

Activity 16

Zambia – Climate change amplifies debt crises

Mystery

What it's about

- Based on the example of a specific country in the Global South, participants learn how complex the reasons can be for a country getting into a debt crisis.
- They find out that, for poor countries in the Global South, the global heating caused by the Global North is leading to a double vulnerability through debt distress and climate damage. Additional crises, such as the global coronavirus pandemic, are further exacerbating economic problems and thus also the debt crisis.
- By putting themselves in the role of young Zambians, participants learn that even young people have the possibility of campaigning for an escape from the debt trap.

How to play

The activity consists of four phases:

Phase 1: Methodological introduction (10 minutes)

Show the participants the picture 'Youth conference on the debt crisis in Zambia'. Ask them the following introductory questions:

- What kind of event might this be?
- Where is it likely to be taking place?
- The young people are wearing T-shirts bearing the slogan: 'They Borrow, We Pay'. What could this slogan be referring to? Who are 'They'? Who are 'We'?



Photo: Youth conference on the debt crisis in Zambia / © Alliance for Community Action

You can then present the introductory story and the linked key questions for group work. Explain to the participants the sequence of the method and the time framework.

Phase 2: Group work (45 minutes)

Divide the participants into small groups of 3 – 5 people. Each group will now receive the materials for their group work. These materials will be the same for all groups. The groups should first check the documents to make sure they are complete and read the task description. Using the country information and information cards provided, the groups should then answer the key questions. The result should be organized and visualized as a cause-and-effect diagram on a large sheet of paper. Moderation materials serve to support the presentation aspect of the task.

90-105 minutes



10-30 people



challenging



Materials:

To direct the game

- Laptop, multimedia projector
- Background information on starting position and method
- Photo and introductory story 'Youth conference on the debt crisis in Zambia'

For each group

- Introductory story with photo and key questions
- The task description
- Zambia country data
- 28 information cards, cut out and shuffled in an envelope
- 1 flipchart sheet per group
- Pens
- Moderation materials



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Key questions

- Why are Zambia's government coffers so empty?
- What could young Zambians specifically do to combat the debt crisis in their country?

For example, the following themes and headings could be derived from the information cards, leading to responses to the first key question:

- Social conditions: health, education, poverty
- The commodity of copper
- Tourism
- Consequences of climate change
- Debt situation
- Way out of the debt trap
- Governance and civil society

Possible responses to the second key question:

- Organize themselves politically, e.g. in a non-governmental organization (NGO) like 'Alliance for Community'
- Protest using creative action (e.g. flashmobs)
- Inform other young people and parents
- Write letters to politicians
- Organize a demonstration
- Support and elect good politicians
- Make contact and engage in collective action with NGOs in the Global North

These examples are not intended to be prescriptive, but should serve as ideas for groups asking for support.

Phase 3: Presentation of conclusions with discussion (20 – 35 minutes, depending on the number of groups)

Each group will then present the connections they have made and their responses to the key questions, using a maximum period of five minutes each. Then, in a subsequent discussion, the participants will compare and evaluate their conclusions.

Phase 4: Reflection phase (15 minutes)

Finally, in the plenary session, a reflection will take place on the approach taken by the individual groups. Possible ideas for reflection are:

- In what way did you as a group come to your conclusions?
- How did you deal with disagreements?
- Do all members of your group support the conclusions reached?
- What values guided the group (e.g. justice, economic capacity, nature conservation)?

The materials are divided up as follows:

- Background information for you as the facilitator concerning the situation in Zambia and the mystery method
- Introductory photo for you to use as a template for the multimedia or overhead projector
- Introductory story with photo and key questions, firstly for you as an introduction to the plenary session, but also to be reproduced for group work
- Further documents for copying to be used in group work (task descriptions, Zambia country data and 7 sheets with a total of 28 information cards)

In order to prepare the activity, read through the background information and introductory story and photocopy the material for the group work for each group. The information cards need to be cut up in advance, shuffled and placed in envelopes.

