% mentioned this media in Livingstone and Mongu respectively. In terms of areas, this medium was more effective in Urban at 22% compared to rural at 20%.

### Q3: Do you know that the larger amount of Zambia's external debt was contracted in order to support the liberation struggles in the neighbouring countries?

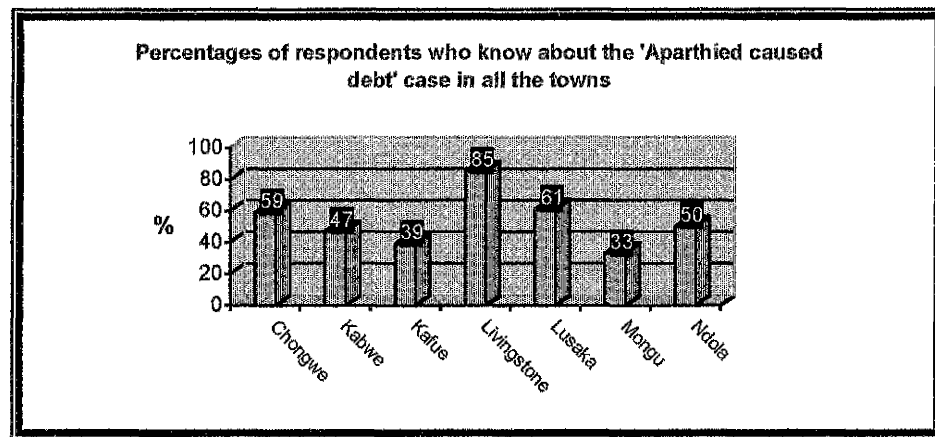
In response to this question the majority (55%) of the respondents reported that they know that that the larger amount of Zambia's debt was contracted in order to support the liberation struggles in the neighbouring countries. 45% of the respondents reported that they did not know. This is shown in figure 7.

Figure 7



Further statistical analyses were done in order to have a clear understanding of how this knowledge differed across towns, areas, gender and age. When analysing the differences across towns, Lusaka was taken as a control and the analysis examined how the depth of knowledge in each town differed from Lusaka. The results show that in Mongu, Kafue and Kabwe the majority of the respondents answered “no” to the question. 66%, 60% and 53% answered “no” in Mongu, Kafue and Kabwe respectively. Only Livingstone, at 89% had a larger proportion of people who know the ‘Apartheid caused debt’ case than in Lusaka with 61%. The other towns had smaller proportions of people reporting that they know compared to Lusaka. Ndola had 50% whilst Kabwe had 47%. See figure 8 below. The observed differences between Lusaka and the other towns were significant ( $p=1\%$ ). There were however, no significant differences between Chongwe and Lusaka. A further analysis by area reveals that the people in rural areas are less likely to know about these aspects of debt problem than in urban areas. 51% in rural areas answered “no” and 49% answered “yes” as opposed to 57% who answered “yes” and 43% who answered “no” in urban areas. The differences are significant ( $p=1\%$ ).

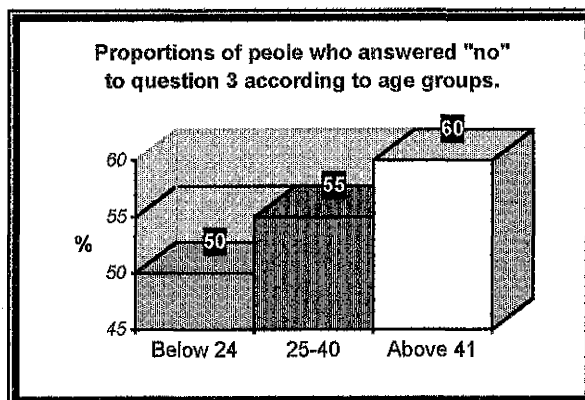
**Figure 8**



In terms of gender, the majority of both male and female respondents answered “yes” to the question. 59% males and 51% females answered “yes” to the question as compared to 41% and 49% who said “no” respectively. There is strong evidence however suggesting that women are less likely to know that the larger of Zambia’s external debt was contracted in order to support the liberation struggles in the neighbouring countries than men. This is probably because women literacy levels are historically lower than men.

