
DEBT RESOURCES MONITORING MANUAL

A Stakeholders' tool for Monitoring Debt Relief Resources in Zambia

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JUBILEE- ZAMBIA

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Foreword

Monitoring of debt resources is crucial in the management of public resources. It provides the necessary checks and balances necessary for effective control and redress of the situation.

As a Jubilee movement in Zambia, we are convinced that this process should embrace all the elements of good governance including but not limited to broad based participation, transparency and accountability. These principles will not be very useful if there is no capacity building essential for everyone charged with the duty of monitoring public resources such as publicly guaranteed loans to effectively execute their duty. With this ***“Debt Resources Monitoring Manual (DRMM): A Stakeholders’ Tool for Monitoring Debt Relief Resources in Zambia”*** Jubilee-Zambia seeks to empower stakeholders with the necessary tools for monitoring debt resources. It is designed to be a step by step user friendly manual that can provide early warning about wastage of resources and where this is going on.

With this tool, wastage of debt resources from new loans or debt relief accruing from initiatives such as the Heavily Indebted Poor Countries Initiative, the Multilateral Debt Relief Initiative or any other programme that may arise in future can be avoided. The guidelines provided in our DRMM form a course which can be followed by local communities, Community Based Organisations, Faith Based Organisations, etc., with the expectation that they will in turn follow up the utilisation of debt resources.

This tool builds on the JCTR study on “Monitoring Debt Resources in Zambia: A current Review of Practices and Procedures in Zambia.” It is an attempt to respond to the major challenges highlighted in that study. Even though reading the other study may not be a prerequisite for utilisation of this DRMM, we strongly urge readers to familiarise themselves with the findings of the study for a better understanding of this manual.

Our Jubilee-Zambia Provincial Outreach Programme in five districts of Zambia, namely, Ndola, Monze, Livingstone, Kasama and Mongu, are making use of this manual. Together with other stakeholders, we hope to build more partnerships in other parts of Zambia which have programmes and projects benefiting from loans.

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List of Acronyms

ALPE	Alliance for Poverty Eradication
CSOs	Civil Society Organisations
CSPR	Civil Society for Poverty Reduction
DDCC	District Development Coordinating Committee
DRMM	Debt Resources Monitoring Manual
ESF	Exogenous Shock Facility
FBOs	Faith-Based Organisations
FNDP	Fifth National Development Plan
GAP	Gender Advocacy Programme
GRZ	Government of the Republic of Zambia
GTZ	German Technical Cooperation
HIPC	Heavily Indebted Poor Country
IDA	International Development Association
M & E	Monitoring and Evaluation
MDGs	Millennium Development Goals
MDRI	Multilateral Debt Relief Initiative
MP	Member of Parliament
MTEF	Medium Term Expenditure Framework
NGOs	Non Governmental Organisations
NPV	Net present Value
PBA	Participatory Budget Analysis
PBET	Participatory Budget Expenditure Tracking
PBF	Participatory Budget Formulation
PDCC	Provincial Development Coordinating Committee
POP	Provincial Outreach Programme
PPEM	Participatory Public Expenditure Management
PPM	Participatory Performance Monitoring
PRGF	Poverty Reduction and Growth Facility
PRPs	Poverty Reduction Programmes
PRSP	Poverty Reduction Strategy Paper
PTA	Parent Teacher Association
RDCs	Resident Development Committees
SADC-CNGO	Southern Africa Development Community Council of Non-Governmental Organisations
SMART	Specific, Measurable, Achievable, Realistic and Time-Bound
TNDP	Transitional National Development Plan
TSA	Treasury Single Account
UDN	Uganda Debt Network

1. Key Glossary Terms used in the Manual

1.1. *Budget*

An annual statement of a country's expected income and expenditure. The Executive arm of the Government is responsible for planning, executing and controlling the budget through the MFNP. Public budgets reflect a government's social and economic priorities – this is the place where policies and programmes are translated into resource allocations. Yet national budget processes at times tend to be at odds with the democratic imperatives of transparency, participation, accountability and accessibility¹

1.2. *MTEF*

Is a consultation document meant to assist Government to strengthen the impact of its operations on economic growth and poverty reduction by improving the sustainability, efficiency and equity of public financial management. The Zambian Government through the MTEF reaffirms its commitments to the principles of transparency, accountability and responsibility

1.3. *Yellow Book*

This is also called the Annual Budget and is normally presented with four accompanying documents: the Minister's Budget Speech; the Economic Report; the Estimates of Revenues and Expenditures, Appropriation Bill; and the Establishment Registrar

1.4. *Debt*

An amount of money owed to bilateral, multilateral or private institutions. It is a liability on Government books

1.5. *HIPC*

An initiative that was developed by the international financial institutions (IFIs) in 1996 to help heavily indebted and poor countries to bring their external debts to sustainable levels

1.6. *Debt relief*

Resources that are freed to a debtor country after complying with creditor conditionality on structural and macroeconomic issues

1.7. *MDRI*

A debt relief initiative that came into being at the Gleneagles G8 Summit in 2005 to augment debt relief to HIPC Completion Point Countries

1.8. *PRSP*

An IMF and World Bank driven initiative developed as a nation's medium term overall policy framework for national planning and interventions for development

¹ <http://www.idasa.org.za/index.asp?page=home.asp>, Media and Budget Training in Namibia [2007 June 29]

and poverty reduction. The Zambian PRSP focus for poverty reduction was rapid economic growth and employment creation

1.9. TNDP

An improvement upon the Zambian PRSP, covering areas not traditionally tackled under the PRSP such as Judiciary, Law and Order, Foreign Relations, Defence and Security, Policy Making, Science and Technology, among others

1.10. Loan

An amount of money acquired from creditors in order to supplement domestic resources of a borrowing country. It usually indicates the terms of repayment and other conditionality that may be required before it is released

1.11. Grants

Assistance from a cooperating partner for various development needs and not repayable. It has less stringent conditionality compared to a loan

1.12. Score card

A simple tool where people score a particular institution against a particular service or good provided. The purpose is to get some feedback on a particular service being offered

1.13. Report card

A card designed to collect feedback from users of a particular service. User perceptions on the quality, efficiency, and adequacy of the various services are aggregated to create a “report card” that rates the performance of all major service providers in the city, town, community, etc. The findings present a quantitative measure of satisfaction and perceived levels of service delivery, which, following coverage in the media, not only mobilizes citizen and government support for reform, but also prompts the rated agencies themselves to respond positively to civic calls for improvement in services