Background information: the example of Zambia

Double exposure: climate crisis and debt crisis

The Global Sovereign Debt Monitor 2020, published annually by Catholic aid organization MISEREOR and German debt and development coalition erlassjahr.de, paints a gloomy picture: 124 out of 154 countries studied in the Global South are critically indebted. Several countries are already no longer able to meet their repayment obligations, also known as debt servicing. Other countries, such as Zambia, are on the brink of no longer being able to make repayments. In order to be able to settle their debts, they have to economize. This means that they are able to spend less and less money on healthcare, education and infrastructure. And yet, at the same time, more people are suffering from HIV/AIDS than in virtually any other country in the world.

Many of the heavily indebted countries, including Zambia, are additionally hugely impacted by climate change, although they play virtually no role in causing it. Zambia is beset by major drought, and this is leading to crop failures and power cuts, since the country obtains almost all of its energy from hydropower. Famines are predicted. But climate change is also expected to lead to heavy rains and flooding.

Countries like Zambia are thus subject to a double burden; on the one hand, they are suffering from the debt burden, while on the other hand they are threatened by climate disasters which cause heavy economic losses. These losses in turn force such countries to take out yet more loans on which they have to pay high levels of interest. And so they run the risk of falling into a debt trap.

The threat of poverty

An additional threat is currently posed by the coronavirus pandemic. As a result of the economic crisis in the countries affected by Covid-19, such countries are buying less copper. As a result, commodity prices are falling and investors are withdrawing their money from the countries in question. Flights are cancelled, borders are closed, and global tourism has come to a standstill. Due to its more negative economic outlook, Zambia is only able to obtain new loans on the international capital markets at high rates of interest. The country's debt mountain is getting ever bigger, and so it runs the risk of falling into a debt trap – and an enduring state of impoverishment.

And yet, Zambia is not actually a poor country. It possesses immense copper and cobalt reserves, commodities which are highly sought-after. No African country exports more copper than Zambia. Moreover, it possesses fertile agricultural land and an agreeable climate. The country is well known for its scenic attractions, particularly the spectacular Victoria Falls, and its national parks are home to an abundance of wildlife.

Unfortunately, the government, under President Edgar Lungu, is both corrupt and dictatorial, just like previous governments. It imposes severe limitations on freedom of association, press freedom and freedom of expression, and obstructs the work of the political opposition and civil society organizations. However, the country still has a vibrant civil society that seeks to oppose the country's non-transparent politics.

Climate justice needs debt relief

The international network of debt relief initiatives, of which erlassjahr.de is also a member, is demanding a debt relief initiative for critically indebted countries impacted by natural disasters. The process should consist of two parts: directly following a disaster, there needs to be an automatic payment freeze for ongoing debt payments so that the money can be invested in emergency assistance. Following on from this, comprehensive negotiations must be initiated relating to the claims of almost all creditors with the objective of reducing the volume of debt to a sustainable level. The United Nations could be the venue where such a process could be established.

The causes of the debt crisis in Zambia are complex, as are the potential solutions. Depending on particular interests, whether from the perspective of politicians, non-governmental organizations or the insurance industry, differing proposals may arise.

Further Information:

kasa.de/laender-regionen/sambia

erlassjahr.de/laenderinfos/sambia

erlassjahr.de/en/news/new-campaign-climate-justice-needs-debt-relief/

erlassjahr.de/produkt/fachinformation-64-der-naechste-sturm-kommt-mit-sicherheit-entschuldung-als-krisenreaktion-in-zeiten-des-klimawandels/

Background information: the mystery method

The mystery method was developed in England at the end of the 1990s for geography teaching. It is increasingly used when dealing with topics related to global learning. It is a form of learning that promotes joined-up thinking in that participants are asked to structure complex interrelationships using key questions and, where possible, to bring different strands together and reflect on them.

In the present case, participants are to adopt the perspective of a group of directly-affected young people in Zambia. An introductory story serves to arouse curiosity. It then steers the direction of proceedings. The present introductory story relates to the real-life Zambian non-governmental organisation 'Alliance for Community Action' (acazambia.org/us/).

Introductory photo



Introductory story with photo and key questions



Photo: Youth conference on the debt crisis in Zambia / © Alliance for Community Action

They borrow, we pay! Do something about it!

