

**EFFECTIVENESS OF THE MEDIA IN LUSAKA AS A TOOL FOR THE
DISSEMINATION OF ECONOMIC INFORMATION FOR POVERTY
REDUCTION**

***A CASE STUDY OF THE ZAMBIA NATIONAL BROADCASTING CORPORATION
(ZNBC)***

By

MARVIN MWAPE ILUNGA

A dissertation submitted to the University of Zambia in partial fulfilment of the
requirements for the degree of Master of Mass Communication

THE UNIVERSITY OF ZAMBIA

Lusaka

NOVEMBER 2013

DECLARATION

I, Marvin Ilunga, declare that this dissertation:

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APPROVAL

This dissertation of Marvin Ilunga is approved as fulfilling the partial requirements for the award of the degree of Master of Mass Communication by the University of Zambia.

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DEDICATION

To my dear wife, Janet Muyawala Ilunga, and children: Kazembe, Chalwe, Mulenga and Chappa.

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This study will not have been done without the encouragement and support of family members, led by my dear wife - Janet, and children; Kazembe; Chalwe; Mulenga; and Chappa. They were my motivation for doing this research. It has been a way to show them that possibilities exist even in midst of work, family and school chores. Their support during the research was just awesome.

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ABSTRACT

This study was aimed at determining the effectiveness of the media in Lusaka, Zambia as a tool for the dissemination of Economic information for poverty reduction using ZNBC Radio II and the main television channel as a reference point. The study employed both quantitative and qualitative research methods such as use of quantitative questionnaires, In-depth interviews and focus group discussions. The research took lessons from other sources with the hope of making a difference in the lives of Zambians, especially the poor and vulnerable, by availing them Economic information and education that would improve their knowledge, skills and attitudes. This would enable them to develop behaviour which is critical in making selective engagement with financial products, thereby assisting them to get the required knowledge to better their living standards.

The majority of people on the African continent, and Zambia in particular, do not use formal financial services. At the time of this study, available statistics showed that only 37 Percent of the Zambian population has access to financial products, formal or informal. This lack of access to financial products is both a symptom and a major cause of poverty since the low income populations are not able to benefit from the savings vehicles, transaction functionality, risk management tools, and various wealth-building options offered by supervised financial institutions, thereby perpetuating financial problems.

The study found that ZNBC was a major source of Economic information in Zambia. In response to a question on their source for Economic or financial information, 35 people

representing 28.2 percent of respondents indicated that ZNBC radio and television channels provided them the most Economic information. This was the biggest source of financial information followed by *The Post* newspaper at 13.7 percent of respondents. However, the study further indicated that poor programming and lack of economic or financial reporting qualifications among journalists at ZNBC were hindrances to effective economic or financial communication. The study concluded that improved programming, like introduction of edutainment also known as financial education through drama by ZNBC could interest its audience in economic or financial education programmes, which would ultimately assist them access financial products to improve their livelihood. Recruitment of communicators who were trained economists was also recommended as a way to improve economic or financial coverage by the national broadcaster.

ACRONYMS

ATM- Automated Teller Machine

BOZ - Bank of Zambia

FEF - Financial Education Fund

FGD - Focus Group Discussion

CABC - Central African Broadcasting Corporation

FOI - Freedom of Information

FSDP - Financial Sector Development Plan

GDP - Gross Domestic Product

IMF - International Monetary Fund

MISA - Media Institute of Southern Africa

NAC - National Aids Council

NBFIs - Non-Bank Financial Institutions

OECD - Organisation for Economic Co-operation and Development

PRSPs - Poverty Reduction Strategy Papers

PSDRP - Private Sector Development Reform Programme

RAMS - Ratio Audience Measurement Share

SES - Social Economic Status

SAIA -South African Insurance Association

SPSS - Statistical Package for the Social Sciences

TOZ - Times of Zambia

UNISA - University of South Africa

UNZA - University of Zambia

ZANACO - Zambia National Commercial Bank

ZDM - Zambia Daily Mail

ZIMA - Zambia Independent Media Association

ZNBC - Zambia National Broadcasting Corporation

WORKING DEFINITIONS

Economic information (indicators) - This is statistical data meant to inform the user on general trends in the economy and can include a broad range of variables like exchange, interest and inflation rates. This is general information that could be used to describe the status of an economy. Another example of economic information is Gross Domestic Product or GDP (Investorwords: 2012).

Financial Education - Financial knowledge that aims to inculcate individuals with skills necessary to create household budgets, initiate savings plans, and make strategic investment decisions. Financial education can also be defined as “the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being, (OECD: 2005).

Financial Fitness - The ability to make informed judgements and to take effective actions regarding the current and future use of money (Zanaco: 2011). It relates to personal finance. Even an economist might be lacking financial fitness.

Financial Inclusion or Usage of Financial Products - The concept “financial inclusion” considers that part of the adult population that uses any kind of financial service, formal

or informal. The term used for this part of the population, is “financially served” or “financially included” (FinScope: 2009).

Media – A collection of communication technologies that are different but often competing such as newspapers, television, film, radio and the internet which are used for mass communications (McQuail: 1994).

Banks - All commercial banks in Zambia licensed to carry out banking business under the Banking and Financial Services Act (1994). At the time of writing, there were 19 operating commercial banks in Zambia.

Non-Bank Financial Institutions - All financial institutions in Zambia which were, as of the time of study in 2012, not commercial banks licensed to carry out business under the Banking and Financial Services Act (1994). These included the following sub sectors; bureau, leasing and microfinance.

Media (as a tool) – A specialised tool used to carry out mass communication, or dissemination of information on a broad basis to a heterogeneous audience in a wide area. For purposes of this study, these tools will include; newspapers, radio, and television (McQuail: 1994).

APPENDICES

Appendix A:	Questionnaire
Appendix B:	Interview guide
Appendix C:	Interviewees
Appendix D:	ZNBC Programme Schedules for the main TV Channel
Appendix E:	ZNBC TV Main News cue sheets

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CHAPTER ONE

INTRODUCTION

1.1 General

The media affect us in many ways; as a major socialising influence; a carrier of culture; a source of information; education and entertainment; an important factor in political communication and participatory democracy; and a communicator of ideological values and norms, attitudes and beliefs (Stadler: 2002). In considering the statement that the media is a source of information, it is a workable assumption that a reliable channel of communication is needed in order to have a financially literate population. A financially literate population is likely to make financial choices that would improve living standards. Many ways, such as print, electronic, internet or face-to-face communication, can be used to disseminate Economic information for poverty reduction but it is necessary to gauge their effectiveness. As such, this research was an investigation to determine the effectiveness of the media in Lusaka, Zambia as a tool for the dissemination of Economic or financial information for poverty reduction, using Zambia National Broadcasting Corporation (ZNBC) Radio II and the main television channel (TV I) as case studies. The two channels were selected because of their national character. ZNBC Radio II and TV I have a wider coverage than their competing channels such as radio I (that is broken up into seven languages/or regions in Zambia), TV II (that is still being rolled out) and Muvi TV which only reaches one province in Zambia on a non-paying satellite basis.

As Stadler indicates, it is possible that the media can have an effect on the transmission of Economic information from authorities such as financial institutions to those who need the information to help them make reliable decisions on money matters.

In the recent past, studies have been undertaken in Zambia under the auspices of the Financial Sector Development Plan (FSDP), a government initiative aimed at broadening financial inclusion and to gauge how much access Zambians have to financial products, among other goals.

From the many studies, done internationally and locally, one outcome has been common, that financial education or literacy can help to inculcate individuals with the financial knowledge necessary to create household budgets, initiate savings plans and make strategic investment decisions to better their well-being (Cohen and Sabstad: 2003).

From a broad look of some research findings and recommendations, the need for the transmission of Economic information for the attainment of reduced poverty levels need not be over emphasised. Focus, however, must be on how effectively the communication has been done, or should be done, especially by the ZNBC Radio II and the main television channel.

Only when an effective communication method and channel of financial education is identified can the use of Economic information act as a tool to reduce poverty. However, it must be noted that Economic information is different from financial education.

For example, a programme that carries Economic information will just inform the user about issues like exchange and interest rates while a financially educated/literate person will know when and how to make savings and investment.

ZNBC will therefore have to balance between programming that has Economic information and that which leads to financial education or literacy.

1.2 Background

1.2.1 Zambia's Socio-Economic landscape

Zambia is a landlocked country in Africa, south of the Sahara, sharing boundaries with eight countries namely; Malawi, Mozambique, Zimbabwe, Botswana, Namibia, Angola, Democratic Republic of Congo, and Tanzania. It has a total surface area of 752,614 square kilometres. It lies between latitudes 8 and 18 degrees south and longitudes 22 and 34 degrees east.

Zambia gained independence from Britain on 24 October 1964. The country has experienced three major phases of Governance since its independence: the multiparty system from 1964 to 1972; one party system from 1972 to 1991; and (reverted to) the multiparty system from 1991 to the time this study was being done in 2012.

In the year 2012, Zambia had a population of about 13 million people and a growth rate of 2.3 percent per annum which made it difficult for Zambia's per capita income to increase proportionately (CSO: 2011).

Zambia's population was relatively young (53.5 percent of the population was aged under 18 years) and fairly divided along gender lines (49 percent were male and 51 percent female).

On average, the country's rate of economic growth could not support rapid population growth coupled with the strain which HIV and AIDS-related issues (i.e. rising medical costs, street children, and decline in worker productivity) placed on government resources. The physical, psychological and devastating effects of the HIV and AIDS epidemic resulted in poor economic productivity in some cases in and great suffering to some people in Zambia (Chirambo: 2008).

Zambia's economy could be summarised in a single word: copper. This resource still provides over 80 percent of export revenues. However, in the second half of the 1970s, prices of copper took a downturn and production declined. Copper production later picked up from about 2005 onwards. This resulted in the industry starting to receive the needed large amounts of money to purchase new equipment for the aging mines and to upgrade the country's mining infrastructure.

For the first time since 1989 Zambia's economic growth reached the six to seven percent mark (in 2007) but still needed to reduce poverty (that had risen to over 80 percent) significantly. During the same period, copper output had been increasing steadily due to higher copper prices and the opening of new mines. The maize harvest was good in 2005, helping boost Gross Domestic Product (GDP) and agricultural exports. (BOZ: 2008).

The country's major economic challenges included finding ways to broaden the economy and to reduce its huge foreign debt. Political problems in neighbouring countries also affected Zambia's economy. With no outlet to the sea, Zambia depended on other nations for access to ports and, as such, any disruption in surrounding countries threatened Zambia's ability to export its goods.

Zambia is one of the most urbanised countries in sub-Saharan Africa, with 44 percent of the population concentrated in a few urban areas along the major transport corridors, while rural areas are sparsely populated. Unemployment and under-employment are serious problems in the urban areas, while the majority of Zambians in rural areas depend on subsistence farming (Hampway and Mweemba: 2010).

1.2.2 Poverty levels

It was a known statistic that up to mid-2012, in this first decade of the 21st century, more than 1 billion people were subsisting on less than US \$1 per day, and more than 800 million people were suffering from hunger, and, according to the Breton Woods institutions, the International Monetary Fund (IMF) and the World Bank in particular, these people lived in poverty, (Sebstad: 2003).

In Zambia, the Living Conditions and Monetary Survey (LCMS) of 2004, reported that as much as 68 percent of the population fell below the national poverty line, earning less than K111,747.00 (K111.75 in the rebased currency) per

month (or about US \$22 per month). The report further stated that poverty in rural areas was even higher, at 78 percent, in 2004, (IMF: 2007).

A research tool that is part of the government's commitment to expanding financial inclusion in Zambia and public financial institutions with valuable market information to improve service delivery and pursue greater outreach is the FinScope study. The study showed that 29 percent of adults said their households had gone without a cash income often, or always for the 12 months up to 2009 when the second FinScope study was done (the first one was done in 2005). Other data on the frequency and certainty of incomes show that only 28 percent of farmers received an income every month of the year while salaried workers had the most predictable income, with over 90 percent receiving income monthly (FinScope: 2009).

Most adults, be they rural or urban, earned their income on an irregular, inconsistent basis. This was explained by the fact that most people either earn their livelihood in small-scale agriculture, or were micro-entrepreneurs whose business income may be unpredictable. Even those adults who had formal or regular jobs tended to receive their income, and made transactions, in cash, rather than making use of a bank account.

Despite a four percent decline in overall poverty over the 2004 - 2006 period, 64 percent of the population (approximately 7.5 million Zambians) remained below the national poverty line in 2006 and many income earners had low incomes: two

million adults had a personal income of less than K300,000.00 (K300.00 in the rebased currency) per month (CSO: 2010).

In Zambia, at the time of the study, the most common source of income was farming with over 40 percent of the adult population or 2.7 million adults receiving income from this source. After farming, income from self-employment (1million) was the next most common source of income, followed by income from a member of the household or cash given to a household or family member to keep safe (0.9 million (FinScope: 2009).

In terms of formal employment, 383,000 people received an income from a company. The government was a large employer, with 235,000 individuals receiving an income from the state. In rural areas, the majority (55 percent) of formal employment was provided by the state and financial activity was driven by farming activities, whereas in urban areas self-employment (running a business) and money received from a member of the household featured more prominently (FinScope: 2009).

1.2.3 Financial Inclusion

The FinScope study indicated that Zambia's financial inclusion data showed that the urban population was better informed than the rural population. Financial product usage in Zambia could be summarised as; formal; partly informal; and non-formal. The broken down categories were mutually exclusive segments that reflect financial products usage patterns, distinguishing those who are banked,

those who are not banked but were making use of other products provided by formal financial service providers (such as banks, non-bank financial institutions, microfinance, pensions and insurance, and securities firms), those who made use of informal financial mechanisms such as rotating savings clubs (known as *Ichilimba* in the local language - Bemba) and unregulated lenders or Shylocks also known as *Kaloba* (in the local language - Bemba).

FinScope data pointed to low levels of financial inclusion for adults in Zambia noting that 62.7 percent of the adult population was financially excluded in 2009. The study showed that financial inclusion in Zambia was broken down as follows; adults who had bank accounts in 2009 were 13.9 percent; a further 9.3 percent were served by non-bank financial institutions. This brought the formally served market (banks and non-bank financial institutions) to 23.2 percent of adults; a further 14.1 percent only used informal financial services rotating savings clubs and unregulated money lenders or shylocks. This totalled up to 37.3 percent of Zambians who are financially included (FinScope: 2009).

Another notable detail from FinScope study was that 40 percent of the adult population in Zambia had not completed their primary education and more than half of the population (56.6 percent) only had a primary education or less. A further eight percent had no formal education at all. These low education levels were significant in general, as there was a direct correlation between education levels and financial inclusion.

1.2.4 Media and poverty reduction

Studies in communication have revealed that there is a relationship between being financially informed and poverty reduction. For instance, Stadler notes the different roles the mass media play in positive social change, particularly with respect to education and the reduction of poverty (Stadler: 2002).

Stadler says in addressing issues pertaining to vulnerable areas of the community, education and gender are most crucial while disability and high incidences of HIV and AIDS, the popular media, new media technologies, and entertainment education initiatives can make a significant impact. The strengths and limitations of media initiatives such as youth education through radio, public information campaigns, and educational drama were considered in light of the implications of media policy and effective communication.

One way of assisting poverty reduction, which naturally affects the poorly informed, is by transmitting many research findings and tips on how to manage their financial matters. The question is: How effective is the Zambian mass media in carrying out this task of informing the poor?