1.14. Interview

A discussion between two or more people with the aim of gathering information or gaining insight into a particular issue

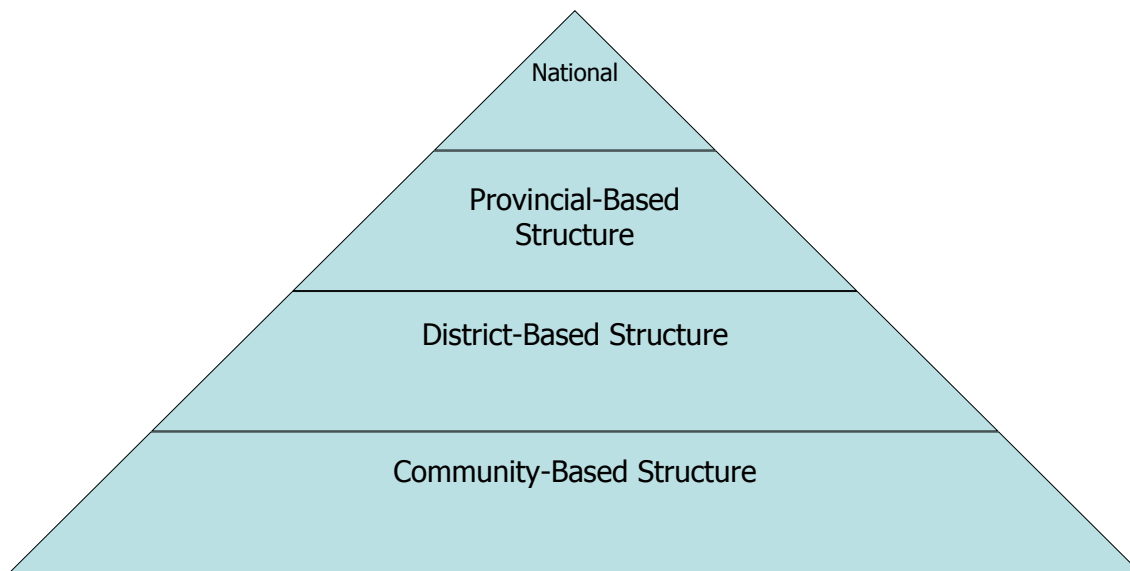
1.15. Survey

A census from a large population. The interview is the process and the survey is the main instrument used to structure and record information

1.16. Focused Group Discussions

Organized sessions where people are given a particular topic for discussion with a specific focus. The idea is to go into in-depth analysis of an issue.

Figure 1.0 Suggested Monitoring Structure for Jubilee-Zambia



Some of the people that we interviewed² were of the view that the structure at the national level should comprise national level NGOs and networks which should work closely with line ministries and donors in collecting and collating data for analysis. At the local level, the interviewees felt that a similar structure could be formed but members should not be part of the District Development Coordinating Committees (DDCCs) or the Provincial Development Coordinating Committees (PDCCs).

There was also a suggestion that Local Government should be brought on board especially at the local level due to its widespread structures. However, caution was given that the Team should be structured in such a way that it does not create an unnecessary burden for any single CSO, but in a steering capacity be able to direct and lead others in debt relief monitoring. Another observation was made that joint activities and campaigns have generally been challenging in Zambia, and hence careful planning in all stages and aspects of administration is of utmost importance. It is important to ensure that the monitoring teams should be talking to each other and complementing each other's work at all stages of monitoring. There must be a way of ensuring that what the communities are tracking and their findings are fed into the overall national monitoring processes. If local level contributions can be processed in an organized manner, the end

² Former Coordinator of the POP Teams, Jubilee-Zambia Provincial Members, Kepa-Zambia, CCDJP and IMF Lusaka officials. However, a local Member of Parliament, Honourable Given Lubinda of Kabwata was of the view that the monitoring structures should be anchored within a National CSO Debt Relief Monitoring Inter-Non-Government Organisations consisting of CSOs involved in service provision and policy analysis, women's and Youths Organisations and Faith-based organisations (FBOs). At Community level the structures should include elected officials such as the MPs and Councillors as well as representatives of Residents Development Committees (RDCs)

result can be a rich combination of national level analysis and local level concrete examples.

Some donor organisations had also their own perspectives in terms of what they perceived to be their role in debt resources monitoring. For instance, the GTZ stated that they would want to provide different windows of support to government, CSOs and other stakeholders at national level (e.g., support to Central Units for Statistical data, the academia as well as CSO interventions, which are often participatory in nature). They would also want to share lessons on what works and does not from global and national perspectives. They also stated that they would want to engage government and multilaterals on pertinent issues that relate to monitoring and evaluation.

On the other hand, the IMF sees its role in debt resources monitoring as that of providing technical support and capacity building to CSOs if such assistance was requested by the concerned stakeholders. In fact the IMF is already providing technical assistance and capacity building to the Zambian Government within the broad and official monitoring framework for public expenditures including debt relief resources.

2. Modules

2.1. *Module 1: Monitoring*

2.1.1. Strategic Objective:

To acquaint participants with the concept of monitoring by identifying various forms of monitoring

- What is monitoring?
- Have you ever monitored anything before?
- What have you been monitoring?
- How did you do your monitoring?
- When do you do your monitoring?
- What experiences have you had with monitoring?
- At the end of the session, participants must understand the concept of monitoring and be able to apply it

What is monitoring? Monitoring is a continuous assessment undertaken by managers to keep track of progress in meeting the objectives of an organization and using information collected to make improvements (CSPR's M & E Report, 2006). In Jubilee-Zambia's context, debt relief tracking will be taken as a deliberate effort to assess whether or not government and relevant stakeholders are utilizing debt relief resources for the intended purpose, starting from the national level down to the lower strata of society. Monitoring seeks to assess the effectiveness of interventions and policies and identifies the extent to which planned activities and functions are accomplished. Monitoring is systematic and

involves the collection, analysis, reporting and use of information about progress and the impact (CSPR's M & E Report, 2006). Thus monitoring highlights the strengths and the weaknesses in the implementation of programmes/activities and enables people responsible to deal with problems, improve performance, build on successes and adapt to changing circumstances.