Youth conferences on the debt crisis in Zambia

This picture was taken in 2019 at a youth conference on the debt crisis in Zambia. Zambia has a high level of sovereign debt, and the government coffers are empty. The government can no longer even pay the salaries of state employees such as administrative officials, teachers, police officers or firefighters. This is particularly dramatic considering that many large families are dependent on these salaries because, as a result of drought, recent harvests have been poor. It is the first time in Zambia's history that employees in public service are not receiving their wages – even though Zambia has previously been in dire financial straits. People are getting ever poorer.

Against the background of this situation, lawyer Laura Miti in Lusaka, Zambia's capital city, founded the charitable organization 'Alliance for Community Action'. The organization invites young people from poor families to attend conferences (so-called 'insakas'). Under the motto 'They borrow, we pay – do something about it!' they learn about the debt crisis situation in Zambia and what its causes and effects are. The young people learn to discuss, to make demands and to organize political campaigns.

Key questions:

- Why are Zambia's government coffers so empty?
- What could young Zambians specifically do to combat the debt crisis in their country?

Task description

Your group has received the following documents:

- Task description
- Introductory story with photo and key questions
- Country data relating to Zambia
- An envelope containing 28 information cards
- A flipchart sheet
- Pens and moderation material

First of all, read the task description and make sure you have all the materials listed. Find out about Zambia based on the country data. Then take the cards out of the envelope. These contain information which will help you in answering the key questions. You can find a reminder of the key questions below the introductory story.

You can now turn to answer the first key question. Analyze the situation in Zambia by placing the cards in a meaningful order. Try to establish connections between the individual content strands and to find titles for the different themes. Visualize the result on the flipchart sheet so that you can present your conclusions later to the plenary session. Nominate one or two people from your group to make the presentation.

Then take time to reflect on answers to the second key question. This time, imagine yourself in the position of young people in Zambia. Make a note of your answers on moderation cards or directly on the flipchart sheet.

Important: There are various options for putting the information cards in a meaningful sequence, and there are various possible answers to the key questions. What matters is not giving a ,right' or ,wrong' answer, but convincingly deriving your conclusions from the information and being able to explain the reasons for your group's answers to the key questions.

Country data: Zambia



Zambia is situated in the south of Africa. The territory of modern Zambia was inhabited as long ago as in the early human period. In about the year 1000, Bantu-speaking peoples began copper mining. In the 19th century, the British made

the territory part of the colony of Rhodesia. Until the time of independence from Britain in 1964, the country was known as Northern Rhodesia. It is a landlocked country, i.e. it has no access to the sea. The country took its new name from the Zambezi River. Zambia is well known for its copper resources. The country is Africa's biggest copper exporter. Nevertheless, it is heavily indebted.

Language	English (official language) Bemba, Nyanja and other Bantu languages
Capital city	Lusaka
Head of state	Edgar Lungu (since 2015)
Form of government	Presidential republic
Size	752,614 km ² <i>(Germany: 357,582 km²)</i>
Number of inhabitants	17.4 million <i>(Germany: 83 million)</i>
Fertility rate (births per woman, 2017)	4.72 <i>(Germany: 1.57)</i>
Literacy rate	86.7 % <i>(Germany: 99.9 %)</i>
Employment structure	55 % agriculture <i>(Germany: 1.2 %)</i> 10% industry <i>(Germany: 27.2 %)</i> 35 % services <i>(Germany: 71.6 %)</i>
Gross domestic product (GDP, 2018)	USD 26.7 billion <i>(Germany: USD 3,947.6 billion)</i>
Gross domestic product per capita (2018)	USD 1,540 <i>(Germany: USD 47,603)</i>
External debt (2018)	USD 19 billion <i>(Germany: USD 4,867 billion)</i>

Information cards

Water shortages due to drought

The Victoria Falls are considered the widest waterfall in the world. But instead of the usual quantities of water plunging down, nowadays there is often drought – and tourists stay away too. The mood among local people is gloomy.