The mass media in Zambia has been used to disseminate various messages meant to improve the lives of citizens. Subjects that have been tackled using the media are varied with some being; eradication of polio, malaria control and HIV and AIDS prevention. Measurable success had been scored in most of the campaigns with the HIV and AIDS prevalence rates being reduced drastically moving from

15.6 percent in 2007 to 14.3 percent in 2008 (NAC: 2008). The question is, can this effort be replicated in the Economic information realm?

1.3 Statement of the problem

It is possible that the media can have an effect on the intermediation of financial resources. Economic information is not readily available to be used by the poor to improve their lot. In many cases communication of Economic information is not effective for the majority of the population in the country as shown in the findings of a FinScope study that stated that only about 23 percent of the Zambian population had formal access to financial services and of these only 14 percent had bank accounts (FinScope: 2009). The study also found that there was a correlation between having financial education or information and the use of the financial products or services, hence the non-access to financial services is highest in rural areas which also struggle with access to information.

A specialist in financial education has established why it is important for people to be financially educated or literate. Shaun Mundy says people who lack financial literacy are less likely to use formal financial products – i.e. they are more likely to be financially excluded, noting that many people are not saving enough - or are not saving at all and consequences of not being insured, or being under-insured, can be devastating. Other reasons for the need for financial literacy were; the increasing range and complexity of financial products - which give rise to risks which people may not understand and that

there have been a number of fraudulent “get rich quick” investment schemes – noting that people who lacked financial literacy were more likely to be cheated out of their money through such products. In the case of Zambia, pyramid schemes (in which people are lured into joining savings clubs with the promise of hefty returns or interest by dubious persons or institutions) have led many people into being defrauded. Additionally, borrowing money from ‘Shylocks’ (or *Aba Kaloba* as this cadre is commonly known in the local language - Bemba) - a scheme in which interest rates are unregulated and often leads to disastrous results on the part of borrowers. When individuals fail to pay back, their property which was pledged as collateral is grabbed. In some cases houses have been lost in such transactions as title deeds may have been handed over as collateral for paltry amounts that grow exponentially if not repaid promptly.

Indeed, while Economic or financial information could be used by the poor to improve their lot by learning to avoid risky schemes, in many cases such data is not effectively communicated. This is supported by the current status where rural areas, with poor communication structures, continue to host the biggest number of people that are financially excluded, or lacking access to formal financial products. It therefore remains to be determined whether communication models, including newspapers, radio and television, have had the desired effect in meeting the task of informing the citizenry, especially the poor. In Zambia, like in many other developing countries, newspapers, radio, and television have problems that include poor distribution, limited coverage area, and low skills levels of media personnel, and low operational budgets that hinder effective dissemination of information, including that of a financial nature.

Another difficulty is that, as of 2012, no credible research project had been completed to prove the impact of financial education through radio projects other than some anecdotal evidence (FEF: 2003).

1.4 Rationale of the study

It was expected that findings of the study would:

- Highlight barriers that impeded the effective dissemination of Economic information for poverty reduction;
- Provide methods of dissemination of Economic information that would assist potential users of financial products and services in making informed decisions that would improve their livelihoods; and,
- Assist with increasing the body of knowledge in the realm of effective communication of Economic information that can be used by the wider population.

Many ways can be used to disseminate Economic information for poverty reduction but it is necessary to gauge their effectiveness. Effective dissemination of Economic information can assist potential users of financial products to make better decisions to improve their livelihood, especially the vulnerable and/or the poor.

As a skilled advertiser would do, most concentration of advertising campaigns would be carried in what was assumed to be the most effective communication channel. In similar fashion, a skilled communicator of Economic information must know the advantages and disadvantages of one communication channel or model over the other, in this case, is it

the newspaper, radio or television; or what combination will work best. It is also possible that if a particular medium or model is not effective, the communicator of Economic information for poverty reduction will look at other means to disseminate information. With an effective communication method identified, the use of Economic information as a tool to reduce poverty will be identified and balanced economic development in the country will be more assured.

1.5 General objective

To determine the effectiveness of the media in Lusaka, Zambia as a tool for the dissemination of Economic information for poverty reduction using ZNBC Radio II and the main television channel as case studies.

1.6 Specific objectives

The research study sought to achieve the objectives which follow:

- 1.6.1** Explore the characteristics and content of the ZNBC Radio II and the main television channel
- 1.6.2** Find out the competence of the ZNBC Radio II and the main television channel journalists who communicate Economic information.
- 1.6.3** Develop an audience profile of listeners and viewers of the ZNBC Radio II and the main television channel in respect of Economic information.
- 1.6.4** Describe the information targets' levels in terms of financial education and/source(s) of Economic information of the media, in particular the ZNBC Radio II and the main television channel.

CHAPTER TWO

THE MEDIA IN ZAMBIA

2.0 Introduction

This chapter looks at the scope of media organisations and gives a historical perspective of the media in Zambia. It also looks at the background of ZNBC, the media institution under study.

2.1 Politics and the media in Zambia

Media refers collectively to all media technologies, including the Internet, television, newspaper, and radio, which are used for mass communication, and to the organisations which control these technologies, (Potter, 1975).

The media does not exist in isolation but is part of a wider society. This means that the factors that have influence in society do not spare the media. These are the political, economic and the social institutions and sectors.

Prior to the change of the political system from one party-state (1972 – 1991) to multiparty politics, Zambia's media was largely state-owned with the management teams in such media being appointed by the ruling United National Independence Party (UNIP) and its government. However, the re-birth of multiparty democracy also brought back diversity in the media. The manifesto of the new ruling party, the Movement for Multiparty Democracy (MMD) did make specific reference to the role of the mass media and also affirmed its importance

in the new political setting. The MMD manifesto did recognise the vital role that journalists played in promoting democracy and development, (Chirwa: 1997).

2.2 Newspapers in Zambia

Zambia had, at the time of the research, three major daily newspapers. On the one hand were the state-owned *Zambia Daily Mail* (together with the *Sunday Mail*) and *Times of Zambia* (together with the *Sunday Times*) and, on the other hand, the privately owned, *The Post* newspaper. For the major newspapers, reliable circulation figures were hard to confirm especially that the three main newspapers no longer subscribed to the internationally recognised Audit Bureau of Circulation (ABC) that kept track of newspaper circulation figures. Each paper had also taken advantage of the new internet technology by publishing online editions. Some other newspapers then in existence included; *Guardian Weekly*, *The Nation*, *New Vision* and other weekly, bi-weekly and monthly newspapers. Some of these papers also had online editions. The emergence of the ‘New Media’ or online publications like the *Watchdog*, *Lusaka Times* and *Tumfweko* had also provided another source of information.

2.3 The Zambia Daily Mail

The *Zambia Daily Mail* was launched in 1960, under the name ‘African Mail’. In 1962, its name was changed to ‘Central African Mail’. This weekly paper was popular among blacks in the early 1960s because it published stories that were critical of the federal government, the colonial government and authorities in Northern and Southern Rhodesia. The paper was co-owned by David Astor, then

editor of the *Sunday Observer* in London and Alexander Scott, a former Scottish doctor and Richard Hall, (Makungu: 2004).

In 1965, the new UNIP government bought the *Central African Mail*. Two years later, it had become a semi-weekly called the *Zambia Mail*. In 1970, the *Zambia Mail* became the *Zambia Daily Mail*, a state-owned daily. Its main rival was the *Times of Zambia*, founded in 1962 by a South African named Hans Heinrich, (Merill: 1991).

2.4 The *Times of Zambia*

At the height of the Second World War in 1942, two miners E.C. Wykerd and E.B. Holvemier launched the *Copperbelt Times*, a fortnightly catering for the settler community. This paper was later bought by Roy Welensky in 1944, who was later to become Prime Minister of Northern Rhodesia (later called Zambia). Welensky later renamed the paper *Northern News*, the forerunner of the present day *Times of Zambia*, (Chirambo: 2011). After changing hands several times, the paper was sold to a British firm called London and Rhodesia Mining (Lonrho), which owned other newspapers in the region. Meanwhile, the Argus Company, another owner of newspapers in Central and Southern Africa later took ownership of the *Northern News*, (Kasoma: 1997).

When Argus chose to leave Zambia to concentrate on its South African business interests, it sold the *Northern News* to Lonrho. Richard Hall then became editor of

the *Daily Times of Zambia*. He trained African editors and reporters to take over from him. In 1975, Kaunda's government took over the *Times of Zambia* and relocated its main offices from Ndola to Lusaka.

2.5 *The Post* Newspaper

By October 1991, not less than 25 newspapers and three magazines had been registered in Zambia. Of these, the most notable was the *Weekly Post* which is now *The Post* newspaper. The Post (together with the Sunday Post) became fully operational as a daily newspaper on 26th July 1991 with the motto, "The paper that digs deeper."

This paper was critical of the new government of President Frederick Chiluba and most of its reporters including the managing editor were arrested on several occasions by the state for various charges including the very serious one of espionage, (Kasoma: 1997).

At the time of writing, *The Post* was still a leading newspaper and had been very instrumental in reporting financial education matters in its weekend editions. *The Post* had been used to publish a Column on Financial Fitness under the sponsorship of the Zambia National Commercial Bank (Handia: 2010).

2.6 Zambia News and Information Services (ZANIS)

The Zambia News and Information Services (ZANIS) which is the public relations arm of the government, formerly known as two separate entities: Zambia

Information Service (ZIS) and Zambia News Agency (ZANA), had the mandate to gather and distribute news within and outside Zambia. It is the only official news agency in Zambia and had bureaus in most districts of the country. It worked in collaboration with the Pan African News Agency (PANA), which collected and re-distributed news from other African countries (Kasoma: 1997).

ZANIS is a department of the Ministry of Information and Broadcasting Services.

ZANIS came into being in 2005 following the merger of the ZANA and ZIS, as part of the restructuring exercise of the Zambian Public Service.

ZANIS carried stories of development activities taking place around the country. It serviced the Zambian media as subscribers and filled in the gap left by the commercially inclined and urban concentrated media.

ZANIS was the only government media organisation producing the widest possible professional news coverage through journalists stationed in provincial and district offices. The majority of these offices were in rural Zambia where 70 percent of the country's population is concentrated.

The headquarters of the agency is in Lusaka while provincial offices are in Kabwe (Central Province), Ndola (Copperbelt Province), and Mansa (Luapula Province), Kasama (Northern Province), Mpika (Muchinga Province) Chipata (Eastern Province), Livingstone (Southern Province), Mongu (Western Province) and

Solwezi (North-Western Province). With modern information communication technology, ZANIS is a media-mix producer of news text, photographs, radio and TV footage, and video documentaries. ZANIS also provides public address systems for media or information campaigns.

2.7 Broadcasting in Zambia

The earliest form of broadcasting in Zambia can be traced back to 1941 when Harry Franklin, Director of Information in the British Colonial administration began to dabble in limited broadcasting as a hobby. His efforts resulted in a rudimentary radio station being set up in Lusaka, which broadcast for one hour, three times a week to Africans and once a week to Europeans, (Chirwa: 2010).

In 1949, the colonial government began to transmit radio programmes in English and initially four of what are regarded as the seven Zambian local broadcast languages: Bemba, Nyanja, Lozi, and Tonga (services in the other three languages: Kaonde, Lunda and Luvale were only added in 1967). The Central African Broadcasting Services (CABS) was established in 1950 covering Northern Rhodesia and Nyasaland. The service was extended to cover Southern Rhodesia and renamed the Federal Broadcasting of Rhodesia and Nyasaland in 1957.

In January 1964 – with the break-up of the Federation – the name changed to Northern Rhodesia Broadcasting Corporation. After independence in 1964 the

broadcaster became the Zambia Broadcasting Corporation, then Zambia Broadcasting Services (from 1966) and finally, from 1987, to be called the Zambia National Broadcasting Corporation, (Chirwa: 2010).

It should be noted, as earlier stated, that it was not until World War II that Northern Rhodesia acquired a radio service. In 1941 the government's Information Department installed a 300 watt transmitter in Lusaka, the capital. This station was built for the purpose of disseminating war related information. From the outset, the Lusaka station addressed programmes to Africans in their own languages, becoming the pioneer in the field of vernacular broadcasting. In 1945 Harry Franklin, Lusaka's far sighted Information Officer, proposed that Radio Lusaka concentrate on developing programming for Africans, (Kasoma: 1986).

Since Northern Rhodesia could not afford such a specialised service on its own, the administrations of Southern Rhodesia and Nyasaland were persuaded to share in the operating costs, while the British Government agreed to provide capital funds. Thus, the Central African Broadcasting Station came into being. Among the by-products of this effort was the world's most extensive collection of ethnic African music.

Franklin tried for three years in the late 1940s to persuade British manufacturers that a potential mass market existed among Africans for a very simple inexpensive battery operated short wave receiver. One must bear in mind that this was before

the days of transistors. He finally persuaded a battery company to invest in the research and development of the idea.

One of the early models was mounted experimentally in a 9-inch diameter aluminium housing originally intended as a saucepan. Thus was born in 1949 the famous - Saucepan Special, a 4-tube adapted short wave receiver, which succeeded even beyond Franklin's expectations. Within the first three months, 1,500 of the Saucepan Specials had been sold, and in the next few years, 50,000 sets were imported, (Ibid).

2.4.1 Zambia National Broadcasting Corporation

In 1953, the Federation was created, and in 1958 a new broadcasting organisation, the Federal Broadcasting Corporation of Rhodesia and Nyasaland was founded, with headquarters in Salisbury, Southern Rhodesia (now Harare, Zimbabwe). Lusaka continued to use African languages as well as English, but the spirit which had animated the original station had long since been drowned by the rising tide of animosity between the races.

Eventually in 1964, Northern Rhodesia broke away from the Federation and became Zambia. The station in Lusaka was then known as the Zambia Broadcasting Corporation until 1966, when it changed to Zambia Broadcasting Services (ZBS). This was again changed in April 1988 to the

Zambia National Broadcasting Corporation (ZNBC) under the then Ministry of Information and Broadcasting Services.

ZNBC used to have an External Service called Radio Zambia International or Radio III, which beamed to Southern Africa over a 50 kw transmitter in English and various African languages. Much of the programming was anti-apartheid material produced by nationalist political groups for liberation purposes.

ZNBC was the sole broadcaster in Zambia until the early 1990's when the broadcast policies were changed to allow independent actors in the sector. It ran a television service and two radio networks, Radio I and II with the latter covering the remotest parts of the country. This is yielding fruits though the pace of implementation seems slow, (Kasoma: 1986).

ZNBC television and Radio II reach to the remotest parts of the country has improved tremendously in the recent past and there are been plans by the government to connect all districts to the transmission network.

Like other public media, political influence did not spare ZNBC. It had always been seen to report news more from the government and ruling party's perspective. Opposition views were almost absent from ZNBC radio and television news. This had been the trend during Kaunda's UNIP regime (up to 1991) that continued during the MMD's Frederick Chiluba,

Levy Mwanawasa and Rupiah Banda regimes (up to 2011). In the new Patriotic Front government of under Michael Sata (from 2011 to date), there was a marked increase in the coverage of the opposition parties in the main news media.

The MMD that came to power in 1991 on a free market platform quickly liberalised and deregulated the airwaves by enacting the ZNBC (Licensing) Regulations Act (1983), the Telecommunications Act (1994) and the Radio Communications Act (1994). As a result, in the mid-1990s, three privately owned radio stations went on air and another thirty private, community and religious stations started operating over the next decade, (Chirwa: 2010).

These developments did not translate into complete liberalisation of the airwaves as the government still maintained a grip on the media. For example, the MMD government even under the late President Levy Mwanawasa (2001-2008) continued to cling on to the public run media.

