CHAPTER 6

AN EVALUATION OF ECONOMIC DEVELOPMENT PROGRAMMES
AND GUIDELINES FOR CHURCHES’ PARTICIPATION IN ECONOMIC
DEVELOPMENT IN ZAMBIA

6.1 INTRODUCTION

This chapter has two objectives, namely: to evaluate economic development programmes and to propose guidelines for churches’ participation in economic development in Zambia. This will be a principle-based assignment rather than a facts-based one. If facts and figures are cited, they will be only for illustrative purposes.

The previous chapter has sufficiently developed the philosophy of stewardship and, on that basis, has drawn out some principles which can be relevant to the evaluation of economic development programmes in Zambia. The first task is to apply this evaluative framework in the specific context of Zambia by means of a critical evaluation of economic development programmes. The next task is to see how such a framework can be appropriated by Zambian churches. The point is, one cannot call others to a new way of looking at economic life without setting an example.

6.2 AN EVALUATION OF ECONOMIC DEVELOPMENT PROGRAMMES
FROM A THEOLOGICAL-ETHICAL FRAMEWORK

This section is divided into two major parts namely: an evaluation of economic development programmes and a summary of the evaluation by the checklist of a set of principles.
6.2.1 **An evaluation of economic development programmes**

The previous chapter has developed the philosophy of stewardship and had constructed a set of principles based on this philosophy. This segment evaluates economic development programmes as a whole and specific economic development programmes from the standpoint of stewardship principles.

The discussion of economic development programmes as a whole gives one an overall overview of issues; whereas the discussion of specific development programmes enables one to see how stewardship principles can be brought to specifically bear on them. Those specific programmes which have been selected for discussion are nationalisation and privatisation. The motivation for their selection will be explained below. In addition, in the light of this study, one should be aware that in discussing economic development programmes as a whole, there were two main economic periods in Zambia, namely: 1964 to 1991 and 1992 to 1999.

### 6.2.1.1 Economic development programmes as a whole: 1964-1999

During this time, Zambia implemented a number of economic development programmes (see chapter three). These fall within two major economic periods namely: 1964 to 1991 which was mainly guided by the socialist collectivist philosophy and 1992 to 1999, which was mainly based on the capitalist individualist philosophy. This section discusses the evaluation of economic development programmes as a whole. This is in order to give a general gist or bird’s eye view of how things were and might have been, viewed from the standpoint of principles of stewardship. As noted already, to avoid unnecessary repetition, the discussion will be done from the standpoint of social and environmental principles. The next section will then discuss examples of specific economic programmes from the standpoint of economic principles – which are simply social and environmental principles adapted to the economic realm.

During both periods, there was a fair acknowledgment of the wholeness of human needs (principle 1(a)). There were deliberate attempts in both periods to reconcile material needs of Zambians with their spiritual needs (see, for example, *The Constitution of Zam-
bia, 1990a, which allowed for freedom of worship). Nonetheless, the practical translation of this acknowledgement varied from period to period. In the first period, government ensured that basic social and material needs were met through a once vibrant subsidised economy (see chapter three). In the second period, the meeting of social and material needs was not guaranteed (see chapter three). It all depended on one’s purchasing power, which the majority Zambians did not have due to a lack of employment, high inflation and expensive consumer goods and services. On the spiritual and moral level, there was sufficient religious tolerance for all religions in both periods, except for violent religious movements such as the Lenshina movement which was banned (see Makasa 1985). It was only when the new government declared Zambia as a Christian nation at the end of 1991 that certain Zambians felt that this might compromise freedom of worship for other religions (see *The Post* news coverage, December 1991 – March 1992).

But up until 1999, there were no religious upheavals. Zambians continued to enjoy their religiosity and other moral aspects amidst great economic difficulties. While spiritually the Zambian people were being enriched, they suffered physically. The result was that this had the potential of making many Zambians to escape from the material world and find solace in purely spiritual activities – with very serious ramifications for personal and communal stewardship which emphasises spiritual and material balance.