The survey reveals further that knowledge about how Zambia contracted debt is more pronounced with age. Statistical evidence suggests that people in the ‘above 41’ age group are more likely to know about how Zambia contracted its debt than those in ‘below 24’ age group. Half of the respondents in the ‘below 24’ answered “no” compared to 60% in the ‘above 41’. There was no significant difference between respondents in ‘25-40’ group and the other age groups. Figure 9 shows differences across age groups.

**Figure 9**



**Question 4: Do you think Zambia was justified in supporting the liberation struggles in the neighbouring countries?**

When asked if they think that Zambia was justified in supporting the liberation struggles in the neighbouring countries, an overwhelming majority (74%) of the respondents reported that Zambia was justified. Slightly over a quarter (26%) reported that Zambia was not justified to support the liberation struggles in other countries. This is represented in figure 10.

Some explanations as to why respondents said "yes" or "no" to the above are recorded below:

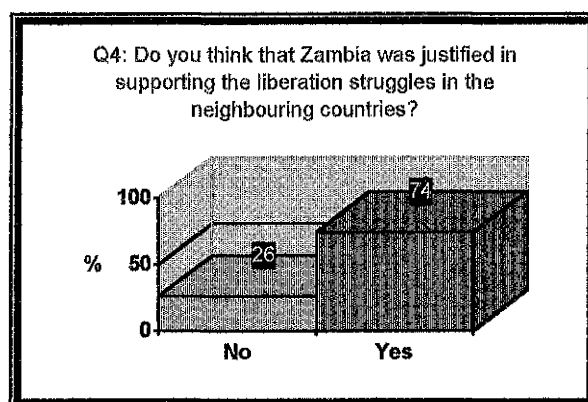
**Reason for answer YES**

- *We wouldn't have been free as well if we didn't help out.*
- *Because we are also helped by other countries*

**Reason for answer NO**

- *The money was supposed to develop our own country.*
- *Because we are also poor*

**Figure 10**



The survey shows that the majority of people in all the towns where the survey was conducted reported that they think that Zambia was indeed justified in supporting the liberation struggles in the neighbouring countries. While the proportion of people who said “yes” was relatively lower in Kafue with 57% than Lusaka with 72%, Chongwe and Mongu had a higher proportion than Lusaka with 84% and 84% respectively, reporting that Zambia was justified. There are no significant differences between Lusaka and the rest of the towns as well as between rural and urban areas.

Although the survey shows that the majority of respondents in both gender categories think that Zambia was justified, the proportion of females who reported that Zambia was not justified was significantly higher than that of the males. 29% answered “no” among the female respondents as compared to 23% who answered “no” among the male respondents.

Cutting the data across ages, the survey revealed that the proportions of people who think Zambia was unjustified in supporting the liberation struggles in the neighbouring countries was higher among the respondents in the ‘below 24’ and ‘25-40’ age groups than in the ‘above 41’ age group. There was no significant difference between the ‘below 24’ and ‘25-40’ age groups. 28% in each of the two age groups reported that they think Zambia was not justified as compared 22% in the ‘above 41’ group. This suggests that many young people do not really appreciate the role Zambia played in the liberation struggles of other countries.

#### **Question 5: Do you think Zambia should continue to repay these debts?**

When asked if they think Zambia should continue paying its debts, the majority (67%) answered “no” and 30% answered “yes”. This is reflected in figure 11 below. Some respondents also tried to give explanations for their answers as shown below.