For monitoring to be effective there must be consultation with stakeholders or an agency, e.g., the District Education Board, the Council, hospital authorities, farmers, etc. Don't ambush an institution or people but always make known your intentions well in advance and explain how you think your efforts will lead to an improvement in the quality of service or life in the community. That way you will be able to win the support of the community. Constructive engagement with the agency or stakeholders facilitates positive actions on the findings and recommendations. This way government can count on Jubilee-Zambia and its citizens in general to prevent theft of public resources, reduce corruption in public offices and thus improvement of the delivery of services to the communities.

Monitoring framework must always be simple!



Jubilee-Zambia should ensure that it adopts a multi-stakeholder approach in its monitoring strategy so that the process is community owned rather than be seen as a parachute of ideas from the Lusaka Secretariat. The secret to a successful monitoring strategy is to “keep it simple but effective”.

2.1.2. Identifying Areas for Monitoring

The areas to be monitored in a particular area must be determined by the stakeholders themselves depending on the level of needs to be addressed. Some of the areas could be:

- Fertilizer support programme
- Universal Primary Education
- Primary Healthcare
- Water and Sanitation

2.1.3. Monitoring Tools

Developing monitoring tools is a fairly easy task if the team has the skills. These tools can take the form of:

- Community score cards
- Citizens' cards
- Surveys
- Report cards
- Research
- Focus group discussions
- Interviews
- Open meetings
- Site visits

A team should feel free to pick a tool it is comfortable with and the one that yields the most needed information. At times it may be necessary to use a blend of tools in order to capture all aspects of information on a particular issue.

2.1.4. Examples of Monitoring Tools

Table 1.0 Community Score Card

Performance indicator	Score	Brief Explanation
Quality of service: What is your assessment of the quality of service?	A=Best B=Better C=Good D= Poor	
Quantity of Service: Do you think the service is sufficient for the community?	A=Sufficient B=Not sufficient C=Barely sufficient D= I don't know	
Access to service: How easy is access to the services?	A=Very easy B=Easy C=Not easy D = I don't know	
Transparency: Do you think there is transparency in the delivery of this service?	A=Yes B=No C=Partly yes and partly no D= I don't know	
Accountability: Do you think there is accountability in the provision of this service?	A=Yes B=No C=Partly yes and partly no D=I don't know	

With this tool, you want to measure the level of satisfaction or dissatisfaction on a particular service being offered by the authorities.

Table 2.0 Community Based Monitoring and Evaluation Tool

District:	
Township/village/city:	
Date:	
Sector:	
Indicator:	
Type of Project:	
Person responsible:	
1) Successes	
2) Setbacks	
3) What was the situation like before? (Two years ago?)	
4) What change is there now?	
5) What/who is responsible for this change?	
6) What can be done about this issue?	
7) When should action be taken about this issue?	
8) Who has to take action on this issue?	
9) Who else should know about this?	
10) What is your role as a person/community in this project?	

Adapted from the Uganda Debt Network (UDN) Monitoring and Evaluation Manual (2002)

With this tool, the idea is to get as much information on a project as you can. You can modify the tool by dropping some questions and adding those that are more relevant to the situation at hand.

Table 3.0 Trends Analysis

Sectors	2004		2005		2006		2007	
	Allocation (K'Billion)	% of Total Budget	Allocation (K'Billion)	% of Total Budget	Allocation (K'Billion)	% of Total Budget	Allocation (K'Billion)	% of Total Budget
Education	--	--	--	--	1647.4	16.1	1,808.4	15.0
Health	--	--	--	--	1098.4	10.7	1294.0	10.7
Social Protection	--	--	--	--	45.7	0.4	343.5	2.9

Source: 2007 National Budget

Note particular trends (increases or decreases) in the selected sectors such as education, health and social protection. Based on what you have noted, can you deduce what is happening to the patterns of funding to a particular sector? From Table 3 above, one can see that there was a marginal percentage decline in the education sector while the health sector remained static in terms of percentage changes. On the other hand, there was a tremendous increase in social protection allocations from a paltry 0.4 percent in 2006 to 2.9 percent in 2007. An increase in say education means that government's focus and priority is now on that particular sector. The reverse is also true.

It is important to note that Government's budgets are normally presented in nominal figures. When analysing statistical data it is usually advisable to work with real figures as opposed to nominal figures. This is so because of the impact of inflation on nominal amounts. In countries where inflation is ever-changing, it is critical to calculate the real value of budgeted figures. The real figures reflect how much purchasing power the allocations have at the time of expenditure. This tool is especially useful when you want budget amounts to compare government allocations or spending over time (CAFOD et.al. 2006).

You can then use this information to seek explanations from Government or the authorities. At the village level people may not be able to use the quantitative trends analysis but can be asked to draw a map of the community with all the necessary features, e.g. water wells, a school, a clinic, a community hall, etc. A year or two later they can be asked to draw a map of their community again, highlighting the trends in features they have noted, e.g., has the school been painted? Are there more water wells? This process can then be augmented by focused group discussions to gather all the fine details about the changes or lack of changes noted during the period under review.

2.1.5. The PPEM

Participatory Public Expenditure Management (PPEM) can be defined as the introduction of civic engagement into the general process of public expenditure management. Thus users, clients and citizens are able to get involved in the process of allocating, reviewing, tracking, and monitoring public expenditures (Trocaire Civil Society Guide, 2004). The PPEM has four components, namely, the Participatory Budget Formulation (PBF), the Participatory Budget Analysis (PBA), Participatory Budget Expenditure Tracking (PBET) and the Participatory Performance Monitoring (PPM). For purposes of this manual we shall focus only on the PBET and the PPM.