From independence, the dignity of human persons (principle 1(b) was greatly cherished by the political leadership (see, for example, Kaunda 1988 and Makasa 1985). It was one of the main cornerstones of the socialist collectivist philosophy of Zambian humanism (see chapter three). Everything was done to defend and protect the dignity of Zambians in all economic development programmes. This defence and protection was demonstrated through the meeting of basic social and material needs, as already noted. Unfortunately, the period of boom and glory turned into hopelessness and doom. Zambia could no longer afford to subsidise social and consumption needs of Zambians due to the economic decline of the 1980s (see chapter three). This led to disastrous effects on education, health and social spending (Mwanawina in Adepoju, editor, 1993). By the end of the 1980s, the situation worsened. It was hoped that the new government which was put in place at the end of 1991, would improve the economic situation, thereby giving back dignity to Zambians. This did not happen at all (see chapter three). By 1999, the majo-
rity of Zambians were a brutalised community with declining human dignity. What accounted for their situation was the total sum of weaknesses and gaps in the implementation of economic development programmes between 1964 and 1999. Social indicators up to 1999 were generally depressing (International Bank for Reconstruction and Development/The World Bank 1999). They indicated a situation of human and social degradation and waste. Examples abound. With regard to child malnutrition, it was estimated: that between 1993 and 1996, 13% of children born had low birth weight; that between 1990 and 1991, the percentage of under five children who were underweight ranged from 24% underweight, 4% wasting, and 42% stunting. This was a clear indication of a lack of nutritious food and exclusion from the market. Life expectancy dwindled from 51 years in 1982 to 43 years in 1997 – an indication of many socio-economic factors such as poor diet, low morale, disease, unemployment, and lack of social support. It was estimated that between 1993 and 1996, only 66% of Zambians living in urban areas, and only 37% of their rural counterparts had access to sanitation facilities. It was reported that between 1993 and 1996, 66% of urban dwellers and 37% of rural dwellers had access to safe water facilities. All these examples indicate that the health, well-being, progress, and fulfillment of the majority Zambians were being compromised. It was a very sad compromise of the dignity of Zambians which the architects of the Zambian society sought to protect and defend. Zambians could not exercise their stewardship in the face of such levels of dehumanisation and indignity.

During the first period, there was an impressive affirmation of work as being part of the human nature (principle 1(c)). Zambian humanism taught that formal work enhanced the condition of humans (Kaunda 1988). Employment was guaranteed. Form five school leavers, technical and college graduates, and university graduates were absorbed by both government and industry. Unskilled labourers also had work opportunities. Should parastatals fail to employ able workers, government became the employer of the last resort – bloating the civil service (Mwanawina in Adepoju, editor, 1993). Through employment, many Zambians were able to exercise their stewardship (c.f. Wilkinson, editor, 1980). The prevailing philosophy of the day was that ordinary Zambians – from a toilet cleaner (called a namalaisha in Bemba) to the President – should earn a decent living and
look after his or her family. Unfortunately, due to non-performing parastatal companies and the economic debacle, the rate of unemployment swelled rapidly (see Mwanawina in Adepoju, editor, 1993). The situation was even made worse in the second period (see chapter three). As we shall see later, privatised companies were only able to employ according to their ability to make money. The result was that a number of Zambians joined the ever-swelling informal sector which had no influence on the mainline formal economy of Zambia. The informal sector was simply a survival strategy brought into being by unemployed Zambians (see chapter three). With reduced opportunities for gainful employment, many Zambians had no chance to exercise their stewardship.

The affirmation of the just treatment of all Zambians (principle 1(d) in all areas was fairly good in the first period. It was inextricably linked to the centrality of persons in humanism (Kaunda 1988). For example, in terms of distributive justice, the majority of Zambians, including the vulnerable and the disabled, had access to basic necessities of life due to affordable market prices and substantial social programmes (see chapter three). Also, in terms of social justice, the majority of Zambians were enabled to contribute their skill, their talent and their potential because the economy accorded them food, clothing, shelter, education, and other basics (see chapter three). Further, in terms of commutative justice, there was general satisfaction on the conditions of service for workers in a number of parastatals especially mining parastatals which employed people en masse (c.f. Burawoy 1972). This does not mean that workers did not agitate for an improvement in their standards of living from time to time (Ibid).