##### **Answer YES**

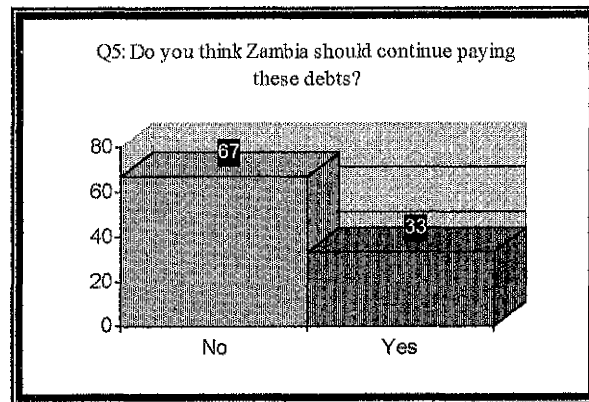
- *Because when one gets money (debt) you have to return it*
- *It's our debt.*
- *In order to expect some more assistance*
- *We have to pay because we will never run away from this debt.*
- *Because Zambia asked for it*

##### **Answer NO**

- *Although Zambia has the obligation, it has no capacity to repay.*
- *Zambia has no money; we are poor and poverty stricken.*
- *The money was used for a noble cause.*
- *If it continues to pay debt how will it develop?*
- *If it was done this country will have no money left.*
- *Where can the corrupt government find the money?*
- *Because Zambians are suffering.*



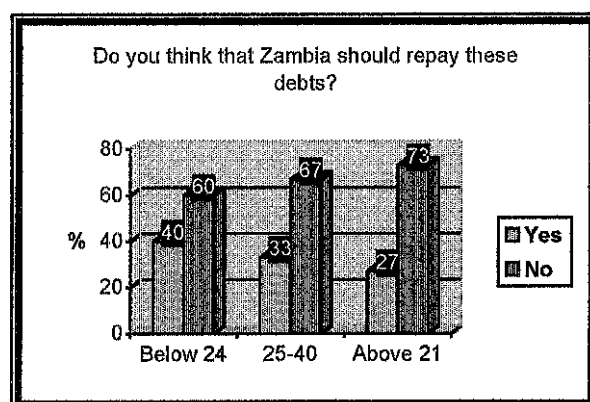
**Figure 11**



Although the majority in all the towns reported that they think that Zambia should not continue to repay these debts, the proportion of people who think that it should continue was significantly higher in Lusaka than in Kabwe, Livingstone and Ndola. 40% answered "yes" and 60% "no" in Lusaka while 5% and 95% in Livingstone, 13% and 77% in Ndola and 31% and 69% in Kabwe said "yes" and "no" respectively. People in the rural areas with 40% answering "yes" and 60% "no" had a significantly higher tendency to think that Zambia should continue repaying than those in the urban areas with 31% for "yes" and 69% for "no".

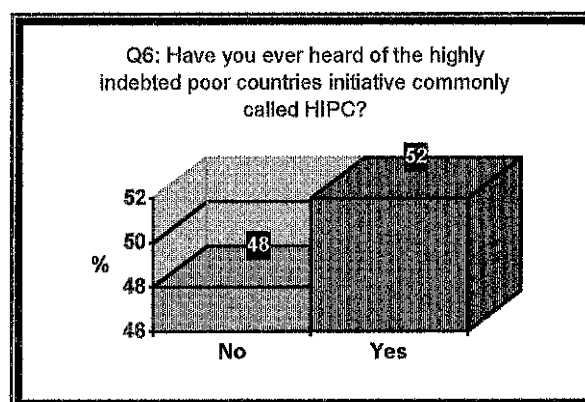
The survey further revealed that women had a significantly higher tendency ( $p=1\%$ ) to think that Zambia should continue repaying these Debts than the men. 35 answered "no" among the female respondents as compared to 30% male respondents who answered "no". The proportions of people who think Zambia should not continue tend to increase with age. The proportion of people who answered "no" among the 'above 41' age group is significantly higher than respondents in both 'below 24' and '25-40' age groups. The same is true among the '25-40' and 'below 24' age groups. This means that young people are less likely to think that Zambia should not continue repaying its debts than older ones. This is probably because elderly people understand the consequences of Zambia's external debt problems more than the younger people. This is shown in the figure 12 below.