Probably, it realised as Birkinshaw cited in Makungu (2004) argued,

Information is inherently a feature of power. So too is its control, use and regulation. Government is the organisation of information for the use, effective or otherwise, of power in public interest. Take away a government's preserve of information and its preserve of when and what to release, then you take away a fundamental

bulwark [safeguard] of its power. This may be desirable or it may not, (Makungu: 2004).

The ZNBC was not an exception as the MMD government continued exerting pressure on it despite conceding to have a ZNBC Amendment Act which should, among other things, have given more autonomy to the corporation. This Act was meant to free the corporation from government control in using the channel as its mouthpiece right through to the end of Chiluba's term as President and beyond.

However, it should be noted that in the initial stages of Michael Sata's Patriotic Front (PF) government which came on a campaign platform of promising enactment of Freedom of Information (FOI) laws, the appearance of opposition stories on ZNBC channels had been more relaxed. The promise of the enactment of the FOI laws that had been elusive in the 20-year MMD rule was back in media coverage. The PF promised during its campaigns that once in government the FOI draft law would be taken to Parliament for enactment but over a year after being ushered into office, this promise is yet to turn into reality. However, the ZNBC, and the other public media (TOZ and ZDM) have been enjoying some relative measure of freedom, (MISA: 2011).

2.4.1.1 Structure of ZNBC

The government, through the Ministry of Information, and Broadcasting Services, appoints a board of directors which oversees the affairs of ZNBC. The board comprises members from various backgrounds. In practice, the government is represented on the Board by the Permanent Secretary of the Ministry of Information and Broadcasting Services (MIBS) which is at variance with provisions of the ZNBC Amendment Act of 2002.

The Act states that the ZNBC Board shall consist of nine part-time directors appointed by the Minister on the recommendation of the appointments committee, subject to ratification by the National Assembly.

The Board appoints the chief executive of the ZNBC, whose official title is Director General. Under the Director General (who in practice, however, is appointed by the MIBS Minister or Permanent Secretary), are Directors who head various departments, namely, Programmes, Marketing and Sales, Human Resources, Engineering and Finance.

As a national broadcaster, ZNBC has a responsibility to inform, educate and entertain (among other functions) listeners and viewers in Zambia. It carries out this task through radio, television and most

recently through a website. Each of the five departments of ZNBC play a specific role to ensure the national broadcaster meets its objectives. For instance, the Technical Services Department ensures that both the radio and television signals reach ZNBC audiences. The department also ensures that equipment is in good condition. The Programmes department, on the other hand is responsible for producing programmes that are informative, educative, and entertaining, (Mutale: 2011).

In 2012, ZNBC ran three radio channels and two television channels, one of which was launched at the beginning of 2010. Radio I and II, start broadcasting from 04.45 hours and end transmission at midnight, while Radio Four runs for 24 hours. Radio II formerly known as General Service, broadcasts in English, the official language in Zambia. This channel, like Radio I has a wide reach, broadcasting to all parts of the country. Programmes on this channel are mainly educational in nature.

Radio I previously known as Home Service, airs programmes in seven local languages, namely; Kaonde; Bemba; Lozi; Nyanja; Luvale; Lunda; and Tonga. The third radio channel, Radio IV, previously referred to as Radio Mulungushi, is mainly a commercial and entertainment channel whose objective is to raise revenue for ZNBC.

Until a few years ago when Muvi television came on the scene, ZNBC Television was the main provider of television services in Zambia. The ZNBC TV runs a wide range of programmes, including news and current affairs. The television channel reaches all provincial centres and other areas. In 2006, ZNBC widened its television coverage under a government-sponsored programme, which has enabled the national broadcaster to install transmitters and other equipment in different parts of the country, (ZNBC Annual Report: 2007).

In 2007, ZNBC television was put on the MultiChoice Africa satellite television bouquet. This meant that subscribers to the cable television company in some African countries could access ZNBC television. ZNBC has also set up a website and launched a second television channel, TV2 in an effort to reach as many people as possible.

CHAPTER THREE

CONCEPTUAL & THEORETICAL FRAMEWORK

3.1 Conceptual and operational definitions

3.1.1 Economic information: This is statistical data meant to inform the user on general trends in the economy and can include a broad range of variables in financial matters like exchange, interest and inflation rates. This is general information that could be used to describe the status of an economy. Another example to be used to explain financial information or an economic indicator is Gross Domestic Product or GDP (Investorwords: 2012).

3.1.2 Financial Education: Also referred to as Financial Fitness, can be used to explain; money, wasting money, banking, saving, budgeting, using Automated Teller Machines (ATMs), using cheques, borrowing, debt and having a personal Financial Fitness Plan (Handia: 2010). It is financial knowledge that inculcates in individuals skills necessary to create household budgets, initiate savings plans, and make strategic investment decisions. Financial education can also be defined as “the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being, (OECD: 2005)

3.1.3 Financial inclusion: To have access to financial institutions or products in a formal manner, this is by way of having an account with a financial institution or accessing a loan from a financial institution or simply getting financial advice (FinScope: 2009).

3.1.4 FinScope Zambia: A working team developed by FinMark Trust, an international consulting firm contracted by the government of the Republic of Zambia, that carried out a nationally representative survey of consumer perceptions about financial services and issues. The survey was conducted among adults, defined as all individuals aged 16 and above. Zambia has had two FinScope surveys, in 2005 and 2009. To date, FinScope has been rolled out in 14 African countries.

3.1.5 Banks: All commercial banks in Zambia licensed to carry out banking business under the Banking and Financial Services Act (1994). In April 2012, there were 19 operating commercial banks in Zambia.

3.1.6 Non-Bank Financial Institutions: All financial institutions in Zambia which are not commercial banks licensed to carry out business under the Banking and Financial Services Act (1994). These include the following sub sectors; bureau, leasing and microfinance institutions such as members of the Association of Micro Finance Institutions in Zambia (AMIZ).

3.1.7 Media (as a tool): Specialised tools used by specialists to carry out mass communication, or dissemination of information on a broad basis to a heterogeneous audience in a wide area. For purposes of this study, these tools included; newspapers, radio, and television (McQuail: 1994).

3.1.8 Communication strategies: As highlighted by the World Bank, communication strategies are indispensable to involving the public – and poor people – in Poverty Reduction Strategy Papers (PRSPs). In the context of heated debates about the record of PRSPs and the role of communication within them, a Panos London report titled ‘Making Poverty Work’ (2007) noted the changing policy approaches to poverty reduction and highlighted the potential roles that the media could play. These included: communicating with and informing a wide range of audiences on poverty reduction issues and providing an open forum to reflect different public views, including those of poor people; providing an inclusive platform for public debate scrutinising and holding all actors to account for their actions, acting as a force for more transparent and accountable decision-making that is relevant to poverty reduction. It is therefore found critical that to examine the relationship between the media and poverty reduction. The effectiveness of the communication channel needs to be investigated.

3.2 Operationalisation of concepts

The concept of effectively using the media in poverty reduction was thought to be a way of gauging whether the selected media including Zambia National

Broadcasting Corporation (ZNBC) radio II and the main television channel, Muvi Television, Times of Zambia, Zambia Daily Mail and the Post were producing the desired result in communicating Economic information for poverty reduction. Also examined in the study were characteristics of the said media channels that included location, language, timing or frequency of broadcast or circulation and audience size. The study also looked at the fitness (or qualifications) of media workers who carry out the task of Economic information dissemination. Another concept measured was the amount of airtime or column space used for Economic information. The study also assessed the amount of information received by the respondents, with some of the respondents having been exposed to Economic information through the selected channels. The study attempted to gauge how much the subjects recalled from their exposure and if at all this has helped them reduce their poverty levels.

3.3 Theoretical framework

3.3.1 Agenda Setting Theory

The first theory consideration was **Agenda Setting**. According to the agenda-setting theory, first developed by Professors Maxwell McCombs and Donald Shaw in their Chapel Hill study, mass media sets the agenda for public opinion by highlighting certain issues. In studying the way political campaigns were covered in the media, Shaw and McCombs found that the main effect of the news media was to set an agenda, i.e. to tell people what to think about as opposed to persuasion or attitude

change. Agenda setting was usually referred to as a function of mass media and not a theory (Jian-Hua and Blood: 1972).

Agenda Setting was the relationship between the salience of a story and the extent to which people thought that this story was important. Further research showed that people tended to attribute importance according to media exposure. An example of Agenda Setting Effects was Agenda Cutting. In Agenda Cutting, as the press was selective when reporting news, most of reality was not covered in the media and as a result, people do not regard such stories as important or even realise they existed, especially when they had no direct contact with the event or story in question. This effect was called Agenda Cutting. One example of this effect could be seen in reporting on diseases like Malaria or HIV and AIDS.

Agenda Setting was thus used as theory for checking the effectiveness of the media in Lusaka, Zambia as a tool for the dissemination of Economic information for poverty reduction. This research is expected to gauge if the mass media in Zambia is used or can be used in prioritising issues of Economic information for poverty reduction. As is the case of HIV and AIDS that have been put in the media spotlight, it is possible for the media in Lusaka to direct the agenda of its audience to highlight issues on financial education with the expectation of reducing poverty.

3.3.2 Communication Theory or Diffusion of Innovations theory

The Communication Theory or Diffusion of Innovations theory can be traced back to the investigations of French sociologist Gabriel Tarde. Tarde attempted to explain why some innovations are adopted and spread throughout a society, while others were ignored. At the beginning of the twentieth century, Tarde was witness to the development of many new inventions, many of which led to social and cultural change. In his book *The Laws of Imitation*, Tarde introduced the S-shaped curve and opinion leadership, focusing on the role of socioeconomic status (for example, a cosmopolitan individual was more likely to adopt new products). Even though he did not specify and clarify key diffusion concepts, his insights affected the development of many social scientific disciplines such as geography, economics, and anthropology, (Ryan and Gross: 1943).

The fundamental research paradigm for the diffusion of innovations is traced to the Iowa study of hybrid seed corn. Bryce Ryan and Neal C. Gross in 1943 investigated the diffusion of hybrid seed corn among Iowa farmers. According to Lowery and DeFleur, the background of rural sociology should first be understood before one can discuss how and why the hybrid seed corn study was conducted. After World War II, rural sociologists changed their research focus on human problems among farmers because new agricultural technology such as new pesticides, new

farm machines, and hybrid seed corn appeared. But in spite of these developments, some farmers ignored or resisted these new innovations. Rural sociologists at Land-grant universities in the Midwestern United States such as Iowa State, Michigan State, and Ohio State, performed many diffusion studies to find out the causes of adoption of innovations.

The Communication Theory or Diffusion of Innovations theory can be applied to the effectiveness of the media, in particular radio and television, in Lusaka as tools for the dissemination of Economic information for poverty reduction in the sense that the Economic information concept was new and advantageous, just like the hybrid seed corn was then, and also the medium that unlocked the earlier rejection of the product was communication, a sub part of the current study variable of mass media. The Iowa study on hybrid seed corn also sought to understand why the poor population was rejecting the new product (Ryan and Gross: 1943). Similarly, the study in question sought to investigate ways in which poverty reduction could be achieved through the dissemination of Economic information and if it was true that the poor resisted change even when they had been communicated to on Economic information matters.

3.3.3 Social Change theory

Another concept that was used in this study, especially in the analysis of the impact of financial education, was the ‘**Social Change theory**’. The central organising construct of the model was that This Transtheoretical

Model was an integrative model of behaviour change. The model describes how people modified problem behaviour or acquired positive behaviour. Stages of Change included a series of independent variables including; the processes of change and a series of outcome measures; the decisional balance; and, the temptation scales. The Processes of Change were ten cognitive and behaviour activities that facilitated change and focus on the decision making of the individual, (Gurney and Bruynse: 2011).

The model consisted of three developmental phases - Inform, Educate and Commit - and several progressive commitment stages, in each phase. Each stage contained critical junctures where commitment to change could be threatened or advanced. For example, if you failed to build awareness of change, an individual or group might not support the change because of confusion regarding its purpose or intent. Similarly, if effort was not made to generate a positive perception about the change, a negative perception would usually prevail resulting in reduced or no commitment to the change.

In this study, it was noted that efforts to disseminate Economic information for the purpose of poverty reduction needed to be very clear in intent and purpose if the recipients were to believe that the effort was meant to assist their livelihood. Failure to do this can lead to the Economic information message being rejected. The study aimed at

showing that if respondents changed their way of doing things, like keeping money in registered financial institutions rather than in piggy banks, there were benefits for them, such as earning interest on the savings. As shown in the Diffusion theory, failure to show benefits of the proposed behaviour change can leave the respondents in a 'state of confusion' regarding their commitment to the new practice. On the other hand, careful explanation of the benefits could lead to them making a commitment to the new practice and probably increasing their savings.

3.3.4 Knowledge Gap theory

Another concept used to gauge the effectiveness of the mass media, as a tool for the dissemination of Economic information for poverty reduction was the Knowledge Gap theory.

The Knowledge Gap theory can be said to be the increasing gap between higher and lower educated people. The Knowledge Gap theory was first proposed by Tichenor, Donohue and Olien at the University of Minnesota in the 1970s. They believed that the increase of information in society is not evenly acquired by every member of society: people with higher socioeconomic status tend to have better ability to acquire information (Weng, S.C.: 2000). This led to a division of two groups: a group of better-educated people who knew more about most things, and those with low education who knew less. Lower socio-economic status (SES) people, defined partly by their educational level, had little or no knowledge about

public affairs issues, and were disconnected from news events and important new discoveries. Usually they were not concerned about their lack of knowledge.

The Knowledge Gap, it was assumed, could result in increasing the information gap between people of lower and those of a higher socioeconomic status. The attempt to improve people's life with information via the mass media might not always work the way this is planned. Mass media might in effect end up increasing the knowledge gap between members of different social classes. This theory fitted in this study in that beneficiaries of Economic information campaigns were those with better education while the disadvantaged, or the poor, were less informed about many matters even in the abundance of information.

Bearing in mind one observation of the researchers who came up with the Knowledge Gap theory that information communicated through the mass media ended up widening the gap of knowledge between the two groups, it was thought reasonable to consider this theory in that findings of the FinScope Survey. The FinScope Survey showed that the small increases in the use of financial products in Zambia between 2005 and 2009 did not actually result in more poor people using financial products but rather the same exposed people increasing their usage of financial products, for example the same person opening more accounts than before. Respondents to the semi structured questionnaire showed the there was a

relationship between one with more education and understanding financial education matters.

CHAPTER FOUR

LITERATURE REVIEW

4.1 Introduction

Many studies have been done internationally and locally on the usage of Economic information to improve the livelihood of low-income groups. Studies were considered from a global perspective and narrowed down to the local scene as outlined below:

- 4.1.1** The first study that was considered on the global scene was done by Innovations for Poverty Action (IPA) titled: **‘Evaluating the Effectiveness of Radio and Videos as a Means for Financial Education among Low-Income Households in Cuzco, Peru’**.

The study found that numerous surveys from around the world on financial knowledge and behaviour had revealed a patchy, yet overwhelmingly consistent story: individuals in both developed and developing countries lack adequate knowledge to make informed decisions in the face of a growing array of complex financial products. A lot of emphasis, both in the United States and in developing countries, had been put on providing financial literacy training to the young and adults in order to improve their ability to make sound and conscious financial choices. Despite suggestive evidence, however, when it came to proving

impact of financial education, the evidence was both thin and mixed, (IPA: 2009).

This study aimed to test how the use of information and communication techniques, namely video clips and radio programmes, could improve a standard financial education program for microfinance clients in Peru's Cuzco region. Arariwa, IPA's partner microfinance organisation was convinced that video and radio were considered to be valuable complements to the traditional credit with education modules as they could guarantee the diffusion of visual and standardised as well as, in the case of radio, the opportunity to reach a wider group of individuals.