Spiegel.de (07.12.2019)

Fear of a monsoon following drought (2019)

Because of water shortages, Zambia and Zimbabwe also suffer electricity outages, since water levels are too low for the hydropower station on the Kariba Dam to be sufficiently fed. Data from the Zambezi River Authority show that the current flow rates are lower than at any time since 1995. The country's President, Edgar Lungu, has called this a clear reminder of what climate change means to our environment.

But climate change also brings with it the danger that, after the drought, the annual monsoon will bring heavy rains and hence floods.

Spiegel.de (07.12.2019)

Developing renewable energies

Because of climate change, in the context of its development cooperation work Germany is promoting primarily the use of renewable energies in southern Africa. One programme to be launched has been the innovative 'Get Fit' program, which is supporting the Zambian state in securing private investment for the development of solar power and small-scale hydropower plants. In addition, the German federal government is supporting the rehabilitation and expansion of a hydropower plant at the Chishimba Falls in the north of the country, a particularly impoverished region.

BMZ (2019)

Zambia is attempting to adjust to climate change

With the support of international aid organizations, Zambia is attempting to assist small-scale farmers in adjusting to changed circumstances and to strengthen their resilience. They learn organic farming and sustainable land management and fertilizing methods, plus marketing of their produce using e-commerce. They receive advice on the construction of additional dams, and can even take out insurance against crop failures. However, the adjustment is moving too slowly, above all because the government lacks the necessary funds.

Spiegel.de (16.09.2019)

Information cards

The highest rate of deforestation per capita in the world

More and more trees are being felled for firewood. New areas are being opened up for commercial exploitation through slash-and-burn. As a result, erosion is being accelerated. Once the already nutrient-poor soil has been exhausted and has nothing more to give, the production of charcoal represents an alternative source of income. Zambia has the highest rate of deforestation per capita in the world, and this over-exploitation serves to exacerbate the effects of climate change.

Spiegel.de (16.09.2019)

2018/2019 saw the longest period of drought in Zambia's history

For around the past seven years, the amount of rainfall in Zambia has been steadily decreasing. On average, Zambia records 800 – 1,000 mm annual precipitation, but during the 2018/2019 rainy season from November to April, total rainfall was only 327 mm.

Ten years ago, around 60,000 tonnes of maize were harvested in one region in southern Zambia; in 2019, the amount of harvest was just 5,000 tonnes.

Spiegel.de (16.09.2019)

The countries of Africa contribute the least to global warming

The whole of Africa generates only approximately 3% – 4% of global CO₂ emissions. At the same time, the countries of Africa bear the greatest climate risk; 40 out of 54 countries are severely threatened by drought, rising sea levels, severe storms and floods.

Bündnis Entwicklung Hilft (2020), Our World in Data (2020)

Zambia, the country with the highest HIV/AIDS rate in the world

Life expectancy in Zambia is 63 years of age, and thus significantly below the global average of 72. This is in part due to the fact that Zambia is among those countries with the highest HIV/AIDS rates in the world. 1.2 million people in Zambia live with HIV and, in 2018, 17,000 people died of AIDS.

World Bank (2017) and Avert (2018)

Information cards

Development cooperation – combating poverty and malnutrition

A key focus of Germany's development cooperation with Zambia is to improve access to water and sanitation facilities for impoverished target groups. Small-scale farmers benefit from the special initiative 'One World – No Hunger', which enables access to agricultural equipment and improves the nutritional status of women and children. In addition, young people are educated about HIV/AIDS.

BMZ (2020a)

Widespread poverty

Zambia is confronted with significant development problems. These include widespread poverty, poor harvests, a high rate of malnutrition, extreme social inequality, fast population growth and substantial problems in terms of energy supply. Added to this is an extremely high level of sovereign debt. Zambia ranks fifth from bottom in the Global Hunger Index 2019 (ranked 113 out of 117 countries).

BMZ (2020a), Germany Trade & Invest (06.02.2020) and Welt Hungerhilfe (2020)

The role of China

At present, 40% of exported copper goes to China.

Since Zambia has no access to the sea, back in 1976, using a Chinese workforce and an interest-free loan of USD 412 million, an almost 2,000-km-long railway line was built from Zambia to the port of Dar es Salaam in Tanzania, from where the copper can then be shipped.