**Figure 12**



**Question 6: Have you ever heard of the highly indebted poor countries Initiative commonly called HIPC?**

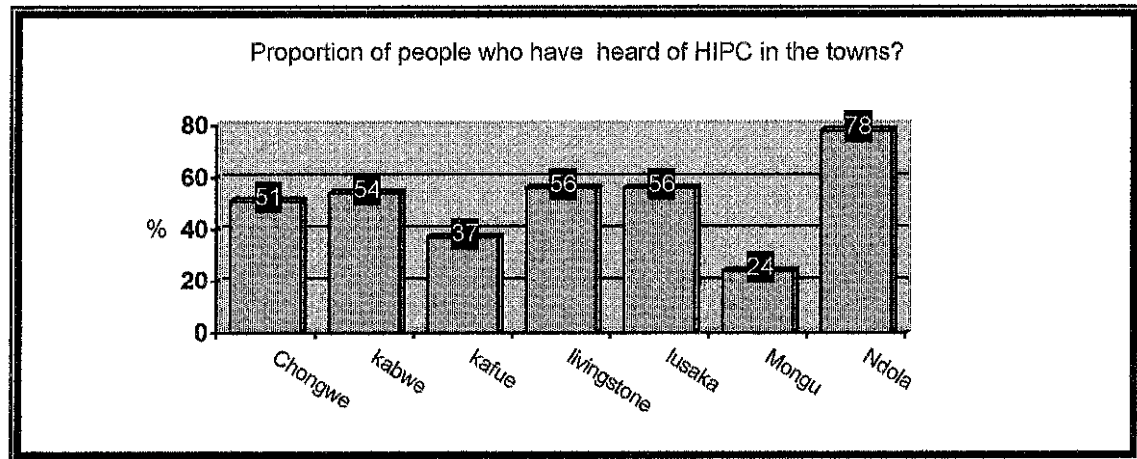
**Figure 13**



Slightly over half (52%) of the respondents reported that they have heard of HIPC and 48% reported they have not. This is shown in figure 13. A further analysis was conducted to assess the extent to which hearing about HIPC was related to Jubilee 'Cancel the Debt' campaign or movement. The majority (65%) of respondents who reported that they have heard of the 'Cancel the debt' campaign (answered "yes" to question 1) have also heard about HIPC, while of those who reported that they have never heard of the campaign (answered no to question 1), the majority (67%) have also not heard about HIPC. The differences were significant ( $p=1\%$ ). This tends to suggest that more and more people are becoming aware of issues concerning Zambia's debt problems because of Jubilee Zambia campaigns.

The majority of the people in Mongu (76%) and Kafue (63%) reported that they have never heard of HIPC where as there were no significant differences between Lusaka and Chongwe, Kabwe, and Livingstone. However, more Ndola respondents tend to have heard about HIPC than those in Lusaka. 78% in Ndola and 56% in Lusaka said they have

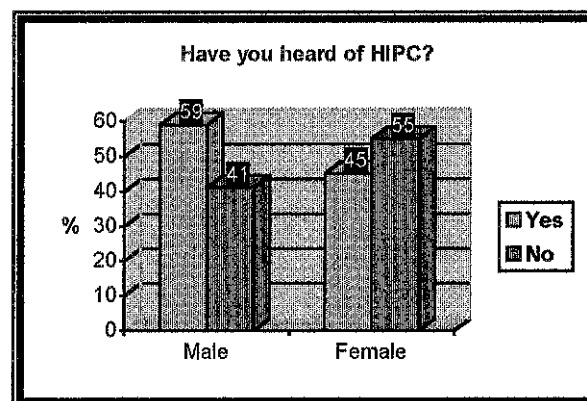
heard about HIPC. This is reflected in figure 14. There is no significant difference between rural and urban areas.



**Figure 14**

The survey further revealed that women are less likely to know about HIPC than men. This is because the majority (55%) of females reported that they have never heard of HIPC against 45% males. 59% of male respondents reported that they have heard of HIPC and 42% said they have not. This is shown in figure 15. Analysis by age shows that young people are less likely to hear about HIPC than those in older age groups. The majority (57%) of respondents in the 'below 24' group reported that they have never heard of HIPC and 43% reported that they have. This compares to 54% who said "yes" and 46% who said "no" in the '25-40' group and 56% "yes" and 44% "no" in the 'above 41 years' age groups. This would suggest that young people are not interested in such issues and as such Jubilee Zambia should tailor its campaign so as to stimulate the interest among the young people.