This study was very close to the study in Zambia on the effectiveness of the media as a tool for the dissemination of Economic information on poverty reduction in that the government of the republic of Zambia engaged in a programme to enhance financial inclusion under the Financial Sector Development Plan (FSDP), whose implementation started in 2004.

4.1.2 Another study reviewed is one close to the current topic that it titled; '**Role of the Mass Media in Education and Poverty Reduction**' by Dr Jane Stadler of University of Queensland in Australia (Stadler: 2002).

In similar effort with this study that is aimed at gauging the effectiveness of the media in Lusaka, Zambia in the dissemination of Economic information for poverty reduction, the Australian study also offered an overview of the different roles the media could play in positive social change. Particular emphasis was in respect of media's role in education and poverty reduction. The study addressed issues pertaining to vulnerable areas of the community in which education is most crucial, such as where gender, disability, and high incidences of HIV and AIDS intersected. It examined the role played by the popular media, new media technologies, and entertainment education or edutainment in poverty reduction. The strengths and limitations of media initiatives such as youth education through radio, public information campaigns and educational drama were considered in light of the implications for media policy and effective communication.

The question the Australian research sought to address was: How could media communication trends and technologies contribute to education and poverty reduction? The research question that is being considered; To determine the effectiveness of the media in Lusaka, Zambia, as a tool for the dissemination of Economic information for poverty reduction using ZNBC Radio II and the main television channel as a case study. Many similarities in the Australian and Zambian studies came up, including that respondents in both studies found the media to be an influential source of information for education and poverty reduction.

4.1.3 A check was also made on an African country, Ghana that has embarked on designing a **National Strategy for Financial Literacy and Consumer Protection in the Microfinance Sector** under the leadership of Nicholas Gyabaah (Gyabaah: 2010).

There are many similarities between levels of access to Economic information in Ghana and those existing in Zambia. Both countries have low levels of financial inclusion and were seeking to address the gaps with help from external sources. The Ghana study was being assisted by the Financial Sector Division, Ministry of Finance and Economic Planning just like in Zambia, FinMark Trust was commissioned by the Bank of Zambia on behalf of the Ministry of Finance and National Planning to conduct a second FinScope survey, which was funded by the Government's Private Sector Development Reform Programme, (FinScope: 2009). It should also be noted that both the Ghana and Zambia studies had an element of donor support.

The Ghana study titled; *'Promoting Financial Capability and Consumer Protection in Ghana'* revealed that the West African country's economy was steadily growing and poverty was declining and that economic performance over the past 15 years was one of the greatest success stories in Sub-Saharan Africa (Gyabaah: 2010).

In the case of financial inclusion, Ghana had less than 20 percent (Zambia had less than 33 percent) of all households with access to financial services. The relationship between the two countries makes the Ghana study relevant to the Zambian case.

4.1.4 In the Zambian study; ‘**Developing a National Financial Literacy Strategy**’, by Shaun Mundy an international consultant and former Head of Financial Capability Department - Financial Services Authority in the United Kingdom, key aspects of the research were listed as follows;

4.1.4.1 Why develop a national financial literacy strategy?

4.1.4.2 Tips for developing a national strategy

4.1.4.3 Potential partners - who are they and how can they contribute?

4.1.4.4 Examples of financial literacy programmes

4.1.4.5 Points to consider in developing programmes.

Key targets in the study were highlighted as; schools and young adults, employees in workplaces, community groups and small and micro entrepreneurs. The study noted that material preparation, funding, leadership - and championing – are needed. The report stated that if everyone was responsible, no-one was responsible. Leadership was particularly important in the field of financial literacy because, ideally, a broad range of partners would be involved, in some countries (e.g. UK, United States, Kenya and the Philippines), the leader of the national strategy was supported by a steering group of senior stakeholders and a

senior level champion can be very useful in bringing in additional partners and in securing media coverage (Maundy: 2009). In Zambia the draft National Strategy on Financial Education has proposed the Governor of the Bank of Zambia to be the Champion for financial education or literacy in order to strengthen leadership in this field (FSDP: 2012).

The National Strategy on Financial Education for Zambia was approved by government in July 2012.

In stating why it is important for people to be financially literate, the report said; people who lacked financial literacy were less likely to use formal financial products – i.e. they are more likely to be financially excluded or would not be saving enough - or not saving at all. The report stated that consequences of not being insured, or being under-insured could be devastating. Other reasons were; the increasing range and complexity of financial products - which gave rise to risks which people may not understand and that there had been a number of fraudulent “get rich quick” investment schemes – and people who lacked financial literacy were more likely to be cheated out of their money through such products.

4.1.5 Another study was one that was more specific, the use of radio to disseminate Economic information with a view to reducing poverty, under the “**Financial Freedom**” radio education project in South Africa. This project was developed by Bright Media for the South African Insurance

Association (SAIA) project and funded by the Financial Education Fund (FEF) to promote financial literacy in all South African adults. The project attempted to make a difference in the lives of South Africans by improving their knowledge, skills, attitudes and developing behaviours which showed critical and selective engagement with financial products, to build the required knowledge to be good life managers (SAIA: 2012).

Financial education was delivered through a radio drama programmes on public broadcast stations through 52 episodes on each station. Each episode was followed immediately by a live call in session with a topical expert. The radio drama, as well as the follow up programme, was broadcast in the different languages of the respective radio stations. The impact of the project was measured through a mixed methods quasi-experimental approach using both quantitative and qualitative techniques.

Financial Freedom aimed to promote financial inclusion across various low-income populations in South Africa. The majority of people on the African continent did not use formal financial services. The lack of access was both a symptom and a major cause of poverty since the low income populations were not able to benefit from the savings vehicles, transaction functionality, risk management tools and various wealth-building options offered by supervised financial institutions, perpetuating financial problems.

When this project was conceptualised in 2008, the South African financial services industry, as well as the media industry, only considered radio suitable for entertainment and the provision of basic information, but limited the potential educational role of radio. No credible research project had been completed to prove the impact of educational radio projects other than some anecdotal evidence. A radio drama/soap format has shown to be very successful in health education, but had not yet been applied to Financial Education.

Financial education, particularly about short-term insurance (property and asset), was regarded by the South African Insurance Association (SAIA) as crucial for all consumers, especially the poor, as an important risk management tool, (SAIA: 2012).

Radio was chosen as the delivery mechanism for this project as radio in South Africa reached listeners in their own languages and in their communities. The latest radio audience measurement share (RAMS) indicates a listenership of 94.4 percent of the South African population, the widest reach of any media in South Africa. The objective was to investigate whether radio as a delivery mechanism for financial education would be effective to reach many people in a cost effective and interesting way resulting in increased financial literacy and capability. The different radio stations across South Africa had very specific target audiences due to the local languages used by each station.

4.1.6 Another study worth consideration was the Kenyan soap opera project, the Makutano Junction TV series on financial education. Makutano Junction is a popular educational drama series in Kenya. Using the United Kingdom's Financial Education Fund (FEF), the programme included a financial education strand in Series 9 and 10 aimed at improving the management of personal finances, (Mediae: 2011). The implementer, Mediae, is a development organisation, which, over the years, has used radio to deal with various financial education issues, from pyramid schemes to money lending. Throughout the FEF project, Mediae conducted research on the effectiveness of this media approach in collaboration with financial institutions. In the last three years, research had shown Makutano Junction to be successful in building public knowledge and changing perception around diverse issues. By working with development organisations, the series had already contributed to large-scale social changes in Kenya that were key to long-term development goals.

Even before the FEF funding phase, Makutano Junction had broadcast eight series, drawing in a large audience of 5.9 million viewers. The FEF component aimed to leverage this audience, and to target the 18 to 40-year-old group of about two million viewers with relevant information about financial management. The project aimed to catalyse about 10 percent of viewers to change their behaviour towards improved financial practices.

Each series comprised of eight episodes. At the end of each episode, the audience was encouraged to SMS their name and contact details for a leaflet on the content of the particular episode, which would then be posted to them. If the particular episode was related to banking services, Mediae included a specially marked application to sign up at a bank, which could then be tracked to measure the effectiveness of the programme. The content of the leaflets was tailored to include more information on topics covered in the episodes such as budgeting, savings, investments and debt management. Mediae also produced a range of DVDs for Faulu Kenya (a microfinance institution), which were used for financial education of their clients.

Upon completion and broadcast of Makutano Junction Seasons 9 & 10, an estimated 11,280,882 viewers had watched the drama and been exposed to the financial literacy messages.

This study was useful in that it was done under the same economic conditions as the Zambia study. It will also be useful in terms of exploring the existing body of knowledge on matters of Economic information and reduction of poverty in Zambia, seeing that Kenya is now able to quantify people who have been exposed to financial literacy messages following the airing of targeted programmes on financial education. The use of edutainment, or teaching through drama, in the Makutano junction was a strong learning point for the Zambia study as the programming of financial programmes on ZNBC radio and TV was found to be boring. Many times,

business or financial stories on ZNBC were studio interviews. The Kenyan method would prove very crucial in making what may be considered a boring subject, interesting.

CHAPTER FIVE

METHODOLOGY

5.1 Methodology

The study employed both quantitative and qualitative research methods such as use of quantitative questionnaires, in-depth interviews and focus group discussions. The quantitative part of the study was mainly undertaken using a questionnaire that was completed by respondents in pre-identified residential areas of Lusaka. The study was undertaken in the urban setting of low, medium and high density residential areas while the data analysis tools included usage of the Statistical Package for the Social Sciences (SPSS) for analysing data and other manual techniques of analysing qualitative data.

The Qualitative aspect of the study was important in taking care of the ‘human face’ or value aspect of the research that allowed respondents to ‘speak their minds’ and express their personal feelings on some of the matters raised in the study.

5.2 Research Questions

5.2.1 To what extent do the nature and number of programmes available to disseminate Economic or financial information on ZNBC Radio II and the main television channel meet the needs of the audience?

5.2.2 How qualified to write and edit Economic information stories are journalists employed by the ZNBC Radio II and the main television channel?

5.2.3 How does the reach of the ZNBC Radio II and the main television channel support the station’s pursuit to disseminate Economic information?

5.2.4 How do the levels of education of members of the audience of the ZNBC Radio II and the main television channel influence their understanding of Economic information?

5.3 Methods

The research design which was employed was that of a non-intervention study which was advantageous because the research was done in a natural setting without subjects reacting artificially. The method of sampling used was purposive in selecting residential areas and interval sampling for the selection of households in distributing the questionnaires. A lot of training for research assistants was done as the main researcher was not present at times to guide the process. The specific methods used were:

- 5.3.1 Quantitative survey (124 respondents)
- 5.3.2 Content analysis (ZNBC Radio and Television programme schedules)
- 5.3.3 In-depth interviews (ZNBC Staff)
- 5.3.4 Focus Group Discussions (ZNBC Newsroom staff)

The research used a purposive approach in order to cover what the researcher perceived as authorities on the subject and also included key interest people.

5.4 Sampling Procedure

The study was undertaken in five townships (or locations) in Lusaka, Zambia. These were; Kalingalinga (high density), Chilenje (medium & high density), Chalala (low density), Woodlands (low density) and Kabwata (high and medium density). The selection of the study areas was done purposively while the selection of respondents was done through interval sampling to remove biases. The study captured 124 respondents.

This sample was big enough to give the needed majority of primary data, especially that the research was triangulated or used multiple research techniques to collect data.

5.5 Data Gathering

The main data collection technique that was used in this study is the semi-structured questionnaire. The questionnaire was semi-structured meaning that it was made up of both open and closed ended type of questions. A self-administered questionnaire, with assistance from research assistants where necessary, was employed to solicit information from respondents. This method was appropriate because though the majority of the population under study was literate, the semi illiterate and illiterate preferred to be interviewed rather than completing the questionnaire. Data was also gathered using Focus Group Discussions and In-depth interviews note taking. Both structured and unstructured questions were used in the discussions and interviews.

5.6 Data Analysis

The data collected using questionnaires was checked for uniformity, consistency and accuracy. This being a qualitative and quantitative research, the analysis was done electronically and manually. The data was collected using questionnaires, which were coded before being entered into the computer using Microsoft Excel (MS-Excel). Thereafter, the data was analysed using the SPSS.

Analysis was done through percentiles and cross tabulation tables in relation with the objectives of the study. The following tests have been used: the correlation analysis to

determine relationships other than causal between variables with nominal cum ordinal scales.

For the Content Analysis, data was entered on a table and categorised in various news segments which were then manually compared to come up with percentile and numerical comparisons.

For the Focus Group Discussions (FGDs), in-depth interviews and analysis of radio and TV programme schedules, discussion findings analysis was done using a tally sheet. The sample size being not more than 15, which is less than 100, was a small sample by statistical classification. Frequency tables and graphs were used to facilitate presentation and interpretation of results where necessary. Manual analysis was also done in some cases.

CHAPTER SIX

PRESENTATION AND ANALYSIS OF FINDINGS

6.1 Introduction

This chapter brings forth the presentation and analysis of the findings of the study. As earlier stated, 124 individuals were respondents to the semi-structured questionnaire used in the quantitative survey. The interviews were carried out in the natural setting of the respondents for quantitative and qualitative data.

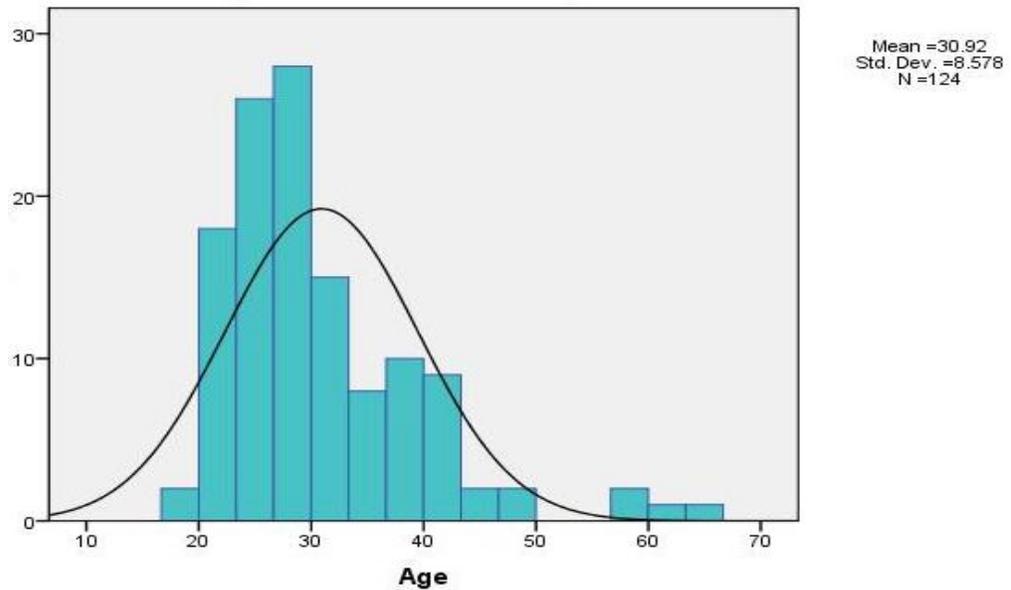
6.2 Quantitative Survey

6.2.1 The sex and age distribution

There were more male than female respondents for the study. Of the total 124 respondents, 52.4 percent were male and 47.6 percent were female. The age distribution of the respondents ranged from 18 to 64. The respondents were from various residential areas of Lusaka District. Despite the range of the age distribution being quite large, about 76 percent of the respondents were below the age of 35 thus allowing for a more youthful representation of respondents.