Nonetheless, in the maintenance of justice in the economic realm, Zambia was faced with two problems. Firstly, as noted already, it had to contend with falling living standards which challenged the very tenets of economic justice (see chapter three). Secondly, it had to contend with the emergence of the Zambian elite whose standards of living were far higher than an ordinary Zambian worker (Burawoy 1972). They were catapulted into
high echelons of social and economic power as a result of Zambianisation which started soon after independence and continued throughout the 1970s. Even though the strategy brought about some benefits such as the emergence of professional indigenous managers some of whom won the admiration of the Zambian people, the Zambian society at large did not benefit from it. It simply helped to create a divided nation – a very prosperous small group of the Zambian elite and an average-income group consisting of the majority of Zambians. Asymmetrical interaction was certainly entrenched among the Zambian people (c.f. Nürnberger 1988). In such a scenario of economic decline and the emergence of the Zambian nouveau riche (a class of the new elite) (Burawoy 1972:59), it became increasingly difficult to maintain economic justice. In the second period, the maintenance of economic justice became poor. The structural shift to the market economy meant more emphasis was placed on the rule of the market than on social imperatives (see chapter three). Social justice for many Zambians was compromised because many of them had sunk into low spirits due to reduced opportunities for gainful employment and poverty. Distributive justice was also compromised because many Zambians could not afford goods and services due to exhorbitant market prices. The second period brought with it an influx of consumer goods and a number of essential commodities which were lacking in the first period (see chapter three). Nonetheless, they were beyond the reach of the majority of Zambians. Many Zambians were reduced into window-shopping citizens (see moral criteria from shared human experience in chapter five). Commutative justice was reduced to a few Zambians who were lucky to remain in employment or to be employed (see chapter three). As we shall see later, it depended on the performance of each privatised company or private business in a liberalised, highly competitive, market economy. Without profit-maximisation, commutative justice in businesses was not assured. Even when it was assured, there was no guarantee that workers would get the best contracts. The business magnet, the business executive, or business entrepreneur, decided the destiny of employees. The spirit of capitalism had come to the shores of Zambia (c.f Weber 1930). It was the market which was going to decide the

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1 Zambianisation was a strategy aimed at putting Zambian citizens in positions of decision-making and authority in business, government, and other areas (Kaunda 1988 and 1989). C.f. the process of Africanisation (Pearce 1981).
depth and extent of economic justice. Economic justice predominantly determined by market forces was going to undermine stewardship responsibilities of many Zambians. This was as a result of mass poverty, unemployment and a lack of constructive participation in the market.

In the first period, there was a great sense of appreciation for government’s ability to demonstrate care for the Zambians and to ensure that their sociality grew from strength to strength (principle 1(e)). Post-independence large-scale infrastructural development and deliberate government-initiated social advancement attest to this fact (see chapter three). Care for the Zambian people was usually demonstrated by enabling them to have access to basic necessities of life. As noted already, this was made possible through a subsidised economy. Before the implementation of economic development programmes, citizens were considered first (see chapter three and c.f. Goudzwaard and De Lange 1995). Sociality was usually enhanced through national structures to grassroot levels in rural areas. In fact, the slogan of the day which joined all Zambians together was “One Zambia, One Nation”, coined and popularised by Zambia’s first President and elder statesman, Kenneth David Kaunda (see Kaunda 1988). This helped all Zambians of all tribes and languages, at least, to have equal job opportunities, equal opportunities for advancement, and to be represented at various levels of national life. In spite of isolated cases of regionalism in certain quarters, Zambia remained a socially stable country for many years. Nonetheless, economic problems started to threaten this principle.

The government could no longer demonstrate effectively that it could care due to reduced financial resources (see Kaunda 1989). Its programme to ensure that sociality was enhanced through propaganda and other government and party strategies became less effective (see chapter three). In the face of dire economic need, people were no longer interested in any political jargon which did not improve their lives – be it one which tried to foster national sociality.

At the level of interpersonal relations, the circle of care and sociality started to narrow down to one’s family and a few very reliable friends. The philosophy of “each one for
himself or herself” started to infiltrate the Zambian community. This gradual shift did not just challenge humanist political calls for working together (Bemba: ubwananyina – literally meaning children who belong to one mother and who work together), but the very fabric of Zambian traditional ethos – communal life (Kaunda 1988). In difficult economic times, money started to determine the extent of human care and sociality. By the time of the second period, the situation was made worse. Within five years, the government managed to remove all subsidies on social and consumer goods (see chapter three). People had to pay economic prices for all they needed. In the face of rising unemployment in the formal sector (Economic Report 1998), rising poverty levels estimated at 68% by 1997 (International Bank/World Bank 1999), and rising inflation estimated at 30.6% by the end of 1998 (Ministry for Finance 1999), it became extremely difficult for many Zambians to have access to basic necessities of life. In a market economy, it was said that the role of government was to put in place “an enabling environment” first and foremost for business (see MMD Manifesto 1990). When this happened, businesses would be initiated which, hopefully, would generate required goods and services for the Zambian people. This did happen, but the problem was that many Zambians did not constructively participate in the market due to poor incomes and unemployment (see chapter three). Through a market economy, government was saying that it did not owe people a living. Each one of them was expected to work out his or her economic salvation. The “new culture” made life a battle for survival for many Zambians. Care, let alone sociality, were going to be determined by one’s ability to command sufficient financial resources. Once care and sociality is attached to money, it robs humans of the opportunity to foster non-market virtues which are so vital to community-building and household management (Pope Paul II in Boulton et al., editors, 1994).