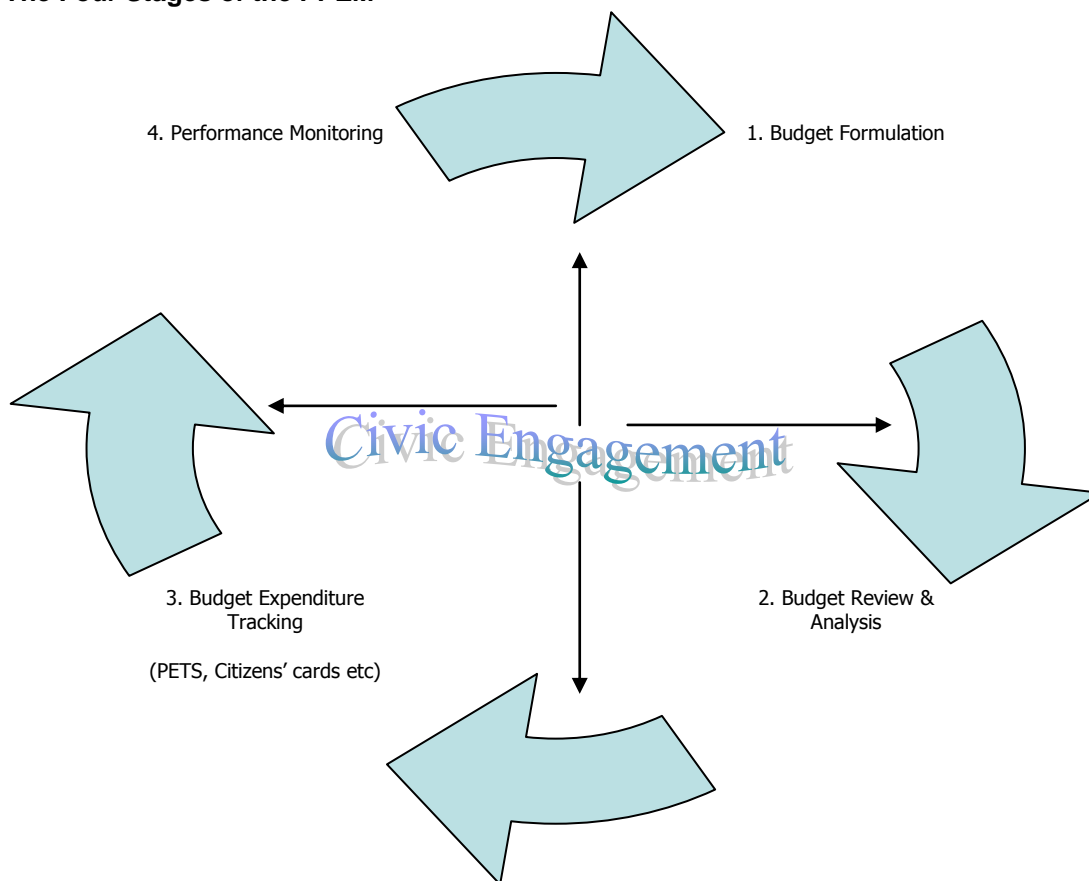
The PBET involves the use of civil society to track how the public sector spends the money that was allocated to it. The tools for PBET include the "input-tracking scorecard or the social audit"³. According to the Trocaire Guide, review of expenditure is a technical exercise undertaken using surveys. What makes the

³ These tools track inputs rather than actual expenditures, since the most readily available data are often inventory records (see Trocaire (2004)) Guide to Civil Society Engagement in Advocacy on Economic Justice and PRSP

PBET different and powerful is that there is continuous public involvement in the exercise. It is the actual users or beneficiaries of services (like parents of schooling children) who collect data on inputs and expenditures rather than some technical agency, bureaucrat or external consultant. The results of the exercise are immediately disseminated to the public via the media or through the publications.

Under the PPM performance monitoring of public services and projects actually involves both monitoring and evaluation. Monitoring in this case is meant to oversee the implementation of or delivery of public projects and services as they happen at ground level. Evaluation on the other hand is aimed at revealing whether the money spent under various government policies had their intended outcomes or not (Trocaire Civil Society Guide, 2004).

The Four Stages of the PPEM



All these tools will help Jubilee-Zambia and the beneficiaries to gather information on a particular activity or programme. Care must be taken to ensure that the information gathered is accurate and reflects the situation as it stands. Wrong information can lead to misleading reports and might affect the credibility of the monitoring agency especially in the eyes of government and politicians. Surely Jubilee-Zambia would not want to lose its credibility through publication of misleading reports!

2.2. Module 2: Developing indicators

2.2.1. Strategic Objective:

To acquaint participants with the concept of indicators and how to develop indicators

- What is an indicator?
- What are SMART indicators?
- At what level do you use your indicators?
- At the end of the session, participants should be able to understand the concept of indicators and how to use them in their work

An indicator is a yardstick for measuring or assessing implementation progress and eventual achievement of an objective or goal (CSPR's M & E Report, 2006). A good indicator should help you understand where you are, which way you are going and how far or near you are from where you want to be. It should be designed in such a way that it can provide consistent information about some important area that you want to measure. Thus a good indicator must conform to the "SMART"⁴ objectives, i.e., it must be:

- **Specific:** What do you want to change? Who will make the change?
- **Measurable:** By how much do you want to change the situation?
- **Achievable:** Can your efforts change the situation the way you want to?
- **Realistic:** You need to ensure that you only 'bite' what you can swallow otherwise you will be setting up yourself to fail!
- **Time bound:** By when do you want to see the change?

Monitoring can be easy if and only if indicators are developed in such a way that we can manage only what we can measure. Put differently, an indicator is another way of saying "how much" or "how many" or "to what extent" or "what size". Monitoring takes place at four stages namely input, output, outcomes and impact levels. So where do you want to operate and why?

In Table 4 below we have provided definition of what we mean by the various indicator levels.

Table 4.0 Indicators Levels

Units	Term	Definition	Examples
1	Input	Direct investments into programmes or projects. These include financial and other resources	Money, time, labour
2	Output	Direct goods and services generated, arising from inputs invested in an intervention	Houses built, water wells sunk, roads rehabilitated
3	Outcome	Level and extent of utilization of goods and services by the target group. Outcomes are not predetermined; they can be positive or negative	Improved living conditions
4	Impact	Overall quantitative and qualitative benefits of intervention, that lead to a change in the welfare of the population. Generally such benefits accrue at national level. Impacts are not predetermined; they may be negative or positive. Impacts could be attributed to the programme	Health and family

Source: FNDP

⁴ For detailed discussions on SMART indicators the reader should consult the CSPR Budget Monitoring and Expenditure Tracking Training Manual published in 2004

Below in Table 5, we have provided examples of areas to be monitored and the use of indicators at four levels namely input, output, outcome and impact stages.