Age 25 was the most common with 12 respondents of that age representing about 10 per cent of the respondents. Figure 1 also shows that the median age, which is the age that has equally 50 percent of the respondents below as well as above it, is 29.

Figure 1: The Age distribution of the respondents



6.2.2 Education classification of respondents

A total of 74.2 percent of the respondents total sample were either in or had completed tertiary education at the time the study was conducted and 25 percent were recorded as having attained secondary education. A total 0.8 percent was recorded as respondents who had only attained primary education. This can be supported by the fact that the study was done in an urban setting where respondents are likely to be exposed to education.

6.2.3 Savings places for the respondents.

Figure 2: Where you place your money for business/savings

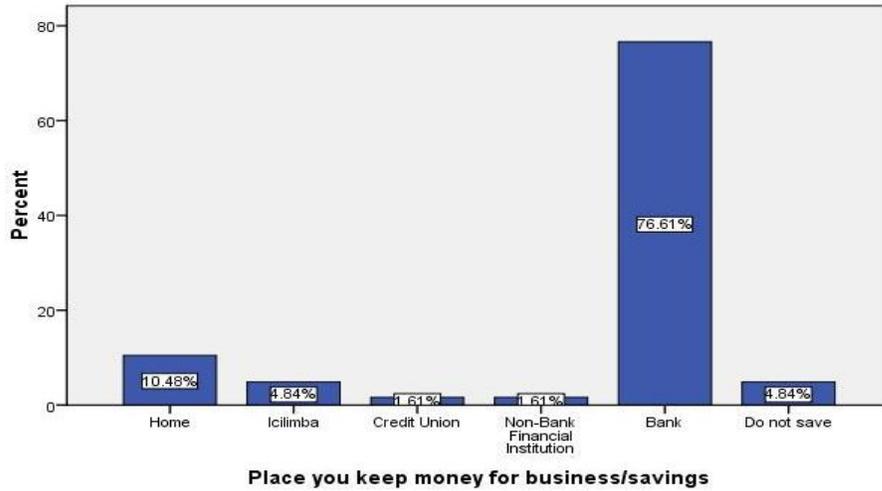


Figure 2 shows that about 76.6 percent of the respondents were making their savings or keeping money for their businesses in bank accounts. A considerable 10.5 percent of the respondents kept their money at home and about 4.8 percent invested their money in a collective savings scheme (known as *Ichilimba* in the local language – Bemba). Only 4.8 percent of the respondents were not making any savings at the time of the study.

Overall, most respondents made savings thus showing that they had acquired adequate Economic information. This could be explained by the fact that most (or over 70 percent) of the respondents in the study had received tertiary or higher education and the notion that the more educated one is, the more likely they are to receive Economic information or education. This is in agreement with the Knowledge Gap theory that states that that information in society is not evenly acquired by every member of society, pointing out that people with a higher education level

tend to have better ability to acquire information than those with less education.

6.2.4 Financial Education

Considering whether respondents had received any financial education, 80.6 per cent reported that they received financial education. Thus the majority of the respondents were aware of one or more financial initiatives or schemes that would either help them manage their finances well or earn more money from a business.

Despite having the majority of the respondents receiving financial education, only 55.6 percent reported that the media had helped them understand their financial management.

The revelation that 55.6 percent of respondents had received Economic information or were helped to understand financial management by the media, placed a challenge on ZNBC to package information in such a way that more people get to understand how to manage business matters through the national broadcaster.

Table 1: Have you ever received information on financial education?

		Have you ever received information on financial education?		Total
		Yes	No	
Sex	Male	51	14	65
	Female	49	10	59
Total		100	24	124

Table 1 shows the cross tabulation of the sex of the respondents on whether they have received information on financial education.

The table shows that more males received information on financial education. However, the proportion of females with information on financial education is higher than that of the males with 83.1 and 78.5 percent, respectively. This implied that females received Economic information more than their male counterparts.

6.2.5 Economic information and Successful Business

Individuals who had received Economic information or education were asked whether financial awareness had contributed to their success in business.

It was clear that respondents were positive about the effect of Economic information helping the success of the business (at 89.5 percent). This also was a critical indicator that the theory of Social Change was at work as it is based on the principle of informing, educating and committing. The high positive feeling of success after taking in Economic information

could thus have the desired effect of poverty reduction if the message is packaged in positive way so as to assure the respondents of the way forward. This would help them make a commitment to the eradication of poverty through financial education.

Figure 3: Financial awareness contributes to successful business

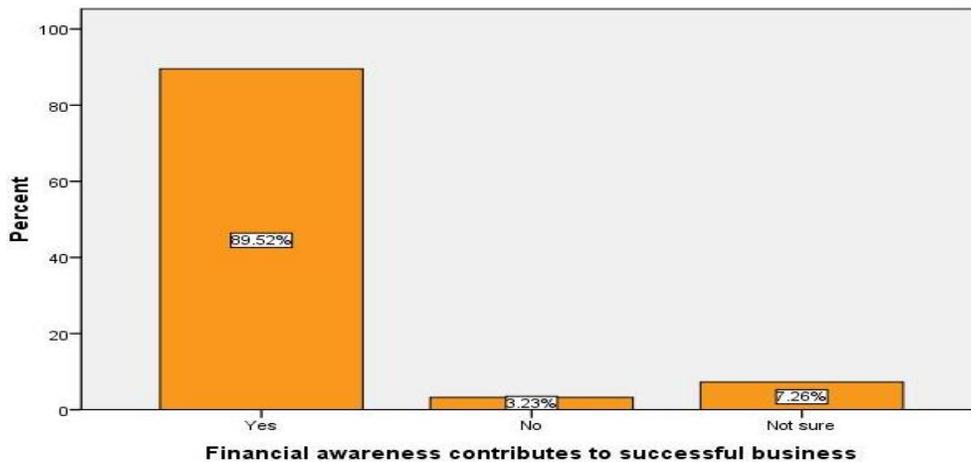


Figure 3 (above) shows that about 89.5 percent of the respondents were of the view that financial awareness contributes to one having a successful business. This therefore showed that the majority of the respondents were aware of the need for financial education to succeed in various business ventures. As such, in order to have a self-reliant and supportive population that would succeed in business, there must be adequate financial education provided to it and the media would be an adequate and more efficient avenue to disseminate the information. As the majority of the respondents believe, ZNBC has a duty to provide effective Economic or financial

information that would lead to successful business ventures and, ultimately, poverty reduction.

Table 2: Financial awareness contributes to successful business

		Financial awareness contributes to successful business			Total
		Yes	No	Not sure	
Sex	Male	58	3	4	65
	Female	53	1	5	59
Total		111	4	9	124

Table 2 is a cross tabulation of sex and the view of respondents on whether financial awareness contributes to a successful business. Just like in table 1, there are more males that were of the view that financial awareness contributes to a successful business. The proportions, however, show that 89.8 percent of the females were of the view that financial awareness contributes to successful business as compared to 89.2 percent of the males.

By proportion, it seems that females may have had more information to support their perception of financial awareness' influence on a successful business.

Table 3: Have you ever received information on financial education?

		Have you ever received information on financial education?		Total
		Yes	No	
Highest educational qualification	Primary	1	0	1
	Secondary	14	17	31
	Tertiary	85	7	92
Total		100	24	124

6.2.6 Levels of Education and Economic information

Figure 2 shows that 68.5 percent of the respondents who received information on financial education were in or had completed tertiary education. Only 11.3 percent of the respondents who received financial education were in or had only completed secondary education.

The study shows that the more educated one is, the more likely they are to grasp Economic information messages. This supports the notion that the higher the level of education, the more financial literacy an individual is expected to have. Using the Knowledge Gap theory, it would be helpful to check if indeed the gap between the two status groups is widening or not.

Figure 4: Source of financial information

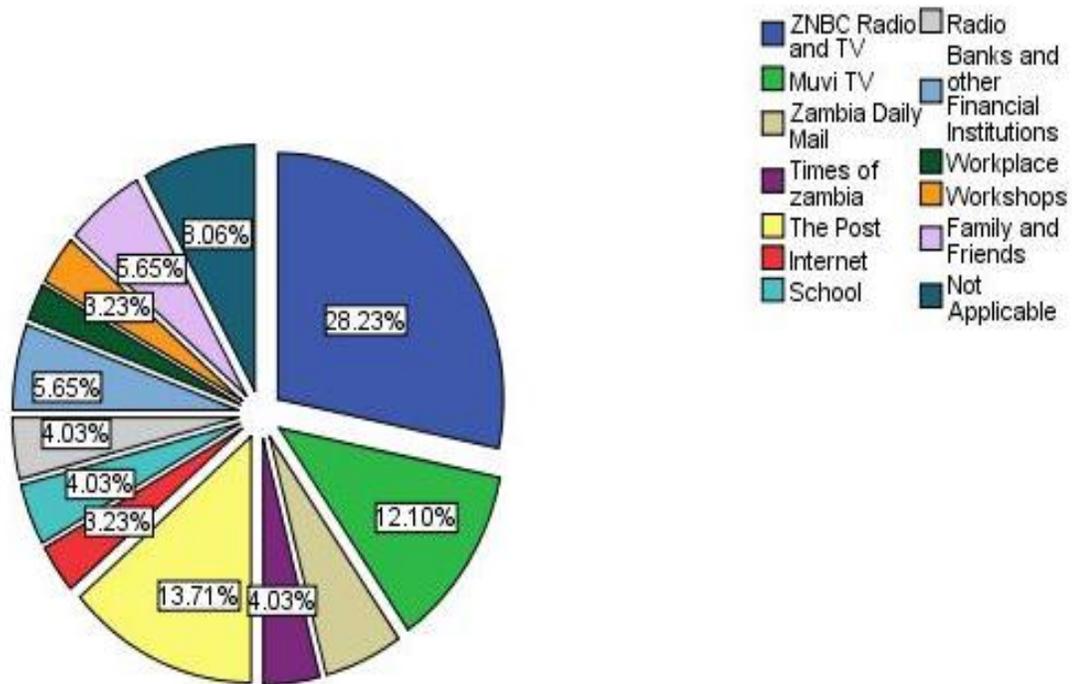


Figure 4 shows the sources of Economic information for the respondents. ZNBC radio and television channels provided information to more respondents who were 35 representing 28.2 percent. *The Post* newspaper was the second most common media to provide Economic information with a considerable share of about 13.7 percent of the respondents. Muvi TV on the other hand provided Economic information to about 12.1 percent.

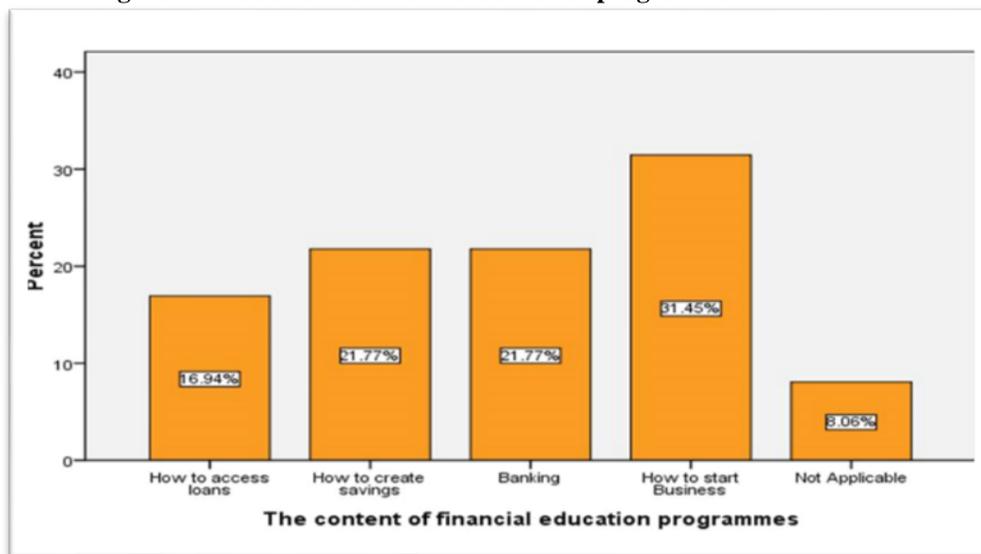
ZNBC had the power to drive the agenda for financial education based on the large share of being a source of Economic information that it commands among other media and could therefore be useful in efforts of disseminating Economic information for poverty reduction.

6.2.7 Content of Economic information

Figure 5 (below) shows the type of content of the financial education that the respondents received from the various media. Majority (or 31.5 percent) of the respondents received education on how to start a business from financial education programmes. Respondents that received information on how to create savings and on banking from media programmes were 21.8 percent apiece.

The statistic of 31.5 percent of respondents saying they had received information on how to start a business from the media shows that ZNBC could help set the business development agenda by deliberately picking key topics for programming that could cause their audience to make more informed financial decisions or choices in order for them to improve their livelihood.

Figure 5: The content of financial education programme



6.2.8 Rating of ZNBC Economic information content

ZNBC's rating on the information content of the financial education programs by the respondents showed that only 11.3 percent of respondents found Economic information provided by ZNBC to be adequate. About 48.4 percent of the respondents were of the view that ZNBC's programs were fairly adequate in disseminating Economic information.

The outcome of the study that only 11.3 percent of respondents found the Economic information content of ZNBC programming adequate is alarming. This, however, agrees with the programming schedules made available to this study that reveal that less than five percent of ZNBC programming is dedicated to Economic information. This level of content of Economic information needs to be improved if the desired effect of the media contributing to poverty reduction among Economic information users is to be achieved. With such a low share of Economic information content on the ZNBC channels, it will be difficult to employ the Agenda Setting theory as it is apparent that there is no deliberate effort to achieve poverty reduction using this method.

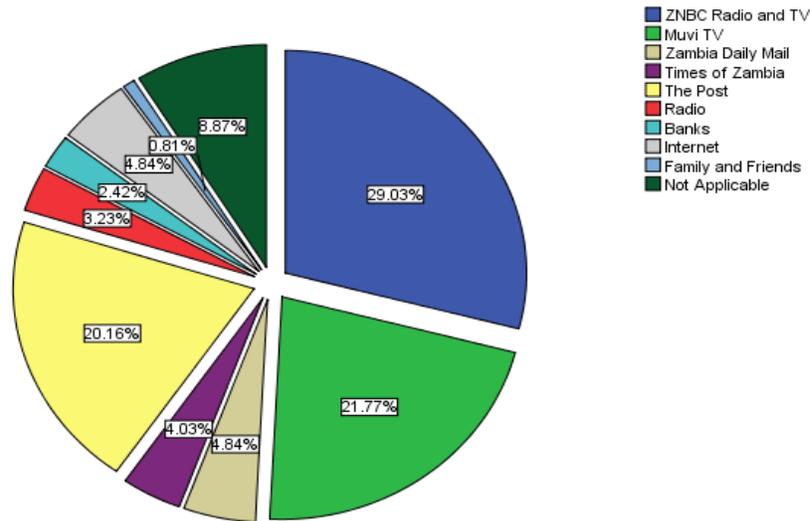
6.2.9 Financial Awareness and Poverty Reduction

Results showed that 73.4 percent of the respondents were of the view that financial awareness can lead to poverty reduction.

The high number (73.4 percent) of respondents who think there is a direct relationship between being financially aware and poverty reduction can be a boost to ZNBC. Introduction of programming like edutainment, using drama for financial education, could improve the effectiveness of ZNBC as a communicator of Economic information for poverty reduction. This finding also agrees with the FinScope study statement that there is a correlation between having financial education and the use of financial products.