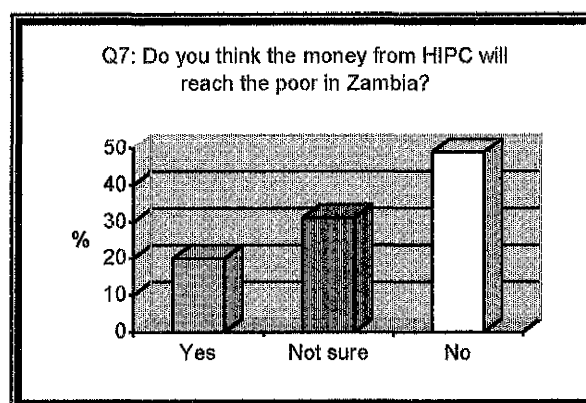
**Figure 15**



**Question 7: Do you think that the money from HIPC will reach the poor in Zambia?**

Almost half (49%) of the respondents reported that they did not think that the money from HIPC will reach the poor in Zambia. 31% said they were not sure and 20% said that they think that the money will reach the poor in Zambia. See figure 16.

**Figure 16**



Below are explanations that some respondents gave as reasons for their answers.

**Reason for answer YES**

- *If given to the right people (who are not government) to monitor the resources.*
- *If people handling the money are helpful.*
- *Depending on the people handling the money if they will give it to the poor.*
- *If honest people deal with it.*
- *Provided that you have the right government that cares about the people.*
- *Only if the people who will hold it are trusted because the poor in Zambia are suffering*

**Reasons for NO**

- *Too much corruption in the present government.*
- *There are a lot of thieves in Zambia.*
- *Leaders misuse the money (The money will end up in other people's pockets).*
- *The system does not embrace the tenancy of good governance.*

**Reasons for NOT SURE**

- *People in Zambia should be serious about this.*
- *What structures are we going to have, for the poor to benefit?*
- *There is no way of telling that the money will reach the poor.*
- *Because the government is not transparent.*
- *We have selfish people in Zambia*

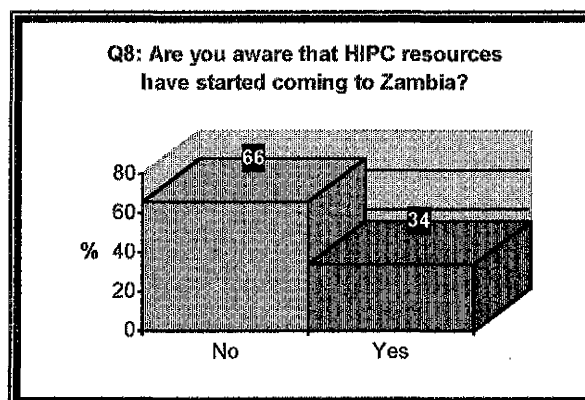
The majority of respondents in Chongwe, Kafue, Lusaka, Mongu and Ndola reported that they were not sure if the HIPC money would reach the poor in Zambia. The percentages were 45% in Chongwe, 46% Kabwe, 43% Livingstone, 84% Mongu and 62% in Ndola. The majority in Kafue (54%) and Livingstone (56%) reported that they were not sure. Chongwe with 34%, compared to Lusaka with 23%, had a relatively higher number of those who reported that they think the HIPC resources would reach the poor in Zambia. Kabwe had 26%, Kafue 22%, Ndola 18%, Mongu 11% and Livingstone 1% also reporting they think the money would reach the poor.