Zambia currently has debt with China totalling USD 2.6 billion, making up 28% of the country's total external debt. China is thus Zambia's biggest creditor.

afrika.info (2013), erlassjahrdre and KASA (2019)

The Covid-19 pandemic is damaging the economy and, as a result, increasing poverty

- In March 2020, within the space of just one month, the price of copper slumped by 50% to below USD 5,000.
- Interest rates on loans have risen.
- Capital has flowed out of developing countries in a volume never seen before.

All of this is contributing to an increase in poverty in Zambia.

World Bank (2017) and Avert (2018)

Information cards

Copper and cobalt prices are rising – thanks to demand from the IT industry

The copper belt in Zambia and in the Democratic Republic of the Congo is the largest copper mining region in Africa. The past two years have seen copper prices rise from USD 4,500 to a historic high of USD 10,000 per tonne in February 2020. During the same period, the price of cobalt, a by-product of copper production, increased threefold.

One of the main reasons for the significant price increase is high demand for copper as a result of the energy revolution. Cobalt is needed for smart phones and batteries in electric vehicles. In Zambia, both metals are an important backbone of the economy.

BMZ (2020b)

Zambia depends on copper

Jointly with the North-Western Province, the Zambian copper belt, in the appropriately-named region Copperbelt Province, forms one of the biggest copper reserves in the world. The territory extends from the centre of the country across the north-west into the Congo. Copper, Zambia's primary export, is mined across this region; at the same time, it is the country's most important economic commodity.

Copper makes up approximately 80% of Zambia's export earnings and a major part of gross domestic product (GDP).

erlassjahr.de and MISEREOR (2020), MineralienAtlas, Gemeinsam für Afrika

Economic diversity instead of dependence on copper

The government of Zambia is trying to reduce dependence on revenues from copper production and thus on fluctuating global market prices.

One of the government's objectives is to promote export-oriented agriculture. In view of the country's plentiful water supply, tobacco and cut flowers could do well here. In addition, Zambia aims to revive tourism, with a focus on safari trips, nature tourism and adventure tourism. However, developing such diversification costs money which, in Zambia, is primarily earned through copper mining.

BMZ (2020a) and Germany Trade & Invest (06.02.2020)

Dependency on copper amplifies ill health and poverty

Copper mining creates additional problems in Zambia. Despite the country having fertile soil and mineral resources, just under 30% of the population live below the subsistence level of USD 1.90 per day, and do not have sufficient access to vital facilities such as clean water or sanitation. In the mining districts, the air, water and soil are polluted by sulphur dioxide, sulphuric acid, acid rain and mining waste. The people there suffer most of all from lung and respiratory illnesses.

World Bank (2015) and Rüttinger et al. (2014)

Information cards

The copper mines belong to international corporations

When copper prices plummeted on the global market in 2000, Zambia, heavily indebted and no longer creditworthy, was forced to privatize almost all of its copper mines, yielding sales proceeds of USD 627 million.

When copper prices then rose again, Zambia was no longer in a position to profit from a sensational price increase of over 350%. When copper prices reached their peak in 2011, revenues from copper mining totalled USD 6 billion. The profits mostly went to commodities giant Glencore, based in Switzerland, and so the economic benefits largely flowed out of the country.

arte (2012) and The World Mind (01.02.2016)

Despite huge copper resources, Zambia suffers from immense poverty

Zambia has the third-largest copper reserves in the world, and yet it is one of the world's poorest countries. Almost all of Zambia's copper mines are in the hands of multinational corporations which make huge profits from their mining operations.

Due to legal opportunities for tax avoidance, and possibly also tax evasion, these corporations pay practically no tax whatsoever.

arte (2012)

Poor governance

Former President Frederick Chiluba, elected in 1991 as a socialist and reformer, was himself found guilty of corruption. His government had critical journalists arrested and political opponents interned.

Under President Edgar Lungu, elected in 2015, deficits in governance have also been increasingly observed. The government has imposed strict limits on freedom of association, press freedom and freedom of expression, and is hindering the work of the political opposition and civil society organizations.