Table 5.0: Examples of Areas to be Monitored

Sectors	Input	output	outcome	Impact
Universal Primary Education	Finance, labour, time, materials, stationery	School is built Availability of text books Number of teachers - Availability of desks and chairs Availability of chalk	Improved learning environment through motivated teachers and pupils More pupils are enrolling Attendance levels rise More pupils pass exams Pupil-teacher ratio is good	Literacy levels rise Improved community life
Primary Healthcare	Finance, doctors, nurses, time	Availability of essential drugs Less time spent on queues	Quality of health care improves More people seek health care	Disease burden declines A healthy and productive nation
Fertilizer Support Programme	Money, delivery vehicles, fuel, drivers, extension officers	Fertilizer delivered on time to the farmers	Fields planted on time High yields recorded	Food security improves Hunger and malnutrition reduced
Water and sanitation	Money, time, labour	No. of boreholes sunk Distance to water source reduced	Clean water readily available Less time spent looking for water	Diarrhoea diseases reduced More time spent on productive work

It should be noted that the Government of Zambia (GRZ) developed quite a number of indicators during the PRSP and FNDP processes. The CSPR has also a broad range of well developed indicators used to monitor the national budget in relation to poverty reduction at national, provincial and district levels. Jubilee-Zambia would do well to look at what already exists rather than try to reinvent the wheel.

2.3. Module 3: Evaluation

2.3.1. Strategic objective:

To acquaint participants with the concept of evaluation

- What is evaluation?
- Have you ever evaluated anything?
- Why did you evaluate?
- How did you evaluate your project?
- What was your experience with evaluation?
- At the end of the session, participants must understand the concept of evaluation and be able to apply it

Evaluation is the process of determining significance or worth, usually by careful appraisal and study. It is the analysis and comparison of actual progress versus prior plans, oriented toward improving plans for future implementation. For instance, a Jubilee-Zambia team in Mongu may want to evaluate the impact of free rice distribution by Government on the welfare of small-scale rice farmers in the province or a team in Kasama may want to evaluate the impact of free fertiliser distribution on crop yields. Evaluation draws on data collected during monitoring, supplementing it with necessary data on project impact and reviewing the combined information over an extended period to judge project/programme achievement (CSPR M & E Report, 2006). The main indicators for evaluation⁵ are set at the outcome and impact levels respectively.

2.4. Module 4: Debt Relief Resources

2.4.1. Debt and Aid Policies in Zambia

The Government of Zambia is currently implementing the Debt Reform and Capacity Building Programme, under the Public Expenditure Management and Financial Accountability (PEMFA) reforms. The aim, among other things, is to develop a Debt Reform Plan and to strengthen debt management capacity. It has been observed that after being granted debt relief, several countries easily fall back into debt distress due to poor public debt management practices. A key element to be addressed under the reform programme is to improve governance as it relates to debt acquisition.

According to the Minister of Finance in his 2006 Budget Speech⁶, “once the Debt Reform Plan has been developed, the Government will adopt a prudent new debt policy and strategy that will entail contracting highly concessional loans, where grant resources are inadequate. This will assist Zambia to avoid falling back into an unsustainable debt position that takes away resources from development”. The Minister went on to state that with respect to aid management, the Government will continue with the harmonisation of donor aid. The aim is to ensure that aid is aligned with national development priorities and that transaction costs are minimised as this will make aid more efficient and effective. It will also ensure that the country has a predictable and well co-ordinated system to mobilise, monitor and evaluate the impact of external assistance.

⁵ It must be remembered that the dividing line between monitoring and evaluation is very thin and some of the information required for evaluation may actually be picked during the monitoring process especially at the outcome and impact stages. We therefore recommend that Jubilee-Zambia should keep all records of monitoring activities

⁶

http://www.parliament.gov.zm/index.php?option=com_content&task=view&id=119&Itemid=1&limit=1&limitstart=4

**Current IMF Financial Arrangements (PRGF⁷ and ESF⁸) With Zambia as of August 2007
(In millions of SDRs)**

Table 6

	Effective date	Expiration date	Amount Agreed	Undrawn Balance	Total Credit Outstanding
	16/06/04	30/09/07	220	6	50

Source: www.imf.org

Table 7: Zambia: Project Loans from the World Bank

Project Name	IBRD/IDA	Status	Approval Date
Zambia: Road and Rehabilitation & Management Project	25	Active	29-MAR-2007
Water Sector Performance Improvement Project	23	Active	05-OCT-2006
Avian Influenza Prevention and Control	0	Active	26-SEP-2006
Agricultural Development Support Program	37.2	Active	16-MAY-2006
Public Sector Management Program Support Project	30	Active	05-JAN-2006
Zambia Malaria Booster Project	20	Active	15-NOV-2005
SEED Biodiversity	0	Active	29-JUL-2004
Support for Economic Expansion and Diversification (SEED)	28.15	Active	29-JUL-2004
Road Rehabilitation and Maintenance Project	50	Active	09-MAR-2004
Copperbelt Environmental Project	40	Active	20-MAR-2003
Zambia National Response to HIV/AIDS (ZANARA)	42	Active	30-DEC-2002
Management of Miombo Woodland Ecosystem (MMWE)	0	Active	14-MAY-2002
Technical Education Vocational and Entrepreneurship Training (TEVET) Development Program Support	25	Active	14-JUN-2001
Regional Trade Facilitation-Zambia	15	Active	03-APR-2001

Source: <http://web.worldbank.org/external/default/>

As of September 2005 there were twelve active World Bank projects in Zambia. Bank-supported projects have been active in the country on many fronts from training teachers in HIV/AIDS awareness programs, to creating 30,000 new jobs in road maintenance. As of April 2006, the World Bank invested around US\$3.44 billion in Zambia to support development projects ranging from mining to

⁷ Concessional arrangements providing credit at an interest rate of ½ of 1 percent to eligible low-income members. The loans are repayable in 10 equal semi-annual instalments 5½ - 10 years after disbursement.

⁸ The ESF is designed to provide concessional financing to low-income countries that are experiencing exogenous shocks but do not have a PRGF arrangement in place. The interest rate and repayment terms for disbursements under the ESF are the same as those under the PRGF. Arrangements under the ESF range from one to two years.

infrastructure to health⁹. However, what should be noted is that the Government has continued to contract new loans under the old Loans and Guarantees Act of the Laws of Zambia. The Act empowers the Minister of Finance and National Planning to contract loans without Parliamentary approval and this is a recipe for misuse and misguided borrowing. Furthermore, since the country is no longer wearing a “HIPC” tag, it means that the country has potentially graduated from accessing concessional loans from both the IMF and the World Bank to high interest loans provided at market rates by commercial creditors. This is where the real challenge lies because there might be a temptation to begin to borrow massively just because the money is available at the international money markets and before long, Zambia will be back in heavy debts. CSOs such as Jubilee-Zambia should continue to lobby for the involvement of Parliament in the loan contraction procedures in order to avoid falling back into unsustainable debts.

