

A QUARTERLY NEWSLETTER OF CUTS INTERNATIONAL, LUSAKA



CUTS International, Lusaka is functioning as a centre for action (policy) research, advocacy and networking on issues of trade and development, competition policy, investment regulation, consumer protection, climate change and gender development.

ECONOMIC GOVERNANCE

Advocacy for Prudent Debt Management

Sylvia Kagulurah

For the first quarter, CUTS Lusaka organised two civil society workshops supported by the National Democratic Institute (NDI) in the effort to unpack the Loans, Grants and Guarantees (Authorisation) Act (LGGA) and the Access to Information (ATI) Bill under the project “Advocacy for Prudent Debt Management in Zambia” which has a focus on improving public debt management in Zambia,

These two trainings aimed at strengthening CUTS members of staff, CSO Debt Alliance members, academia, think tanks and the media’s ability to analyse the Act and Bill respectively. Furthermore, the training encouraged effective participation in the consultative processes which plays an integral role not only in policies and debt reprogramming but also in constructing a more open and participatory democratic society.

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ECONOMIC GOVERNANCE

The workshops focused on identifying the gaps that existed and shared best practices globally that informed the development of a CSO proposed Public Debt, Grants and Guarantees Authorisation Bill. It is then to replace and repeal the Loans Grants and Guarantees Authorisation Act (LGGA) as well as providing an Advocacy Toolkit on the Access to Information for CSOs and the media to influence the enactment of the Bill.



Press Statement: A reponse to the monetary policy

Press Statement: Public debt legislation



CLIMATE CHANGE

Aquila N'gonga and Jane zulu

Voices for climate Action Forum

The Dutch Government/WWF supported Voices for Climate Change (VCA) project intends to scale up Zambia's climate action response by targeting vulnerable communities such as women, youths and differently abled. CUTS International is implementing the project in Mazabuka district of Southern Province since 2021. The main challenges identified in Mazabuka range from high use of charcoal energy to unsustainable farming practices. More specifically, the issues are sand mining, burning of sugarcane bio waste to create energy for brewing the local illicit alcohol commonly known as *Kachasu*, including rampant deforestation for charcoal production and farming. Using the VCA approach of placing communities at the centre to document and amplify experiences and solutions relevant for policy advocacy at national level, CUTS has engaged with community members of Mazabuka in finding locally led solutions. The activities being implemented in Mazabuka are strategically designed to have a mutual capacity building approach as well as to facilitate a platform through which women, youths and differently abled can be heard more. The general feeling has been that communities are aware of the impacts of climate change in the district. The communities also understand that the unsustainable economic and livelihood activities have a negative impact on the environment, but bemoan the lack of alternative livelihood options and sustainable energy to support their welfare.

The main outcomes of the activities have been the creation of committees that will complete the VCA district climate change response strategy which will include representation from the most vulnerable to climate change to policy makers. Recently, the committee for women, youths and differently abled has been created including more which consist of ward development committee (WDC) chairpersons, traditional leaders, the media and business people involved in *kachasu* brewing and charcoal burning and selling.



[Click here to watch TV series](#)

[Click here to watch video](#)

CONSUMER WELFARE

Jane Zulu

Consumer Rights Day

World Consumer Rights Day is commemorated on the 15th of March annually, this is as a means of raising awareness around consumer rights and needs. This year's global theme was "Fair Digital Finance" and research shows that digital banking consumers are expected to exceed 3.6 million globally. Additionally, account owners sending and making payments digitally has grown from 57% - 70% in 2014 to 2017 respectively.

The emerging use of digital services in developing countries presents various opportunities and consequently presents new challenges. This year's theme stimulates a global conversation on how consumers are to be protected in their use of digital spaces. Investing in building a financially inclusive and resilient space is vital for thriving economies. With the emerging digital financial services there is need to create products that help to alleviate poverty, avoid debt and create jobs.

Financial Literacy Week

<https://fb.watch/cjO8fhOEFF/I>

On Monday 21st March, 2022 marked the commencement of the Financial literacy week launch under the theme **BUILD YOUR FUTURE: BeMoneySmart**. This year marks a decade since the launch of Financial Literacy Week in Zambia which also coincides with the Global Money Week. This is a significant milestone as it not only highlights how much evolution has taken place in the world of finance but also signifies the immeasurable progress that has been made in the financial space as regards digitization.

<https://fb.watch/cjO8fhOEFF/B>



PRESS STATEMENT

CUTS[®]
International

WORLD CONSUMER RIGHTS DAY AND FINANCIAL LITERACY WEEK

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CUTS recognises the benefits that digital finance presents and the possible danger it poses to consumers. Therefore, it is cardinal to enhance the effort to maximise the benefits and prevent consumers from being harmed, consequently creating a fair, sustainable and safe trading space for all.

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Evidently, financial literacy is an immediate necessity especially with the increase in the usage of digital financial services that has been exacerbated by the Covid-19 pandemic. It is therefore important for consumers to be well informed as they trade using these various platforms. CUTS urges all consumers to take an interest in knowing their rights as they interact in these various spaces.