The survey also revealed that there were more people in urban areas than rural areas who do not think that the money would reach the poor in Zambia. 52% in urban respondents answered "no" compared to 39% in rural areas. In addition the proportion of respondents who reported that they were either "not sure" or "they think that the resources will reach the poor in Zambia were significantly higher in rural areas than urban areas. 34% in rural and 30% in urban said they were not sure while 27% in rural and 18% in urban answered "yes". In terms of gender, more men (52%) than women (47%) answered "yes", more women (35%) than men said they were "not sure" and more men "21%" than women (18%) answered "yes". There were no significant differences across the age groups.

**Question 8: Are you aware that the HIPC debt relief resources have started coming to Zambia?**

The majority (66%) of the respondents reported that they are not aware that HIPC relief resources have started coming to Zambia. 34% reported that they are aware. See figure 17. When an analysis was done to assess the extent to which this was linked to the Jubilee campaign, the results show that the majority of the people are not aware about HIPC resources coming to Zambia even if they have heard of the jubilee campaign. Only 43% who reported that they have heard of Jubilee have heard about HIPC resources coming to Zambia while 57% have not. However, only 20% of those who reported that they have never heard about Jubilee reported that they have heard about HIPC resources coming to Zambia while 80% reported that they did not. This therefore tends to suggest that Jubilee Zambia should sensitise people about who is supposed to benefit from the resources.

**Figure 17**



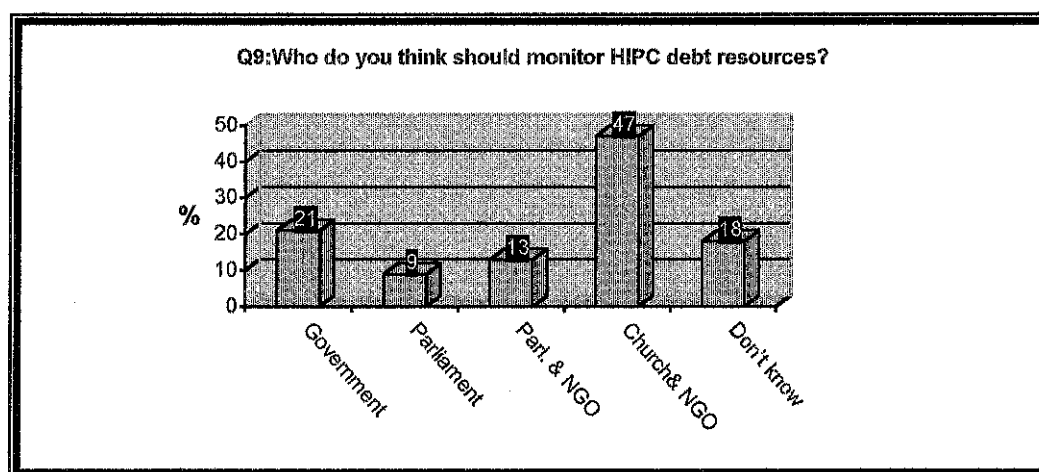
There is sufficient evidence suggesting that there are relatively more people in Chongwe and Mongu who do not know that HIPC resources have started coming to Zambia compared to Lusaka. 75% in Chongwe and 78% in Mongu reported that they are not aware of this compared to 62% in Lusaka ( $p=1\%$ ). There are no significant differences between Lusaka and the rest of the towns as well as rural and urban areas.

Further analysis reveals that there is a higher tendency amongst the female respondents to be unaware of HIPC resources coming to Zambia than male respondents. 70% of female respondents said “no” compared to 63% “no” among the male respondents. In addition the survey revealed that young people were less likely to be aware about HIPC resources coming to Zambia than those in older age groups. The proportion of the ‘below 24’ group (72%) who said “no” was higher than those in the ‘25-40’ (66%) age group. Furthermore the proportion of those in the ‘25-40’ age group was higher than those in the ‘above 41’ age group (61%). The differences were statistically significant.

#### **Q9: Who do you think should monitor HIPC resources?**

When the respondents were asked to name who they think should monitor HIPC resources, slightly below half (47%) said they wanted the church and NGO to monitor the resources. 20% of the respondents named Government, 18% said they did not know, 13% said Parliament and NGO and 9% said Parliament. This is shown in figure 18.