6.2.10 User friendly media channel for Economic information

Figure 6: User friendly media channel for Economic information



ZNBC's radio and television channels were preferred by many respondents to provide Economic information recording about 29 percent. Muvi TV on the other hand was second with about 22 percent and *The Post* newspaper was third recording 20.5 percent. The other sources of

Economic information preferred by the respondents had a total percentage of about 29.

This finding therefore shows that with effective planning, ZNBC can be a reliable and widely used source of Economic information.

6.3 Content Analysis

Table 4: ZNBC TV main news from 9 April, 2012 – 13 April 2012

	Politics	Business	Sport	Health
Frequency	19	9	5	6
Headline	11	3	4	4
Sound bite	10	6	2	5
Package	5	2	1	1

Some stories could not be allocated to any of the segments of the above analysis.

In terms of frequency, during the period under review, a business story is likely to appear about nine times against 19 times for a political story (or twice as much) while political stories were likely to be headline news on ZNBC TV 11 times compared with three times for a business story. Issues on sport and health, just like business stories, do not receive as much attention as political stories. This can be explained partly by the dominance of the subject of politics in Zambia and also the apparent low attention paid to other equally important subjects like business and health.

6.4 Qualitative survey

6.4.1 Focus Group Discussion and In-depth Interviews

Preliminary findings indicate that of about 30 people employed by ZNBC Radio II and the main television channel that are responsible for Economic information programming and news content, only one person or 0.03 percent of these has a diploma in economics in addition to a media qualification. Others employees in this area of work have journalism or mass communication related qualifications at diploma, degree or masters level. At best, about three other people were said to be keen on reporting business matters while the rest were said to find business or financial reporting challenging. However, the attitude of supervisors towards business or financial stories was positive and this showed hope for positive change. Discussions revealed that the new Director General of ZNBC at the time of study, Mr Chibamba Kanyama, had a bias towards business reporting, and he had pledged to support efforts to improve the organisation's performance in this area.

On the content of programmes for business or financial education, the interviewees were in general agreement that much needed to be done as the current format of such programmes was not attractive to the average viewer or listener. It was proposed to have programmes of an entertainment nature to report 'serious' matters like business in order to attract a wider audience to this subject matter.

Additionally, Newsroom personnel were of the view that their counterparts in the in-depth programme production units were better placed to introduce entertainment in their business programmes because they had the leeway to do so while for news, there was a limit on time as well as the type of content that could be reported. With respect to time, an example was given on the introduction of the new policy rate by the Bank of Zambia. Newsroom staff felt that the standard time, of approximately one and a half minutes, given for a television or radio news report was not adequate to educate listeners on all aspects of such an important announcement. Production staff at ZNBC were thought to have a better chance to handle business stories, considering that they had the possibility of organising longer programmes on topical issues in the name of ‘special programmes’ or a series (or quarterly programmes).

6.4.2 In-depth interviews

In depth interview revealed that many Economic information programmes carried by ZNBC are too technical and/or serious in nature. As one ZNBC senior member of staff said, “Sometimes the way we package information is boring. It would be better if the programmes were more entertaining”.

Most Economic information programmes carried by ZNBC are studio or field interviews that are void of live phone in segments, online internet contributions or mobile phone Short Messaging Service (sms) feedback, like the Kenya and South African examples discussed in the literature

review. This rigid format of presentation made the programmes boring, as confirmed by one of the senior members of staff who was interviewed. It was suggested that to make the programmes more effective would require packaging them in drama form and improving on interactivity. This would be the introduction of edutainment in reporting business stories.

It was also observed that the quality of Economic information programmes was likely to be affected by the lack of necessary skills in financial matters amongst ZNBC staff. If the Kenya and South African experiences of delivering financial education through a television soap and radio dram respectively were taken into account. It is clear that higher skills of programming are needed to effectively address issues of poverty reduction through communication. From the content of the financial education programmes shown on ZNBC, there is a lack of appropriate skills required to produce high quality Economic or financial information edutainment programmes.

In responding to what was needed to make improvements in business or financial reporting, suggestions made included the following;

- ZNBC should employ qualified economics/business or financial writers;
- Business or Financial reporting must be separated from the newsroom to give the subject more independence and focus;

- The time allocated to business news needed to be extended. There were two days in a week that accommodated business news on the main television news at 19:00 hours on ZNBC; and,
- Business firms must partner, with organisations like the Bank of Zambia, to provide reporters, producers and news managers with in-house training to help them keep abreast with current issues.

6.4.3 Programme schedules

Programme schedules for radio II and the main television channel show that less than five percent of the programming is dedicated to Economic or financial information. Discussions also revealed that, mainly, Economic information programmes run by ZNBC are sponsored. The sponsorship therefore suggests that the content of the programmes is influenced by the sponsors, therefore denying ZNBC the opportunity to disseminate economic or financial information from its viewpoint.

This therefore implies that dissemination of Economic information by ZNBC is limited. It is also closely related to the finding from the questionnaire that only 11.3 percent of respondents found ZNBC Economic information content to be adequate. Deliberate efforts are needed to boost the percentage of Economic information content on the national broadcaster.

CHAPTER SEVEN

CONCLUSION AND RECOMMENDATIONS

7.1 Conclusion

The following were some of the key conclusions derived from the study;

7.1.1 The quality of Economic information programmes offered by ZNBC has been affected by journalists' lack of necessary skills in reporting financial/business matters as preliminary findings of this study have indicated. The study showed that of the 30 people employed by ZNBC Radio II and the main television channel that are responsible for Economic and financial information programmes' news content, only one or 0.03 percent has a college diploma or higher related to financial education. Other such staff have journalism or mass communication related qualifications.

7.1.2 With improved programming, such as introducing financial education in soap operas like *Kabanana* and *Loosends* or edutainment as it is called, ZNBC could increase the interest of viewers and listeners in financial education programmes. Edutainment (which is the delivery of education through forms of entertainment, such as television soaps and radio drama) can be a powerful way of delivering messages by ZNBC radio and television to a larger audience.

At the time of study, Economic information programmes were mostly delivered through discussion fora, making them less attractive to a heterogeneous audience, especially the segment of children and those with lower education qualifications.

7.1.3 ZNBC has a low content of Economic or financial information in its programming. Less than five percent of its content, as per programme guides/schedules made available to this study, are of an Economic or financial information nature. This issue must be addressed urgently by deliberately producing more Economic or financial information programmes. However, many Economic information programmes are currently sponsored and thus have messages that are more commercial in nature meant to sale the sponsor's message. ZNBC must take the lead in this area of programming in order for it to have a larger say in determining the content.

7.1.4 This research has shown that among other print and electronic media in Zambia, ZNBC enjoys dominance as a source of Economic information, especially with its national reach. It would be appropriate to take advantage of this dominance by improving the quality and quantity of programming in Economic and financial information. This would ultimately improve ZNBC's dissemination of Economic or financial information, a factor that would be useful in improving people's decision

making in ‘money matters’. This could also in turn lead to having a population with reduced poverty levels.

7.2 Recommendations

The following measures are recommended;

- 7.2.1 There must be a deliberate plan by ZNBC to educate personnel who are responsible for packaging Economic information stories and programmes or to recruit qualified economists or financial writers, if the national broadcaster is to communicate Economic information effectively. Development of specialised radio and television programmes requires knowledge of the subject matter, programming skills and resources. With appropriate skills attained, ZNBC programmes would distinguish Economic information from financial education and thus contribute more to the use of the media in the dissemination of Economic information for poverty reduction. Consideration must be made by the ZNBC to employ not only graduates who are qualified in economics, business or financial writing but also with enhanced skills in communication.
- 7.2.2 The use of edutainment, or drama in disseminating Economic information, has proven successful in Kenya and South Africa. ZNBC could make use of this type of programming to attract a wider audience to what is otherwise considered to be a ‘boring or complex subject’- Economic or business reporting. ZNBC, as a national broadcaster, needs to improve on

the content of Economic information of their programs with programming in 2012 for both radio and television showing that less than five percent of scheduled content is dedicated to Economic information.

7.1.5 ZNBC should employ interactive methods of broadcasting and use available tools like live phone in programmes, online internet messages and mobile phone sms streaming to get feedback from the various audiences. It would then need to work on the recommendations received from such a process.

7.1.6 The extensive use of radio and all seven local broadcast languages would help extend the reach of Economic information by ZNBC, beyond the traditional English speaking audience.

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Appendix A

Questionnaire

No: ...

**THE UNIVERSITY OF ZAMBIA
SCHOOL OF HUMANITIES AND SOCIAL SCIENCES
DEPARTMENT OF MASS COMMUNICATION
PUBLIC QUESTIONNAIRE**

RESEARCH TOPIC:

INVESTIGATION OF THE EFFECTIVENESS OF THE MASS MEDIA IN ZAMBIA, IN PARTICULAR THE ZAMBIA NATIONAL BROADCASTING CORPORATION (ZNBC) RADIO II, RADIO IV AND THE MAIN TELEVISION CHANNEL, AS TOOLS FOR THE DISSEMINATION OF ECONOMIC INFORMATION FOR POVERTY REDUCTION

Dear Respondent,

I am a student at the University of Zambia (UNZA), Great East Road Campus in Lusaka carrying out research on the topic: *Investigation of the effectiveness of the mass media in Zambia, in particular the Zambia National Broadcasting Corporation (ZNBC) radio ii, radio iv and the main television channel, as tools for the dissemination of Economic information for poverty reduction.*

This research is being conducted for academic purposes as partial fulfilment of a Master of Mass Communication Degree programme that I am pursuing at UNZA. You have been randomly selected to be part of the sample. Kindly note that all the information obtained in this research is purely for academic purposes and, as such, will remain confidential.

Thanking you in advance for your time.

MARVIN ILUNGA

Date of interview_____

Name of interviewer_____

Name of residential area_____

INSTRUCTIONS

Please read all questions carefully and provide answers accordingly. Indicate your answer by circling the digit following the question or tick in the provided box. In cases where an explanation is required, please use the provided space for short and clear answers.

SECTION A: DEMOGRAPHIC CHARACTERISTICS			
No.	Questions and filters	Responses	Code
1.	What is your sex	Male.....1 Female.....2	
2.	What was your age as at last birth day?	<input type="text"/> <input type="text"/>	
3.	Marital status	Single.....1 Married.....2 Divorced.....3 Widowed.....4 Separated.....5	
4.	What is your religious denomination?	Catholic.....1 Pentecostal.....2 Protestant.....3 Muslim.....4	

5.	How long have you been living in this area?	0 – 4 years.....1 5 – 9 years.....2 10 – 14 years.....3 15 – 19 years.....4 Over 20 years.....5	
6.	What is your highest educational qualification?	No Education.....1 Primary.....2 Secondary.....3 Tertiary.....4	
7.	What is your classification of employment?	Formal employment.....1 Informal employment.....2 Business.....3 Self employed.....4 Unemployed.....5	
8.	What is your approximate monthly earning?	K20 million and above.....1 K15 million – K19 million.....2 K10 million – K14 million.....3 K5 million – K9 million.....4 K1million – K4 million.....5 Below K1 million.....6	

SECTION B: ECONOMIC INFORMATION SOURCES & OCCUPATION

9.	What is your type of work?	Executive.....1 Management.....2 Middle/Lower Management.....3 Non- Management.....4 Informal.....5	
10.	Have you received information on financial education?	Yes.....1 No.....2	
11.	If the answer to Question 10 is yes, what is your source of Economic information?	ZNBC Radio and TV.....1 Muvi TV.....2 Zambia Daily Mail.....3 Times of Zambia.....4 The Post.....5 Other(specify).....	
12.	What was the content of the financial education programmes that you listened to?	How to access loans.....1 How to create savings.....2 Banking.....3 How to start Business.....4	

13.	If ZNBC is mentioned: How would you rate the information content of the programmes on financial education.	Adequate.....1 Fairly adequate.....2 Inadequate.....3	
14.	Where do you keep your money for business/savings?	Home.....1 Icilimba.....2 Credit Union.....3 Non Bank Financial institution.....4 Bank.....5	
15.	Have you ever borrowed money?	Yes.....1 No.....2	
16.	Where do you usually borrow money from?	Bank.....1 Credit Union.....2 Non Banking Union.....3 Ichilimba.....4	
17.	Where do you get information of where to borrow money?	ZNBC Radio and TV.....1 Muvi TV.....2 Zambia Daily Mail.....3 Times of Zambia.....4 The Post.....5 Other(specify).....	
18.	Which media channel do you find user friendly to get Economic	ZNBC Radio and TV.....1 Muvi TV.....2	

	information?	Zambia Daily Mail.....3 Times of Zambia.....4 The Post.....5 Other(specify).....	
19.	If you have borrowed before, which media did learn from about the loan?	ZNBC Radio and TV.....1 Muvi TV.....2 Zambia Daily Mail.....3 Times of Zambia.....4 The Post.....5 Other(specify).....	
20.	Do you think financial awareness contributes to successful business?	Yes.....1 No.....2 Not sure.....3	
21.	Do you think financial awareness can lead to poverty reduction?	Yes.....1 No.....2 Not sure.....3	
22.	Do you think the media has helped you understand financial Management?	Yes.....1 No.....2 Not sure.....3	

Key: Bank – All commercial banks supervised by the Bank of Zambia.

Non-bank – All financial institutions that are not banks but are supervised by the Bank of Zambia.

Thank you for your time-

Appendix B

Interview Guide for ZNBC staff

Question 1 – How would you define the phrase: Reporting Economic information?

Question 2 – What training do you think is vital for one to report Economic Information?

Question 3 – How much time would you say is devoted to reporting financial reporting as a proportion of the news on a typical day?

Question 4 – Do you think ZNBC covers Economic information adequately? Please qualify your answer.

Question 5 – What is the attitude of Reporters towards covering Economic information stories?

Question 6 – What is the attitude of Editors Supervisors towards assigning reporters Economic information stories?

Question 7 – How many people who cover Economic information stories have a qualification in economics, business studies or related qualifications?

Question 8 –Do you think there is a difference between Economic information and financial education?

Question 9 – What do you think should be the key topics when covering financial education?

Question 10 – How do you rate Economic information stories and are they normally given headline treatment?

Question 11 – Have you ever heard the term edutainment?

Question 12 – What do you think should be done to improve Economic information coverage?

Question 13 – Has training by financial institutions, like the Bank of Zambia, been helpful in improving Economic information coverage?

Appendix C

Interviewees

Reuben Kajokoto – Corporation Secretary

Simon Mwila – Controller Radio

Grevasio Zulu – News Manager

Joshua Jere – Senior Reporter – Newsroom

Catherine Mushota – Head of Programmes - TV

Oliver Nzala – Producer TV

Appendix D

ZNBC TV Programme schedule

PROGRAMME PREVIEW/PROMOTION FOR MONDAY 27th FEBRUARY 2012

- 1000 Station Opens**
- 1015 Documentary**
- 1110 Isidingo**
- 1130 In Good Shape (DW)**
- 1200 Journal (DW)**
- 1300 Newslite (RPT) Kitwe**
- 1345 Let's Cook (RPT) Kitwe**
- 1400 News**
- 1405 Open Line**
- 1500 700 Club**
- 1530 Ngulube Kyenda Mabenga**
- 1625 News In local languages**
- 1700 Phantom - Cartoon**
- 1730 30 Minutes with Pastor Emmanuel - Kitwe**
- 1800 Focus (Kitwe)**
- 1825 Tech Talk**
- 1900 Main News**
- 2000 The Barotse Inquiry Recommendations**
- 2100 Sounds Arcade**

- 2130 Shree**

- 2200 News**
- 2215 Storm**
- 0000 News Headlines**
- 0005 Crossover to TV2**

NB: Programmes are subject to change at short notice.