Jan - Mar 2022

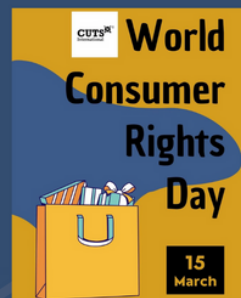
QUARTERLY NEWSLETTER

Vol 1 Issue 22

Consumer
watch

CLICK HERE

What
Happened
in this
quarter



know your consumer rights

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Consumer Watch is an initiative of the CUTS International Lusaka, published with the objective of enhancing consumer welfare through sensitization, information dissemination, and capacity building of consumers, business entities, and government. While addressing consumer concerns, the newsletter focuses on bringing out issues such as violations of consumer rights and measures to be taken by the relevant authorities to protect stakeholders.

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<https://fb.watch/cjO8fhOEFF/>

Jane Zulu

[Click here to watch Consumer Weekly corner](#)

[Press statement: Increased Zesco connection fees](#)

[Press Statement: Fuel price reduction and monthly pricing](#)

GENDER AND GOVERNANCE

Aquila N'ngonga and Jane Zulu

Fiscal Justice For Women and Girls (FJWG)

CUTS hosted a Capacity building training for youth groups under the Fiscal Justice for Women and Girls Project at Normads Court on 21st January 2022. As Tax has been identified as an important tool in which government can redistribute resources to benefit all citizens but more particularly the most vulnerable in society. Gender inequality is still a major challenge globally as women and men still do not enjoy equal rights and opportunities as their male counterparts legally, socially and economically. Tax policy can be used to bridge the inequality gap by raising revenue effectively and redistributing this revenue through provision of quality public services that can be used to support women and girls. However, raising sufficient revenues has been a challenge for many developing countries like Zambia due to various tax leakages that undermine tax collection. Tax justice is therefore about ensuring that all individuals and companies pay their fair share of taxes to ensure sustainable and functional societies including a decent life for women and girls.

On 3rd March 2022 CUTS hosted a CSO training on the Fair Tax Monitor (FTM) Gender Analysis and development of the Civic Mobilisation Advocacy Plan at Legacy Resort in Chongwe aimed at amplifying a collective voice on gender equality and a just tax system for Women and Girls in Zambia. Participants engaged in group discussions on the Analysis of the 2022 National Budget under the theme "Growth Jobs and taking development closer to the people" as well as women leading the group presentations on developing an advocacy plan for sectors of the economy such as Agriculture, Health and Social Protection for the advancement of gender justice and equality for Women and Girls in Zambia.



<https://l.facebook.com/l.php?u=https%3A%2F%2Fdr>



GENDER AND GOVERNANCE

Annual Link and Learning Meeting

On 7th - 9th February 2022, the CUTS team and partners attended the Fiscal Justice for Women and Girls Africa Project (FJWG) Link and Learning meeting held in Livingstone hosted by The Africans Women's Development and Communication Network (FEMNET).

Main topic of discussion focused on Outcome Harvesting and uses of Outcome Harvesting in Monitoring and Evaluation as well as reviewing project progress, outcomes analysis, reporting by social actors, project outcomes and project indicators.

On 3rd March 2022, CUTS LUSAKA in readiness for Women's day hosted a Youth Debate Forum at Legacy Lodge in Chongwe aimed at fostering Gender Justice and equality for Women and girls in Zambia.



CUTS International

Women's Day

8TH MARCH 2022

In dismantling the structures of patriarchy and pathways that create gender biases and enhance stereotypes about societal roles and placement of women, CUTS Lusaka proposes the following key issues that will serve to reduce the socio-economic inequalities that prevents women from contributing to sustainable development efforts."

- In light of the scraping off of the Gender Ministry, the government must consider formulating the Gender Equity and Equality Commission as provided for in the constitution to improve women's engagement in national planning and budgeting affairs.
- Unpaid care work must be recognised by the Ministry of Labour and included in the yet to be implemented 8th National Development Plan (8NDP).
- The Zambia tax administration – Zambia Revenue Authority (ZRA) must ensure to provide adequate gender disaggregated data in its reporting.
- A progressive tax regime could be a great tool to address prevalent gender disparities. Government must enhance gender mainstreaming in designing t
- The 2020 Financial Intelligence Centre Annual Report saw an increase in the number of suspicious transactions (STRs) with the value rising from ZMW 2.4 billion in 2019 to ZMW 6.1 billion in 2020. This revenue could have been spent on public services that would reduce the burden of unpaid care work on women.

Five ways to fight Gender Inequality

- Give girls access to education .
- Give women platforms to be in power and achieve economic success.
- End violence and sexual assault amongst women .
- Ensure Girls and Women have access to menstrual health facilities.
- End child marriages.

CUTS Centre Director

Women's Day Youth Debate Forum



Capacitating Regional CSO's on Regional Integration Process

Under the Trade and Development desk, quarter one of 2022 has marked the beginning of the project "Engagement for results: Capacitating regional civil society organisations and their networks to effectively participate in Southern African Development Community (SADC) regional integration process."