As already noted above, in the first period, every effort was made to include everybody in the market, especially the weakest members of society (principle 1(f)). Humanist practice endeavoured to include all Zambians when it came to economic goods (see chapter three). The government of the day tried to demonstrate in practical terms that African principle of catering for all people – men, women, children, the aged, the disabled, and
the outcasts (see Kaunda 1988). Begging on the streets, especially by street children and blind people was kept to the barest minimum by means of social programmes. The majority Zambians had access to basic necessities of life. As noted already, this could not be sustained for a long time due to the economic debacle (see chapter three). The ability of the economy to subsidise social and consumer spending was significantly reduced – Zambia’s only source of foreign exchange had suffered a slump. In addition, parastatals were performing either at low capacity or at a loss due to, *inter alia*, taking government business subsidies for granted and price control (see chapter three). Zambia did not have the capacity to generate foreign exchange from other sources and to make substantial profits from parastatals. Thus a good principle which is life-affirming and life-enhancing was being compromised. The second period did not guarantee the inclusion of everybody in the market, including the most vulnerable (see chapter three). The result was the rise in street begging, especially by abandoned street children and blind people, and mass street vending (c.f. Jere-Mwindilila in *Reformed World* Vol.44 1994). The continuation of government social and community programmes did not arrest the situation. Everything was done by the people just to eat. This was a sign of a sick economy. Significant participation in the market was narrowed to few Zambians – senior government workers, business executives, well-paid workers, and other successful Zambians in their private capacities. Everything was left to the market to determine who participated and who was excluded. All efforts at macroeconomic stabilisation aimed at market stability were to no avail – reducing further opportunities for significant market participation by many Zambians (see chapter three). The Zambian Kwacha depreciated massively from 1,51 Kwacha in 1983, to 5,70 Kwacha in 1985, to 28,99 Kwacha in 1990, to 1,861.60 Kwacha in 1998, per 1 US Dollar (Mwanawina in Adepoju, editor, 1993 and International Bank for Reconstruction and Development/World Bank 1999). Systematic exclusion of people from the market is an unstewardly action. People are only able to exercise their God-given stewardship if and when they are allowed to participate constructively and significantly in the market place. And this largely depends on the ability of government to intervene positively in the market place through flexible and wise actions such as mass job creation through good investment packages, mass production of food, foreign exchange
control, and the lowering of inflation. These actions have the capacity to ensure that more and more people participate in the market and become responsible stewards.

In the first period, the affirmation of individual rights to property was poor (principle 1(g)). These rights were overshadowed by state ownership of property (see chapter three). For example, the majority of workers in government and parastatals stayed in government and parastatal houses as sitting tenants. In the event of sudden death of a worker, dismissal from employment and retirement, this brought about great suffering to families concerned. It was only a few Zambians belonging to the elitist group known in the local language as *bamulyabwino* (a Bantu word in Bemba, meaning those who eat well, similar in meaning to *nouveau riche*) and some middle class workers with foresight who managed to own suitable houses facilitated by financial institutions. The bulk of houses belonged to government, town councils, private companies, parastatals, and the giant mining conglomerate (the Zambia Consolidated Copper Mines). Also, even though there were national calls to “go back to the land” and farm in rural areas, very few Zambians heeded these calls. It was generally argued that, *inter alia*, the political leadership of the day did not set an example and thus, discouraged many Zambians. The result was that very few Zambians owned successful farms or small farm holdings. These are, but a few examples. The spirit of the day was that everything belonged to the state including schools, roads, buildings and parastatals. This engendered unstewardly attitudes, leading, in some cases, to destruction of state property and pilferage. The result was a gradual, but steady fall of the Zambian economy. In the second period, the affirmation of individual rights to property, in real terms, slightly improved. This was mainly due to the “new culture” which encouraged the capitalist ownership of private property (see chapter three). In the housing sector, government decided to promote home ownership by selling a large portion of houses belonging to government, town councils, privatised business entities, and the mining sector to sitting tenants (see *Times of Zambia* news coverage June 1996 – December 1997). This was one way in which the principle of individual rights to property was enhanced. In fact, most of these houses were sold at give-away prices. This was simply an act of compassionate social empowerment. Through this
process, some poor Zambians who did not dream about ever owning a house were enabled to exercise their stewardship. As for other areas, this depended on the buying power of individuals in the market. As already noted, it was only a few privileged Zambians who managed to own, add, and expand their property. The majority of Zambians were yet to accumulate property, owing to their decreasing purchasing power. Clear lines of affluence and poverty were defined. The wealthy class commanded a lot of property. These included senior government officers and industrial magnets. In fact, it was more beneficial to become a politician or senior government official than remain a professional. The poorer class owned crumbs and pieces of junk. These included street vendors, marketeers, street children, and the unemployed. The middle class which was situated between the wealthy class and the poorer class became a demotivated poor lot. This included generations of professional people like university lecturers, college lecturers, school teachers, doctors, nurses, and agriculturists. The middle class was virtually destroyed and disempowered. The road to property ownership by masses became tough. This compromised the very essence of stewardship because one cannot be a steward without concrete resources and property, at least in basic form (see moral criteria from shared human experience in chapter three).