ZAMBIA NATIONAL BROADCASTING CORPORATION

PROGRAMME PREVIEW/PROMOTION TUESDAY 28th FEBRUARY 2012

- 1000 Station Opens**
- 1003 News**
- 1030 Planet of Trees**
- 1100 Kick Off! (The Bundesliga Highlights DW)**
- 1130 Global 3000 (DW)**
- 1200 Aljazeera**
- 1300 Lunch Break – Live (Kitwe)**
- 1400 News Headlines**
- 1405 Journal**
- 1530 Njuwelelo Ya Luna – Lozi Programme**
- 1625 News In Local Languages**
- 1700 Monster By Mistake**
- 1730 Fun Time - Kitwe**
- 1800 Bola**
- 1825 Tech Talk**

- 1900 Main News**
- 2000 Grey's Anatomy**
- 2100 Zambian Lotto Draw**
- 2130 Shree**
- 2200 News Brief**
- 2215 The Storm**
- 0000 News Headlines**
- 0005 Crossover to TV2**

NB: Programmes are subject to change at short notice.

ZAMBIA NATIONAL BROADCASTING CORPORATION

PROGRAMME PREVIEW/PROMOTION WEDNESDAY 29th FEBRUARY 2012

- 1000 News**
- 1015 Documentary**
- 1130 Made In Germany (DW)**
- 1200**
- 1300 Aljazeera**
- 1400 News Headlines**
- 1405 Sport On!**
- 1500 Focus (Rpt) - Kitwe**
- 1530 Mutena Hikulembalemba**
- 1625 News In local Languages**
- 1700 Adventures of Flash Gordon - Cartoon**

1730 Pula and friends
1800 Let's Explore
1900 Main News
2000 Lost
2100 English Premier League Highlights
2200 News
2215 The Storm
0000 Crossover to TV2

NB: Programmes are subject to change at short notice.

ZAMBIA NATIONAL BROADCASTING CORPORATION
PROGRAMME PROMOTION/PREVIEW THURSDAY 1st MARCH 2012

1000 News
1015 Documentary
1130 Planet Of Trees
1200 Journal
1300 Smooth Talk (RPT)
1400 News Headlines
1405 Aljazeera
1500 Just For Laughs
1530 Chijilo Cha Luvale
1625 News In Local languages
1700 Adventures of Flash Gordon - Cartoon

1730 Chucklewood Critters

1800

1825 Tech Talk

1900 Main News

2000 Focus (Kitwe)

2030 Isidingo

2100 Army Wives

2200 News In Brief

2215 Zambian Lotto Draw

2230 Born and Bred - live

2330 Aljazeera - live

0005 Crossover to TV2

NB: Programmes are subject to change at short notice

ZAMBIA NATIONAL BROADCASTING CORPORATION

PROGRAMME PROMOTION/ PREVIEW FRIDAY 24th FEBRUAR 2011

1000 News

1015 Documentary

1110 Isidingo

1130 Aljazeera

1300 Lunch Break - Kitwe

1400 News Headlines

1405 Journal (DW)

- 1500 Turning Point**
- 1530 Thumba la Mwili**
- 1625 News In Local Languages**
- 1700 Noonbory & The Super 7**
- 1730 Decoding Dress Code**
- 1800 Newslines (Kitwe)**
- 1825 DSTV So Much More**
- 1850 Kaweya Trust School**
- 1900 Main News**
- 2000 The Reporter**
- 2030 Isidingo**
- 2100 Documentary – The Faces of Che**
- 2200 News**
- 2215 Smooth Talk**
- 2315 Europe In Concert (DW)**
- 0000 News Headlines**
- 0005 Crossover to TV2**

NB: Programmes are subject to change at short notice.

ZAMBIA NATIONAL BROADCASTING CORPORATION

PROGRAMME PROMOTION/PREVIEW FOR SATURDAY 25th FEBRUARY

2012

0600 Station Opens

0603 News

0615 Music

0630 Africa Music Safari

0700 Kwacha Good Morning Zambia – live

0930 The Life Telecast (Kitwe)

1000 Mid-Morning – Live

1100 Events of The Week

1130 Movie: Guantnamero

1300 Y Zone (Kitwe)

1345 Let’s Cook (Kitwe)

1400 News Headlines

1405 Kantuunya Kamunsabata

1500 Journal (DW)

1530 In Good Shape (DW)

1600 APNAC – Live

1645 English Premier League: Chelsea Vs Bolton - Live

1900 Main News

2000 Changes

2030 Business & Enterprise

2100 Zambian Lotto Draw

2130 PopXport (German Music Magazine) (DW)

2200 News

2215 Movie: A Month of Sundays

0000 Crossover to TV2

NB: Mid Morning is 55 minutes this week.

ZAMBIA NATIONAL BROADCASTING CORPORATION

PROGRAMME PREVIEW/ PROMOTION FOR SUNDAY 26th FEBRUARY 2012

0600	Station Opens
0603	News
0615	Music
0630	Voice of Prophecy
0700	Kwacha Good Morning Zambia (Kitwe)
0830	Faith Gospel Hour
0930	The Reporter (Rpt)
1000	Kids TV
1100	Fun Time (Kitwe)
1130	Snazzy Stories
1200	National Watch – Live
1300	Shree (Omnibus)
1400	News Headlines
1405	Chintobentobe - Bemba
1500	Grey's Anatomy
1600	Journal (DW)
1630	Music
1645	One Touch

1730	The Hour of Refreshing
1800	Take It To The max
1825	Lima Time
1900	Main News
1950	Sports Results
2000	Cultural Remodelling
2100	Just for laughs
2130	On Air
2200	News
2215	The Revenge
0000	Crossovers to TV2 Programming

Appendix E

ZNBC TV Main News cue sheets

Received From SUB3 at 18:57 Hrs On 09.04.2012

1. *****

TRANSPARENCY International Zambia-TIZ says it is wrong for any former Government official to feel persecuted by Government investigative Wings.

.*****

A team of inspectors will be dispatched to Collum Coal Mine next week to check whether the mine has complied with safety regulations

Government will provide mobile water tanks to areas hit by typhoid in KABWE as an immediate response to the outbreak of the disease.

Former MTN/FAZ Premier league champions ZANACO are joint leaders of the new football season after beating Red Arrows one nil at NKOLOMA stadium.

**

2.*****

TRANSPARENCY International Zambia-TIZ says it is wrong for any former government official to feel persecuted by the investigative Wings.

TIZ Executive Director GOODWELL LUNGU says former leaders should NOT cry foul for being investigated for alleged offences committed while in public office.

CUE :

3.*****

Issues surrounding the Barotseland Agreement of 1964 have stirred debate in the Zambian society.

Now a ZNBC news crew visited a 74-Year-old Woman of Kaoma who has a different view about the recent happenings in Western province.

ELLEN HAMBUBA has details in this Report.

Cue out:

4.*****

The Southern Africa Centre for Constructive Resolution of Disputes-SACCORD says Western province should NOT be divided on tribal lines.

SACCORD Information Officer OBBIE CHIBULUMA says dialogue involving government and all ethnic groups in the region will help resolve issues surrounding the Barotseland Agreement of 1964.

Mr CHIBULUMA was speaking to ZNBC news in an interview in LUSAKA today.

And Former Foundation of Democratic Process-FODEP president STANLEY MHANGO has hailed the Nkoyas rejecting calls for the secession of Western Province.

MHANGO said ZAMBIA must remain a unitary state.

CUE ...

5.*****

A team of inspectors will next week be dispatched to Collum Coal Mine to check whether the mine has complied with safety regulations.

Minister of Mines CHRIS YALUMA says government will withdraw the license if the mine has not complied with safety regulations.

Here is a Report

Cue

6.*****

The National Pension Scheme Authority -NAPSA- will refurbish its five storey office complex in Mongu at a cost of K1.7 billion.

This is contained in a letter from NAPSA Director General STANLEY PHIRI to Labour, Information, and Broadcasting Permanent Secretary AMOS MALUPENGA under whose Ministry NAPSA falls.

It follows Mr MALUPENGA's concern during his recent tour to Western province that the building which houses several public and private institutions, had been left to degenerate to unacceptable levels due to lack of maintenance.

This is according to a statement issued by the Press and Public Relations Unit at the Ministry of Information, Broadcasting and labour.

Zamchin Limited has been awarded the contract to refurbish Mongu building.

During Mr MALUPENGA's visit to Mongu he was appalled by the state of dilapidation and disrepair of the NAPSA building.

He found that the building was poorly maintained with unlit corridors and offices, This prompted the Permanent Secretary to write to NAPSA management for its urgent intervention in the matter.

7.*****

Starting this month, the Bank of Zambia has introduced a benchmark lending rate of 9 percent.

All commercial banks must base their lending rate at the Central Bank's set benchmark.

In the following report JOSHUA JERE examines how this will work and the implications on financial institutions and borrowers.

Cue

8.*****

Like many other unemployed youths in the country, 31 year old SIMON KUNDA is struggling to make ends meet.

Mr. Kunda is a retailer specialized in men's clothing and shoes at Kitwe's busiest trading Centre, Chisokone market.

The growth on his face is not a factor in his business though he says it has greatly affected his life.

More in this report...

Cue ...

9.*****

We take a break but still to come in ZNBC News

The dilapidated state of the Kafue Bridge worries Mufulira residents.

Plus more, stay tuned

10.*****

The Kafue Bridge which links Mufulira District to the rest of the Copperbelt province is in a bad state.

Apart from having pot holes, the rails and bolts holding the bridge have fallen off due to lack of maintenance.

Motorists in Mufulira want the bridge to be repaired before the situation gets out of hand.

Here is a report.....

CUE ...

11.*****

Every year the rainy season brings destruction to Sinazongwe roads, bridges, and culverts.

The destruction has prompted the local authority, the areas member of Parliament and the District Commissioner to enter into public Private Partnership to work on the road and bridges.

Here is a report.

Cue ..

12.*****

Bandits have broken into the house of former Zambia's High Commissioner to Canada, NEVERS MUMBA in LUSAKA.

The thugs went away Dr MUMBA's personal LAPTOP and a bag containing bank documents among other things.

The incident is believed to have occurred in the early hours of today between 02 and 05:00 hours.

Dr. MUMBA who narrated the incident to ZNBC News in Lusaka, also confirmed that the matter has been reported to police.

And LUSAKA Province Commissioner of Police CHARITY KATANGA has also confirmed the burglary and theft at Dr MUMBA's residence

Cue ...

13.*****

Government is to provide mobile water tanks to areas hit by typhoid in KABWE as an immediate response to the outbreak of the water borne disease.

Kabwe District Commissioner PATRICK CHISHALA says the decision has been arrived at in Kabwe during an emergency meeting called by his office with the Disaster Management and Mitigation Unit-DMMU.

Mr CHISHALA said other stakeholders were Lukanga Water and Sewerage along with the District Health Management Board.

He told ZNBC news by telephone that the DMMU in conjunction with the Lukanga Water and Sewerage will tomorrow begin supplying water to the affected areas.

Mr CHISHALA explained that government will in the long term overhaul the entire water reticulation system in Kabwe's Ngungu, Bwacha and Chimanimani townships.

Mr. also said cases of typhoid have risen to one hundred and thirty-eight from yesterday's one hundred and twenty-seven.

Typhoid broke out in Kabwe last week.

14.*****

We take a break but still to come in ZNBC News

Government to provide mobile water tanks to typhoid affected areas in Kabwe.

Stay tuned

15.*****

Leprosy has been around for a long time.

The existence of the disease was even tabulated in the Bible as Jesus healed many leprosy sufferers.

Well a woman of Simonga Village in Livingstone who has leprosy has taken advantage of the Easter period to ask for assistance.

Here is a report..

CUE ...

16.*****

An outbreak of a diarrhoeal disease is looming in BUTUNGWA Ward in Kitwe's Chimwemwe Constituency where a blocked sewer line is discharging faecal matter into homes in the area.

The residents of Chimwemwe are now blaming their area councilor ACKSON MUNGALABA of not fulfilling his campaign promises.

Mr MUNGALABA however said that he has done his best to convince Nkana Water and Sewerage Company to work on the sewer system in the ward which he said is becoming a health hazard.

Here is a report

CUE

17*****.

The body of Princess Nakatindi Wina who died last week at South Africa's Milpark hospital arrives in the country on Thursday, 12th April.

Family Spokesperson and also Princess NAKATINDI' s son WINA WINA confirmed this to ZNBC news in LUSAKA this morning.

WINA said his mother's body will arrive at LUSAKA's KENNETH KAUNDA International Airport on Thursday, aboard a South African Airways Lunchtime flight.

The Princess died on Thursday around 22:30 hours at Mill Park Hospital in Johannesburg after a heart related operation.

Princess NAKATINDI WINA, a renowned politician, served as Community Development Minister in the Inaugural MMD administration between 1993 and 1994.

Government has accorded Princess NAKATINDI WINA a state funeral.

Meanwhile, a book of condolences for late Malawian President BINGU WA MUTHARIKA will tomorrow be opened at the Malawian High Commission in LUSAKA.

Malawian High Commissioner to ZAMBIA DAVID BANDAWE confirmed this to ZNBC news in LUSAKA today.

Mr BANDAWE said the book of condolences will remain open from 10:00 hours to 16:00 hours from tomorrow to Friday, with the exception of lunch time breaks.

The Malawi High Commission is located on Bishops Road in KABULONGA residential area.

18.*****

We now join Chiko Mukoka with sports news

19.*****

TRANSPARENCY International Zambia-TIZ says it is wrong for any former Government official to feel persecuted by the Government investigative Wings. TIZ Executive Director GOODWELL LUNGU said former leaders should NOT cry foul for been investigated for alleged offences committed while in public office. Mr. LUNGU was speaking in an interview with ZNBC News in Lusaka today. He however called on the Government investigative wings to speed up investigations of alleged corrupt practices by former leaders in record time

A team of inspectors will be dispatched to Collum Coal Mine next week to check whether the mine has complied with safety regulations. Minister of Mines CHRIS YALUMA says government will withdraw the license if the mine has not complied with safety regulations.

Government is to provide mobile water tanks to areas hit by typhoid in KABWE as an immediate response to the outbreak of the water borne disease. Kabwe District Commissioner PATRICK CHISHALA says the decision was arrived at in Kabwe during an emergency meeting called by his office with the Disaster Management and Mitigation Unit-DMMU.

Former MTN/FAZ Premier league champions ZANACO are joint leaders of the new football season after beating Red Arrows one nil at NKOLOMA stadium. ZANACO scored their winner in the first half when LEWIS MACHA headed in the back of net. However ARROWS were the

better side and dominated the match but were denied on several occasions by alert ZANACO goal keeper RAJA KOLA.

**

FOR THESE AND MORE STORIES, LOG ONTO THE ZNBC WEBSITE ON
WWW.ZNBC.CO.ZM

Leprosy has been around for a long time.

The existence of the disease was even tabulated in the Bible as Jesus healed many leprosy sufferers.

Well a woman of Simonga Village in Livingstone who has leprosy has taken advantage of the Easter period to ASK FOR ASSISTANCE.

Here is a report..

UP VCR/ SOT...

CUE ...

Former MTN/FAZ Premier league champions ZANACO are joint leaders of the League after beating Red Arrows one nil at NKOLOMA stadium this afternoon.

ZANACO who are level on six points with ARROWS scored their winner in the first half when LEWIS MACHA scored through a header.

And speaking in a post match interview ZANACO Coach KEAGAN MUMBA said it is too early for his team to start thinking of themselves as champions.

And Arrows Assistant coach ALFRED MULAO said his team were the better side and deserved to get at least a point from the match.