2.4.2. Strategic objective:

To get the participants to appreciate the importance of debt relief resources in Zambia’s development process

- Why do you want to monitor debt relief resources in your community, village or city?
- What projects and programmes have been funded by debt relief resources in your community, village and/or city?
- At what point do you want to monitor these resources?
- At the end of the session, participants must understand the importance of debt relief in development

2.4.3. Debt Relief for Zambia

In April 2005, the International Monetary Fund (IMF) and the World Bank’s International Development Association (IDA) agreed that Zambia had taken the necessary steps to reach its completion point under the enhanced Heavily Indebted Poor Countries (HIPC) Initiative. Zambia was the 17th country to reach its completion point.

Under the enhanced HIPC Initiative, debt relief from all of Zambia’s creditors was to surpass US\$3.9 billion over time [or US\$2.5 billion in net present value (NPV)] terms as of the end of 1999¹⁰. IDA would provide debt service relief amounting to US\$885.2 million to be delivered from 2001 through 2020; the IMF would provide debt relief of \$602 million in NPV terms on payments falling due to the IMF during 2001-08; and the remaining bilateral and multilateral creditors are also expected to provide their share of relief.

In July 2005, the G8 agreed on a proposal to cancel 100 percent of outstanding debts of eligible HIPC countries to the IMF, African Development Fund, and IDA.

⁹ <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/ZAMBIAEXTN/>

¹⁰ <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/ZAMBIAEXTN/>

Given that Zambia had reached HIPC Completion, the country became eligible for such additional multilateral debt relief. It is worth noting that Zambia's external debt was significantly reduced by creditors from US\$7.1 billion at end 2004 to approximately US\$500 million as end 2006. This was on account of the country having attained the HIPC Completion Point in 2005 which entailed massive cancellations from both bilateral and multilateral creditors.

As Jubilee-Zambia, it is important to monitor debt relief resources because these are critical to funding Zambia's development programmes as reflected in the FNDP. The Zambian Government is receiving debt relief resources in the name of Zambian people and so these should be used on people's needs. The starting point for meaningful monitoring is that you must have baseline information which can act as a basis for comparisons with the information that you collect from the field. If this is not yet in place, Jubilee-Zambia will have to conduct baseline surveys¹¹ in all the geographical zones/areas where it intends to be carrying out tracking of debt relief resources.

2.5. Module 5: Public Expenditure Information Needs

2.5.1. Strategic objective:

To acquaint participants with official sources of information on public expenditure and debt relief

What are the sources of information for Monitoring?

- National Budgets
- Estimates of Revenues and Expenditures (commonly known as the "Yellow Book")
- Government Gazettes (which contain all information about loans)
- Medium Term Expenditure Framework (MTEF)
- Economic Reports (GRZ Annual Economic Reports)
- IMF, World Bank Sources and donor reports
- Government Progress reports
- Central Statistical Office Reports
- MDG Reports
- At the end of the session, participants must understand and know the sources of information on debt relief

The above documents provide information on the available resources to Government to carry out development programmes/activities as spelt out in the development plans. In tracking the use of debt resources, one has to look at expenditure data because public expenditure is the public policy instrument available to a government that best reflects its true priorities. Whereas a priority may be stated in a policy document, its implementation can easily be seen in expenditure data (CSPR, 2004). Policy is normally translated into action through allocation of resources to it within an annual budget, i.e., an annual budget

¹¹ These are surveys designed to establish initial conditions against which the effects of a finished project can be compared

operationalises government intentions and plans. It is important to remember that HIPC projects and indeed other debt relief resources are implemented through the National Budget, coordinated by the Ministry of Finance and National Planning (MFNP). The MFNP allocates resources to the ministries, provinces and spending agencies, which eventually are responsible for utilisation / implementation of programmes. Programmes under the HIPC initiative have been funded under the Poverty Reduction Programme (PRP) category (ALPE, 2007).

The main Plan Documents that Government has been using since 2002 to realize its objectives of poverty reduction are:

- PRSP—A comprehensive document whose main focus was poverty reduction from 2002-2004
- TNDP—An improvement on the PRSP in terms of scope and coverage of areas of focus (2005)
- FNDP—the new plan document to run from 2006-2010 whose focus is economic growth / wealth creation and poverty reduction

In between these Plan Documents are numerous sectoral plans, e.g., on water and sanitation, health, agriculture, tourism, etc. It is always good practice for a monitor to acquaint himself/herself with official development plans because these provide the areas for tracking.

2.5.2. Picking Relevant Information

- Picking the relevant sections of the information sources, e.g., where do I find information on debt relief in the Yellow Book or Economic Report?
- What are the amounts involved?
- How is the money disbursed?
- By whom?
- On what programmes and activities?
- How do I move from aggregate and national level to micro (local, smaller) level?
- Who has this information at the provincial level?
- At the district level?
- How can I access this information?

2.5.3. Type of information to be collected

- **Quantitative** information is captured in the form of numbers, e.g., number of schools built, number of teachers employed, number of text books delivered, amount of money received, etc. Quantitative information is objective and verifiable

Qualitative information is captured in form of descriptive phrases, e.g., teaching is of poor quality, teachers are always drunk, pupils are lazy, water from the taps

is dirty, etc. Qualitative information is meant to convey ideas, opinions, perspectives, experiences, feelings and insights

- **Sources of Evidence**

Cafod et.al (2006) suggests that it is better to combine evidence from different sources to construct a powerful advocacy message. The sources can be divided into:

a) Primary sources: here you gather first hand information from the field which is not yet analyzed or interpreted. For instance, you can visit a school, a village or community and talk to the people affected by a particular problem and then you compile your information.

b) Secondary sources: the information is already edited, analyzed, or otherwise commented on, e.g., government reports.

2.5.4. Units of Analysis

Do you want to gather information about;

- Individuals?
- Households?
- Organisations?
- Government departments?
- Communities or villages?
- Services?

These are called the units of analysis and you design your monitoring process differently depending on the unit of analysis you decide to investigate or compare

2.5.5. Sifting through Information

There are so many ways of extracting stories from the information that you have gathered from your source. Depending on the levels of capacity and skills, one could employ the following tools of analysis in order to present the information:

- a. Trend analysis
- b. Graphs
- c. Pie charts
- d. Histograms
- e. Bar charts
- f. Frequency tables
- g. Percentages
- h. ratios
- i. Nominal vs. real variables
- j. Descriptive stories but with facts
- k. You could also use pictures/photos, e.g., of a broken down water well, run down school, vandalised market, etc.