BMZ (2020a) and BBC (18.06.2011)

Improper use of development funds

Zambia is a focus of German development cooperation work.

In the summer of 2018, suggestions arose that, in Zambia, public development funds for two programmes of international donors had not been used for their intended purpose. As a result, the donors in question suspended their contributions to these two programmes.

In 2019, Zambia was ranked 113 out of 180 countries in the corruption index – the lower a country's ranking on the index, the higher is the perceived level of public-sector corruption.

BMZ (2020a) and Transparency International Deutschland e.V. (2020)

Information cards

An active civil society

Lawyer Laura Miti is founder of the Alliance for Community Action, a civil society organization. Miti believes that there is only one reason for declining expenditure on education and the increasing poverty of the people, namely poor governance.

The reasons for the country's budgetary problems are not transparent. For this reason, the Alliance for Community Action is demanding accountability and transparency in relation to Zambian citizens. Through conferences, the Alliance educates young people on the public debt situation, its causes and effects, and encourages them to stand up for their interests and take action.

Alliance for Community Action

Tourism offers hope

Zambia has great potential as a tourist destination due to the Victoria Falls, Lake Kariba and a number of national parks with a high concentration of wildlife, as well as other scenic attractions. Most of Zambia consists of high plateau lying at an altitude of around 1,000 meters, featuring great scenic diversity. Zambia's landscape is characterised in particular by numerous waterfalls, rivers, lakes and wetlands.

Gesichter Afrikas (undated)

Debt crises affect people

When we talk about sovereign debt, it is not just a question of money. Most of all, it is a question of people. If debt is too high and the state can therefore no longer sustain it, the country ends up in a debt crisis.

If, in such circumstances, money then goes towards debt servicing, the state is forced to make savings: raise taxes, introduce school fees or cut expenditure on healthcare. It is above all the poorest in society who suffer from such measures.

erlassjahr.de (undated)

External debt has grown

In 2011, Zambia had external debt of a little over USD 1 billion. By the end of 2018, the country's debt had increased to over USD 19 billion. Loans have been used, for example, to build roads or expand the healthcare system.

World Bank (2018)

Information cards

Currency devaluation is making it harder to repay loans

Since 2015, the Zambian currency, the kwacha, has lost in value against the US dollar. However, bonds on the international capital market are denominated in US dollars, and this is making it harder to repay loans.

Germany Trade & Invest (2019)

In the past, Zambia has repeatedly been given debt relief

In the past, international creditors have agreed to debt cancellation. Through the debt relief initiative for heavily indebted poor countries, Zambia's level of external debt fell from USD 7.4 billion in 2004 to USD 2.3 billion in 2006.

China too granted Zambia USD 260 million in debt relief between 2001 and 2007. This makes Zambia the biggest beneficiary from Chinese debt relief measures in the whole of Africa.

erlassjahr.de (2019)

The need for debt relief following natural disasters

The German debt and development coalition, erlassjahr.de, is demanding a debt-relief option for countries which are being increasingly impacted by natural disasters due to climate change. This should consist of two elements:

1. An automatic moratorium on ongoing debt repayments in the event of a natural disaster, so as to free up urgently-needed money for immediate use in the context of emergency aid and reconstruction.
2. During such a moratorium, the affected country must be able to negotiate with its creditors on how its debt can be reduced over the long term to a sustainable level.

erlassjahr.de (2020a)

Climate insurance for small-scale farmers

In Zambia, the German development agency *Gesellschaft für Internationale Zusammenarbeit* (GIZ), working on behalf of the Federal Ministry for Economic Cooperation and Development, supports access to so-called climate-risk insurance for small-scale farmers. In the event of a bad harvest due to drought or severe weather, small-scale farmers will be compensated for their crop failures.

However, such insurance policies are too costly for many such farmers, and for this reason have not so far seen much take-up. For this reason, an agribusiness provides upfront financing of the insurance premium. Farmers then receive insurance cover together with their seed and fertilizer, and at the end of the season, the premium costs are offset against earnings.

GIZ (22.11.2018)

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