In other premier leagues games played today newly promoted NAPSA Stars beat Nakambala by 2 goals to nil in a game played at Edwin Imboela stadium.

Cue out:

3. *****

Meanwhile, President SATA joined Malawians in mourning President BINGU WA MUTHARIKA who died last week following a cardiac arrest by signing the book of condolences this morning.

Cue out:

Meanwhile, Newly sworn-in Malawi's President Joyce Banda has emphasized the need to restore and strengthen relations between her country and Zambia.

President BANDA said much as the relations between Zambia and Malawi were not severed per se, it is important for the two nations to cooperate because of historical ties and proximity.

President Banda made the remarks during a press conference in Lilongwe today at which she gave an update on the funeral and burial arrangements for the late president, Professor Bingu wa Mutharika.

President Banda told the media that she had a lengthy telephone conversation with Zambia's President Michael Sata on Monday where they talked about the two countries' relations.

President BANDA said Zambia and Malawi have committed themselves to the restoration of cordial diplomatic relations between the two governments

This is according to a statement released by the First secretary for Press at the Zambian Mission in Lilongwe CHANSA KABWELA.

Meanwhile, the Malawian Leader has dispatched Malawi's health minister Dr. Jean Kalilani to South Africa to oversee the entire process of bringing the body of the late

president to Malawi and the details of the burial arrangements would be announced to the public as soon as the ministerial committee finalises its work.

4. *****

And LATE veteran politician Princess NAKATINDI WINA who died last week at South Africa's Milpark Hospital will be buried on Friday, April 13.

Secretary to the Cabinet EVANS CHIBILITI said the former cabinet minister's body which arrives on Thursday, will lie in state at the funeral house in Mimosa, in Chilanga.

Mr. CHIBILITI has announced that a church service will be conducted on Friday, April 13 at the Cathedral of the Holy Cross in Lusaka.

He said a military escort will take the body to Lusaka City Airport immediately after the church service, where it will be flown to Mwanzi in Sesheke for burial the same day.

This is contained in a statement released to ZNBC News in Lusaka yesterday by the Secretary to the Cabinet.

The Princess died on Thursday around 22:30 hours at Mill Park Hospital in Johannesburg after a heart related operation.

Government has accorded a State Funeral princess NAKATINDI WINA, 67, who served the country in various capacities including that of Minister of the then Ministry of Community Development and Social Welfare.

5. *****

Former Northern Province Permanent Secretary MWALIMU SIMFUKWE has been arrested and formerly charged with one count of abuse of office.

Mr SIMFUKWE who is also Mbala central member of parliament is jointly charged with ELIAS SIMUKONDE who was the procurement officer at the provincial administration office.

ZANIS reports from Kasama that Northern Province POLICE commissioner MARY CHIKWANDA confirmed the arrest of Mr. SIMFUKWE - 47 of Lusaka west farm number 7070.

Ms CHIKWANDA said police are satisfied with investigations carried out on the suspects.

She said Mr. SIMFUKWE will appear in court tomorrow.

And Mr. SIMFUKWE spoke with journalists a few minutes before being locked up.

He was interrogated for almost three hours.

6. *****

Meanwhile, Police have gunned down a traditional healer that killed two police officers and a chief's retainer in Kalomo district last month.

Southern Province Police Commissioner BRENDA MUNTEMBA says KEBBY HIBANZE was gunned down in the early hours of yesterday in Kasukwe area, at Maliko Village in Chief Chikanta's area, after a tip off from the public.

HIBANZE, together with another man had been on the run after they stabbed and killed two police officers and a chief's retainer.

His brother also a traditional healer was killed by police.

Ms MUNTEMBA said HIBANZE was shot at when he charged at police officers with an axe and was pronounced dead on arrival at Choma Hospital around 09:00hrs yesterday.

Police are still looking for the other medicine man and his sister who are still in hiding.

And in Chinsali police have arrested eleven prohibited Somali nationals travelling on a bus to Lusaka from Nakonde.

Muchinga Province Police Deputy Commissioner Chilinje Nyirenda

said the eleven, aged between 19 and 26, were intercepted at a police check point.

A Zambian co-ordinating their movements has also been arrested while a Zimbabwean who was also on the bus escaped the dragnet together with the driver and the conductor.

The bus has however been impounded.

8. *****

Still on crime, FIVE people have been arrested by police in Chipata in the Eastern Province in connection with the death of a watchman.

Police Public Relations Officer ELIZABETH KANJELA told ZNBC News that JABES PHIRI 51, a watchman at a BP filling station was killed before the suspects broke into the filling station and stole two bicycles and groceries.

This happened around 04:00hrs yesterday.

Police rushed to the scene and managed to apprehend the suspects who have been identified as CHRISTOPHER MWANSA 32, WILLIAM PHIRI 31, DAVY ZIMBA 28, SAM PHIRI 29 and KAUNDA PHIRI 40.

The five have been charged with murder and aggravated robbery .

And a 32 year old man of TATA farm compound in Ngwerere has been electrocuted as he was trying to cook at a friend's house.

And the University Teaching Hospital recorded 206 casualty cases during this year's Easter holidays.

UTH Public Relations Manager Pauline Mbangweta said the hospital recorded 69 cases from Road Traffic Accidents, 113 other related cases and 24 accidentals falls.

The UTH Spokesperson has also disclosed that the hospital recorded 216 Easter babies.

9. *****

Ahead on ZNBC News-----

Typhoid cases in Kabwe, continue to rise.

And more stories, do stay with us.

10. *****

Most health centers in rural areas still have a challenge of how to transport specimens to Hospital Medical Laboratories.

To help cushion the situation, Riders for Health has given the Ministry of Health in Southern Province five Ford Ranger vehicles and 76 Motorbikes which will be stationed in five districts.

Details in this report.

Cue out:

11. *****

The number of typhoid cases recorded in KABWE district in central province has risen to 142 since the disease broke out last week.

Kabwe District Commissioner PATRICK CHISHALA said four new cases were recorded today.

Mr CHISHALA told ZNBC News that all the affected people have been treated and are being monitored in their respective homes.

12. *****

Meanwhile, STEPHEN SAKUWAHA reports that residents of Mupambe in Mufulira where typhoid broke out a few months ago are still living in fear of another outbreak.

This is because of the delays in completing the construction of the broken sewer system in the area.

Cue out:

13.*****

Ahead on ZNBC News-----

The Price of Bananas goes up in Lusaka.

And Lusaka's Kanyama residents get new local court.

Keep watching.

14.*****

The Price of Bananas in Lusaka has gone up.

Katwishi Bwalya reports that a shortage of Bananas has triggered the increase in the price of the fruit.

Cue out :

15. Now!!Not too long ago the people of Kanyama had to go to the Lusaka Boma courts to seek justice.

But now Justice has been taken to their door steps following the opening of the newly constructed local Court in the area.

Cue out :

16.*****

To Financial matters now!! Finance Deputy Minister, MILES SAMPA says there is need to examine why the trading on the Lusaka Stock Exchange is so low compared to sister exchanges in the region.

Mr SAMPA who was on a familirization tour of the Lusaka Stock Exchange said he noticed that trades on the Lusaka remain unchanged for a long time unlike exchanges such as the Johannesburg stock exchange.

Mr SAMPA was however briefed by the Lusaka Stock Exchange General manager BEATRICE NKANZA and other directors that there is need for the government to provide incentives to stir growth and performance of the Exchange.

And LuSE Board member TIMOTHY MUSHIBWE said the Lusaka Stock Exchange is under utilized.

But Mr SAMPA said the PF government is ready to resolve all the issues that are limiting the growth of Lusaka Stock Exchange.

Cue out:

15.*****

Ahead on ZNBC News-----

Boxing legend Sugar Ray Leonard to visit Zambia.

And Sepp Blatter congratulates the Football Association of Zambia.

Stay tuned.

16.*****

A court in Egypt has suspended the 100-member assembly appointed last month to draft the country's new constitution.

Several lawsuits had demanded Cairo's Administrative Court block the decision to form the panel as it did not reflect the diversity of Egyptian society.

They said women, young people and minorities were under-represented.

And for more news from around the World, here is CFI.

Cue out:

17.*****

In Sports!!! Retired American Boxing Icon and Legend Sugar Ray Leonard will grace the continental Africa heavy weight title fight between Francis Galagata Zulu and Awadh Tamim of Tanzania.

The fight has been billed for June 2,at the government complex in Lusaka.

Boxing Promoter Mike Ferreira said at a press briefing in Lusaka today that Sugar Ray Leonard is well known not only as one of the best ever professional boxers but also for his current charity work.

And Zambia Professional Boxing and Wrestling Control Board general secretary Ben Saili said Ray's visit will help promote professional boxing in Zambia.

Cue out:

CUE CASTER

Galagata will fight Tamim in the International Boxing Federation-IBF Vacant Continental Africa Heavy weight champion.

A Budget of over 700 million kwacha will be required to stage the fight.

17.*****

In Football !! FIFA President Joseph Blatter has congratulated Kalusha Bwalya on his re-election as FAZ President following elections on March 31.

Blater has also commended the Football Association of Zambia for holding a successful AGM and has wished FAZ the best success at the helm of Zambian football.

This is according to letter by Blatter to FAZ President Kalusha Bwalya and made available to ZNBC sports in Lusaka today.

Blatter said the election is a testimony of the trust bestowed on Kalusha by the Zambian football community.

Blatter is convinced Kalusha will preserve and defend the values of the game.

To end the main news, a recap of the headlines-----

18.***** President Michael Sata says the Anti-corruption commission is NOT working as it should.

He said this is because the commission is NOT pro-active in investigating corruption especially in the public service.

President Sata said this at state house after swearing in two commissioners and deputy Director General of the Anti-corruption Commission.

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LATE veteran politician Princess NAKATINDI WINA who died last week at South Africa's Milpark Hospital will be buried on Friday, April 13.

Secretary to the Cabinet EVANS CHIBILITI said the former cabinet minister's body will arrive on Thursday.

&&&&&&&&&

Former Northern Province Permanent Secretary MWALIMU SIMFUKWE has been arrested and formerly charged with one count of abuse of office.

Mr SIMFUKWE who is also Mbala central member of parliament is jointly charged with ELIAS SIMUKONDE who was the procurement officer at the provincial administration office.

&&&&&&&

Retired American Boxing Icon and Legend Sugar Ray Leonard will grace the continental Africa heavy weight title fight between Francis Galagata Zulu and Awadh Tamim of Tanzania.

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Received From SUB3 at 18:46 Hrs On 11.04.2012

1.*****

THE Drug Enforcement Commission-DEC has seized OVER THIRTEEN KILOGRAMMES OF cocaine from two Bolivian nationals, making it the largest single seizure in the history of the country.

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Solicitor General MUSA MWENYA has warned perpetrators of Gender Based Violence to brace themselves for stiffer laws.

&&&&&&&&&&&&&&&&&

A state of the art scanner is being mounted to ensure that no one comes in, or leaves the country with concealed contraband.

CUE

5.*****

And moving away from smuggling at Kazungula, issues of Gender Based violence always seem to find themselves into the headlines.

The latest one involves a 16-year-old girl who was brutalised and almost left for dead by her boyfriend.

PLEASE BE WARNED THAT THE PICTURE YOU ARE ABOUT TO SEE MAY BE DISTURBING TO SENSITIVE VIEWERS

CUE ...

6.*****

As mining activities increase, new challenges are coming up in the copper-belt town of KALULUSHI where four thousand families may be displaced, once new mines are opened.

The people in these affected areas have no problem with moving.....but they insist they will do so on conditions and terms which include compensation for being displaced.

CUE

7.*****

And still on mining, Maamba Collum Mine in SINAZEZE has been a controversial subject and a constant tag of war between management and workers over poor pay and conditions of service.

We have more in this report.....

CUE

8.*****

Still to Come on ZNBC news

Twenty Five people escape death in Kawambwa road accident.

Plus more keep watching

9.*****

Tenants occupying houses belonging to the Zambia Forestry and Forest Industrial Corporation ZAFFICO on the Copper-belt have asked government to expedite the sale of the parastatal housing units to sitting tenants.

The residents have presented a petition to government demanding that they be sold their housing units.

Here is a report.

Cue ..

And Lands, natural resources and environmental protection minister WILBUR SIMUSA say there is urgent need to re-organize the forestry sector in the country.

Mr. SIMUSA says the industry has the potential to contribute more to the country's gross domestic product than its current five point five percent.

He said there is need to raise the profile of the sector in order for average Zambians to appreciate the value in trees.

10.*****

Twenty-five people escaped with injuries in Kawambwa in Luapula province, following a road accident.

The accident occurred around 10:00 hours today on Kawambwa Road at Mushota turnoff.

Police spokesperson ELIZABETH KANJELA said the driver of a Mitsubishi Canter was over-speeding and in the process overturned three times leaving 25 people with serious injuries.

The injured are admitted to Kawambwa district hospital together with the driver who is under police guard.

11.*****

Government has acknowledged the need to comprehensively review the Penal Code and the Criminal Procedure Code -CPC- to make them effective.

Permanent Secretary for Administration in the Ministry of Justice Mbololwa Muyaba says despite the penal code and the criminal procedure code undergoing a series of amendments, no comprehensive improvements have been made.

She was speaking in Lusaka today when she officially opened a Zambia Law Development Commission consultative workshop on the reviewing of the penal Code and the Criminal Procedure Code focusing on sentencing laws.

And Zambia Law Development Commission Deputy Director Joyce Macmillan demanded for the quick revision of the two pieces of laws so that they are responsive to the needs of the Zambian society.

Cue ...

12.*****

Still to come on ZNBC News

Is Business News PLUS More stories

Stay Tuned

13.*****

We Now Join Ellen Hambuba with Business News

14.*****

Central province minister PHILIP KOSAMU has proposed that the ministry of commerce should be involved in finding investors to revamp the Mulungushi textiles limited in Kabwe.

Mr. KOSAMU said once negotiations between government and the Chinese major shareholders are concluded, the ministry of commerce should be actively involved in ensuring that equitable investors are found for the textile industry.

Cue ...

15.*****

First Republican President KENNETH KAUNDA has paid glowing tribute to the late Malawian President BINGU WA MUTHARIKA.

Dr. KAUNDA says the late Professor WA MUTHARIKA labored for Malawi and the African continent as a whole.

He was speaking in an interview with ZNBC news after he signed the book of Condolences for Professor WA MUTHARIKA at the Malawian High Commission in LUSAKA this morning.

Cue out:

Meanwhile President MICHAEL SATA has declared Friday , April 14, a day of national mourning in recognition of the late veteran Politician and former Community Development Minister PRINCESS NAKATINDI WINA.

Secretary to the Cabinet EVANS CHIBILITI announced this in a statement released to ZNBC news in LUSAKA this afternoon.

During the period of national mourning from 06:00 hours to 18:00 hours, all flags will fly at half mast while activities of entertainment nature will be cancelled or postponed.

Princess NAKATINDI WINA whose body arrives in the country tomorrow at 12:50 hours, died on April 5, at Milpark Hospital in Johannesburg, South Africa.

She will be put to rest on Saturday, April 14, at MWANDI in SESHEKE.

16.*****

Still to Come on ZNBC news

KCM donates 1-Hundred Thousand US Dollars to the ZAMBIA Open Golf Tournament Committee.

Stay tuned...

17.*****

OVER one hundred and thirty professional golfers have expressed interest to participate in the 2012 ZAMBIA Open Golf Tournament in June.

And Konkola Copper Mines-KCM has donated 1-Hundred Thousand United States-US Dollars to the ZAMBIA Open Committee.

KCM Chief Executive Officer JEYAKUMAR JANAKARAJ says it is important for the tournament to keep growing year by year.