2.5.6. Frequency of Monitoring

It is important to know well in advance the number of times you will be carrying out your monitoring activities. Is it monthly, quarterly, bi-annually or annually? This, to a large extent, will depend on the activity being monitored and also the availability of resources at your disposal. For Jubilee-Zambia it is advisable that the organisation starts with two monitoring activities per year and gradually increases the frequency depending on the level of staff and financial capacities.

2.5.7. Frequency of Reporting

This particular activity is closely linked to the frequency of monitoring. You can only report if there is something to report on. However, it is important to keep records of past monitored activities and compare them with the findings of recent findings.

2.6. *Module 6: Use of the information: Advocacy and Lobbying*

2.6.1. Strategic Objective:

To acquaint the participants with the concepts of advocacy and lobbying

- What is advocacy?
- What is lobbying?
- What are the strategies in advocacy and lobbying?
- At the end of the session, participants should understand the concepts of advocacy and lobbying and how to apply them in their work

The information gathered through monitoring and evaluation is meant for advocacy and lobbying within the Jubilee-Zambia network. By advocacy is meant the following:

- Jubilee-Zambia speaking up to draw a community or nation's attention to an important issue, and directing decision makers towards a solution;
- Jubilee-Zambia putting a problem on the agenda, providing a solution to that problem and building support for acting on both the problem and the solution

Figure 3

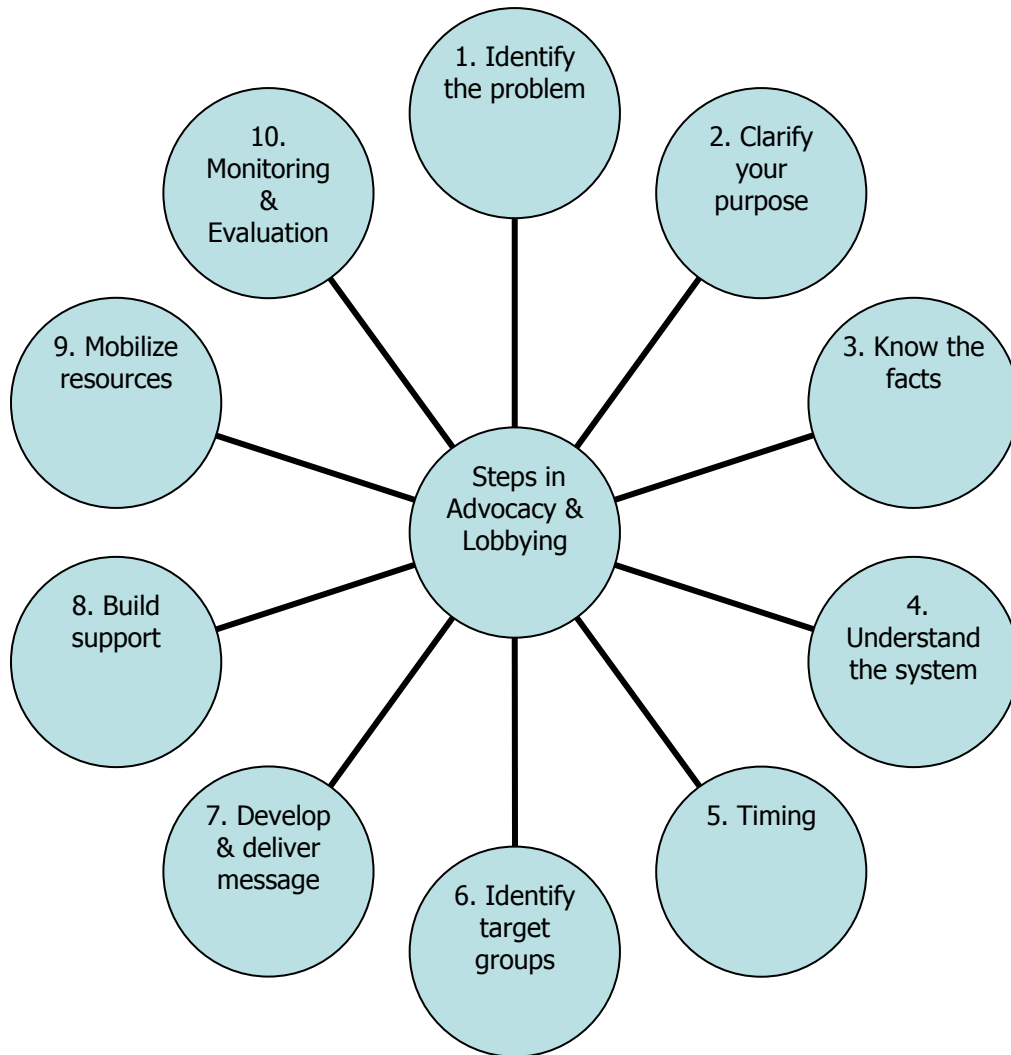


Diagram and some information on advocacy adapted from Gender Advocacy Programme (GAP) Training Handbook (2001) for Women

2.6.2. Identify the Problem

What?

- ✓ What is the situation you would like to change?
- ✓ What do you want to change it to?
- ✓ What is the end result you would like to see?

Who?

- ✓ Whose interests will be represented if the problem is addressed?
- ✓ Who will benefit?
- ✓ Who are the role players?
- ✓ Who has the power and resources?
- ✓

2.6.3. Nature of the Problem

- Is this an individual or community problem?
- Is the problem long-term, medium or short-term?
- Differentiate between the core problem and the effects of the problem (A *Problem Tree Analysis*¹² is critical here)
- Do you have the capacity and resources to take up the issue?

2.6.4. Clarify your Purpose

What are your goals in advocacy? Are these short-term, medium term or long-term advocacy goals?