**Figure 18**



**a) Government**

Government was mostly chosen by respondents from Mongu with 38% followed by Chongwe with 32%. Lusaka had 24%, Kafue 18%, Kabwe 17%, Ndola 10% and Livingstone with 2%. Many respondents in rural areas also voted for it with 23% against 20% from urban areas. Across gender, 21% of the female voted for government as compared to 20% males. Lastly, more respondents in the 'below 24' age group voted than the other two groups. The 'below 24' age groups had 27%, '25-40' 19% and 'above 41' age group 18%.

**b) Parliament**

Parliament had only 13% votes in Chongwe and Lusaka, 11% in Kabwe and Kafue, 8% in Mongu and 3% in Livingstone. In rural areas it had 10% and urban 9%. It also scored 9% for both male and female respondents. It scored 9% among the 'below 24' and 'above 41' and 10% among the '25-40' age groups.

**c) Parliament and NGO**

Parliament and NGO had more votes from Lusaka with 18% followed by Livingstone with 17%, Mongu had 13%, Kabwe with 12%, Ndola with 11%, Chongwe with 7% and Kafue 6%. Only 9% in urban areas voted for it as compared to 7% in rural areas. Further, 15% male respondents voted for it as compared to 12% females. Parliament and NGO was also voted for by 14% respondents in the 'above 41' and 13% by respondents in both '25-40' and 'below 24' age groups.

**d) Church & NGO**

Church and NGO was mostly voted for by respondents in Ndola with 75%. Livingstone was next with 58%, Chongwe 48%, Kabwe 46%, Lusaka 39%, Kafue 34% and Mongu 31%. 48% in urban areas voted for it as against 46% in rural areas while 49% male respondents voted for it as compared to 44% female respondents. Across age, Church and NGO had 50% among 'above 41' age group, 48% in the '25-40' and 42% in the 'below 24' age groups.

Below are some of reasons given by respondents for choosing church and NGO

- *Should monitor because the money will be able to reach the poor.*
- *As God's people, they have fear, as a result would not mess up with the resources.*
- *They are trustworthy.*

**d) Don't know**

The town, which registered a good number of respondents who reported that they “don't know”, is Kafue with 40%. Kabwe had 25%, Livingstone and Lusaka had 18%, Chongwe 16%, Mongu 8% and Ndola 65%. More people in rural areas (23%) reported that they “don't know” than in urban areas 17%. Across gender, more female respondents (21%) did not know as compared 15% males. The youngest age group also recorded the highest percentage of people who “don't know” compared to the other groups. The ‘below 24’ age group had 21%, while both the ‘25-40’ and ‘above 41’ had 18%.

**9. Conclusion**

As a way of taking debt issues to the doorsteps of the ordinary Zambian citizen, Jubilee Zambia has intensified its mobilisation activities by forming regional groups in 5 key areas of the country. The survey results show that more work has to be done in order to increase awareness. In particular, the survey shows that emphasis should also be put on young people and women in the country. One way of doing this could be intensifying the interactive approaches such as through peer groups and church activities.

Jubilee Zambia has been concerned about the urgent need to ensure that debt relief resources are properly utilised for the benefit of the poor in an open transparent, participatory and accountable manner. The survey has revealed that many people support this concern across the country. In their own way respondents bemoaned the lack of structures that would ensure that the poor benefits from such resources. For this reason, many respondents nominated the church and NGO as institutions that should monitor the use of HIPC resources.

Lastly, Jubilee Zambia has joined other Jubilee movements in the southern region of Africa in addressing some of the historical experiences that have impacted negatively on the development of countries in the region, one such key issue is the case of ‘Apartheid caused debt’. Jubilee is demanding for reparations for the debt burden as the Zambian Government used huge resources and borrowed heavily as a consequence of apartheid. However, for this line of campaign to be enhanced, citizens especially women and young people need to be provided with information related to the origin of Zambia's external Debt. As the survey revealed, men aged above 41 years seem to fully comprehend such issues than women and younger people.