This project will be implemented by Consumer Unity and Trust Society (CUTS) International Lusaka as the lead applicant and will be supported by the Sustainable Development Goals Centre for Africa (SDGCA). The project intends to capacitate Non State Actors (NSAs) from Malawi, Tanzania, Zambia, and Zimbabwe in order to fully participate in the SADC integration process.

The project seeks to address and enhance CSOs engagement and participation in order to fill the gaps that continue to be predominant, and are encapsulated in the varied CSO spaces. It seeks to redress weak institutional capacity and coordination of CSOs in the regional processes. Additionally it seeks to address challenges that relate to limited awareness and communication of CSOs on SADC activities. This is owing to poor understanding of the regional issues by CSOs, funding constraints of CSOs including NSAs, lack of a CSO ecosystem approach in the involvement of regional processes like the SADC Programme of Action and Revised Regional Indicative Strategic Development Plan (RISDP).

The most important stakeholder groups are the citizens, CSO's and public institutions in the project countries. The outputs of the project are structured around four thematic intermediate outcomes:

- enhanced capacities of CSO's structures and the engagement mechanisms.
- increased CSO's capacity to monitor for results.
- increased citizen's and other stakeholder awareness and engagement in the regional process.
- successful project management.

Key activities that have been undertaken in the first quarter include the development of a mapping tool to identify relevant stakeholders across the four countries, introductory and project familiarisation meetings and the actual mapping of target CSO's that will help in the implementation of this project.



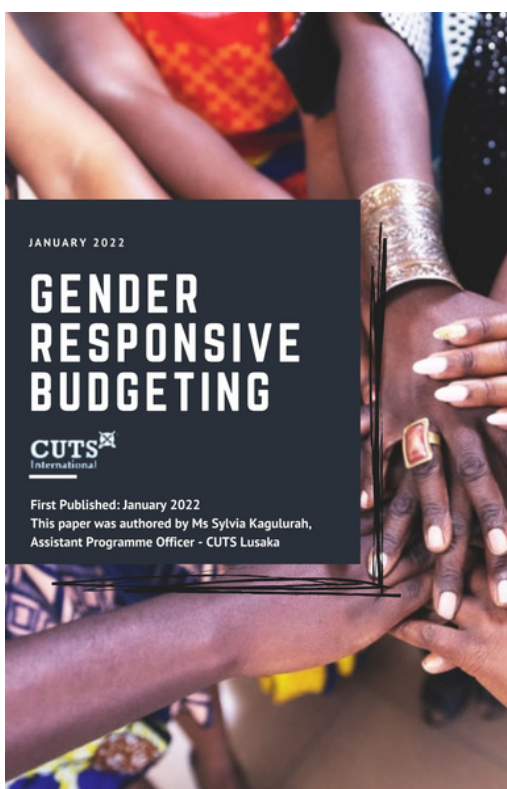
CUTS LUSAKA HOSTS A CYBER SECURITY WEBINAR



CYBER SECURITY REFORMS: TOWARDS ECONOMIC DEVELOPMENT, SOCIAL INCLUSIVENESS AND ACCOUNTABILITY

CUTS has been working closely with the International Lawyers Project (ILP) over the past years. The ILP is a United Kingdom-based legal charity committed to providing high quality independent pro bono legal expertise to help citizens and countries work to achieve economic equality and fiscal justice. Given their legal expertise, CUTS requested that ILP prepare a legal analysis on the Cyber Security and Cyber-crimes Act of Zambia which is meant to inform the advocacy work and dissect the Act and present the findings as a way of building capacity for the Media and Civil Society.

PUBLICATIONS



On 3rd February 2022, CUTS Lusaka published the Gender Responsive Budgeting (GRB) Policy Brief, a public policy tool essential for gender justice and fiscal justice. It is an important activity that helps track how national budgets respond to women's priorities and how governments use funds to reduce poverty, promote gender equality, reverse the spread of HIV and AIDS, and lower the rates of maternal and child mortality. This policy brief highlights the importance and challenges of instituting GRB in Zambia while giving recommendations for the implementation gap.

[Click here to read full Policy Brief](#)

COMMUNICATIONS AND ADVOCACY

On 12th March 2022, CUTS Lusaka celebrated International Youth Day, recognizing that the youth possess transformational leadership and in this is the capability to effect real change.



JANE ZULU

PROGRAMME OFFICER



YOUTH DAY 2022



"The future belongs to those who plan for it. It is time for youth to engage in decisions making processes to enhance sustainable development for future generations."



AQUILA N'GONGA

PROGRAMME OFFICER



YOUTH DAY 2022



" We must give an equal chance to the emerging human capital, young leaders will make a difference" ."



ALLAN CHITWAMALI

PROGRAMME OFFICER



YOUTH DAY 2022



"To have inclusive participation where youths, especially young women are considered equals and key contributors to Zambia's development ."



SYLVIA KAGULURAGH

PROGRAMME OFFICER



YOUTH DAY 2022



"Participation is a fundamental right and enhancing the participation of the largest generation of young people the world has vber known will play a vital role in our own development as well as that of Zambia."



CONSUMER UNITY & TRUST SOCIETY INTERNATIONAL

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Comments and Contributions are welcome

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