2.6.5. Know the Facts

Gathering and verifying information is central to advocacy and lobbying. Finding out what the facts are is essential step that is continuous throughout your campaign. Avoid hearsay no matter how convincing it may appear to you as an advocacy activist. When gathering information you must ensure that the information is:

- Relevant
- Accurate
- Specific
- Up to date
- Conclusive
- Convincing
- Be aware of biases

2.6.6. Understand the System

To be effective in your monitoring and overall campaign, it is important to know:

- How the government works
- Which government structures are responsible for what
- Who are the people involved and if possible their names and positions
- How decisions are made and who can influence a decision
- How policy and legislation are formulated
- When decisions are made or policy/legislation is formulated
- Who writes, edits and accepts/rejects policy and legislation
- What formal opportunities for engagement/participation exist
- How to create opportunities to influence a decision, policy or legislation

2.6.7. Timing

Is the time favourable to put the issue on the agenda or in the public domain? This is critical and will determine whether or not you are going to succeed in your advocacy campaign

2.6.8. Know Your Target Audience

Important to know:

¹² A Problem Tree analysis is a strategy that literally allows you to draw a tree and work with its roots, stem and branches in order to gain a deeper understanding of a problem or situation by identifying its causes and effects

-
- Your target audience is literate
 - Do they listen to radio/read the newspaper or watch Television?
 - What is their knowledge about the issue?
 - What are their opinions, beliefs and attitudes?
 - What are the issues your audience might care about which may be unrelated to your issue?

2.6.9. Target Audiences

- Politicians
- Trade Unions
- Community groups
- Traditional leaders
- Other NGOs, FBOs, CBOs,
- Professionals
- Political parties
- Media
- Academic institutions
- Government officials and policymakers
- Women's and youth organisations

2.6.10. Develop and Deliver the Message

Developing the Message

- Short and simple
- Use words and images that target audience is familiar with
- Give important points first
- Give issue a human and local face
- Emphasize the positive aspects and value of what you are doing

2.6.11. What is the Message?

Write a brief and persuasive statement about your advocacy goal that captures what you want to achieve, why and how and what actions you would like the audience to take

2.6.12. Methods of communicating

- Letters
- Meetings
- Submissions
- Radio interviews
- Press releases (newspapers, magazine, bulletins, etc)
- Television

2.6.13. Advocacy Strategies

Mass Media

- Radio
- Television
- Newspaper
- Newsletter

Network

- Meeting
- Reference Group
- Rally
- Seminar

-
- Pamphlet
 - Poster

E-mail
Research
Picketing

2.6.14. Build and Maintain Support

You must always work with partners in order to build trust and ownership of the campaign. Jubilee-Zambia must strive to provide leadership by staying focused and accountable to the general membership. Jubilee-Zambia must also share victories and disappointments with the partners.

3. Lobbying

In a broad sense lobbying is persuading someone with more decision making power than you, in a particular situation, to take a course of action that you support.¹³ It is basically an attempt to influence policymakers to design policy according to your needs and desires. Why should we lobby? Because we believe that lobbying will get us and the people we represent what we want. You should lobby:

- When you believe your point of view is correct
- When you believe that the elected official is not as well informed as you on a particular issue
- When you believe that if the right decision is made, both you and the community will benefit

Politicians, leaders and government in general expect to be lobbied as they were elected to represent you and your community. It keeps them up-to-date with what their constituents' views are on issues...it keeps them in touch with reality.

3.1. When Should I Lobby?

- ✓ When the issue is controversial and timely
- ✓ When opposing views exist
- ✓ When the decision/outcome is very important to you, your group and the community
- ✓ When you know facts and likely outcomes about the issues are unknown or being ignored by the elected official(s)
- ✓ When you believe that if your views were known it would have a significant effect on decisions being made

3.2. Types of Lobbying

- 1) Direct lobbying**—you approach an elected official or government personally, usually in a meeting, where you present your views. Examples of this could be meetings, telephone calls, emails, letters, etc.
- 2) Indirect Lobbying**—you work with other support groups, allies or influential people to put forward your views. This can be done either directly to your politician or in some other public forum or community action. Examples of this are enlisting the mass media through planting

¹³ <http://www.bcgeu.ca/bbpdf/lobbying.pdf>

stories, advertisements, radio phone-in programmes, letters to the editors, press releases, rallies, etc.

4. Overall Evaluation of the Tracking System

Monitoring is extremely important and needed to verify step by step the progress of the programmes/activities that Government or any agency has been implementing. Jubilee-Zambia should have inbuilt processes to verify whether or not activities are being implemented as planned. The idea is to ensure accountability and to detect any problems and/or constraints in order to provide local feedback to the overall programme and to support it for promoting better planning through careful selection of alternatives for future action. For this purpose, indicators are at the different levels of monitoring namely at input, output, outcome and impact stages are very important.

As part of the on-going process within Jubilee-Zambia's tracking system an evaluation of outcomes and impacts is needed to document periodically whether or not defined strategies and implemented activities lead to expected results in terms of:

Outcomes: e.g. levels of information and material usage from Jubilee-Zambia by other others, improved and quality policy debates in the districts, provinces and at the national level, change in the levels of knowledge, attitudes, and behaviour at government and community levels or in the performance of key components of advocacy work by Jubilee-Zambia network members and partners. Jubilee-Zambia should also monitor increased recognition of and invitations by policymakers to participate in national policy debates and meetings, etc. By so doing Jubilee-Zambia will be promoting legitimacy and wide ownership of national policies and programmes.

Impacts: the assessment of impact e.g. the measure of the desired change in terms of efficient and effective use of debt resources in Zambia, reduction of poverty levels in the country, the incorporation of key Jubilee-Zambia messages and interventions in national policies, etc. Through its interventions, Jubilee-Zambia should strive to see more and more development indicators such the human development indices (HDIs)--access to healthcare, education, life expectancy, etc improving in the country. However, by virtue of having many other NGOs working on expenditure tracking in Zambia it is important to be aware that positive changes in the living standards of the poor can not solely be attributed to Jubilee-Zambia's interventions alone. It is also important to bear in mind that impact indicators and collection of data needed for their calculation, is by far the most difficult step in the evaluation process.

5. Challenges of Monitoring and Evaluation

Generally, it has been observed that measuring the impacts of monitoring and evaluation programmes is difficult because of the question of attribution, how do we know for certain that our actions lead to the desired changes? It is also difficult to establish impact within the time scale of projects and programmes being monitored. Lack of strong analysis of project or programme activities especially at community level is another challenge that tends to impact on M & E systems. There are also many other actors and organisations doing similar kind of work, and so how does Jubilee-Zambia measure its own success or failure in debt tracking and overall monitoring? In addition M & E is time consuming and costly, and the findings are seldom used (SADC-CNGO, 2007).

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