The environment as the basis of all life, eco-justice, human care and sociality for the earth and departure from environmental disruption (principles 2(a), (b), (c), (d)) are interlinked by the idea that it was the responsibility of Zambians to ensure that in the implementation of economic development programmes, the environment remained vibrant, life-giving, and whole.

In both periods, the attitude towards the environment was not all that good. Part of the problem was that during the period under review, environmental matters were considered simply as an appendage to the main political task of ensuring that the economy grew (see chapter three). Environmental matters as a serious issue were not even analysed in major government reports on the political economy of Zambia. For example, the Economic Report: 1998, produced by the Ministry of Finance and Economic Development, did not
even discuss how government should ensure that the economy enhanced the environment. All it did was to mention the effects of the El-Nino on the agriculture, forestry, and fishing sector. It did not wrestle seriously with the impact of the economy on the environment with a view to putting on the table possible policy actions with regard to environmental protection. Besides, environmental matters were not only considered as secondary. There was also no legal body to deal with the issue of environmental protection. The Zambian government only established the Environmental Council of Zambia (ECZ) through an act of parliament THE ENVIRONMENTAL PROTECTION AND POLLUTION ACT NO.12 OF 1990 in 1990 (Environmental Council of Zambia brochure “Caring into the future”; see the full text of the Environmental Protection and Pollution Act No.12 of 1990 1990b). It started its operations in October 1992 (Ibid).

The State of Environment: Zambia (1994) circumscribed the environmental problem as it existed in Zambia and sounded a clarion call to all stakeholders to begin to take matters of environmental protection very seriously. It highlighted examples of very serious environmental concerns. These included the following. Firstly, in the land and agriculture sector, there existed serious problems of deforestation, water availability, water quality, waste disposal, loss of wildlife and its habitat. Agricultural chemicals were the main source of pollution in the agricultural sector. These included chemical fertilizers and pesticides which contaminated surface and underground water sources. Secondly, in the national parks and wildlife sector, extensive poaching was the most serious threat. For example, the rhinoceros was reduced to the “brink of extinction” and elephants were reduced to the “status of threatened species”. It was estimated that the elephant population reduced from 2 million in the early 1970s to 22 000 in 1992. Thirdly, in the forestry sector, threats to forest resources emanated: from high population growth, which led to high demand in wood fuel; from poverty, which led to uncontrolled exploitation of forest resources; from unsustainable agricultural practices; from poor land use policies; from weak institutional agricultural capacity; from lack of well-planned forest management plans; and from ignorance on the part of resource users. Fourthly, the exploitation of fish resources had increased since independence. For example, 33,866 tons of fish were caught at independence and this had increased to 70, 000 tons of fish in 1992. Even
though Zambia enjoyed a fair amount of uncontaminated fish, this should not have been taken for granted considering potential pollution of land and waterways. Fifthly, in the energy sector, Zambia imported all her petroleum products and electric energy was virtually generated, transmitted, and distributed by one parastatal company, Zambia Electricity Supply Company (ZESCO). Zambia’s great challenge was to develop new and renewable sources of energy for a clean and sustainable environment. Sixthly, in the industrial and mining sector, the major problem was air, land and water pollution. For example, the mining industry and Nitrogen Chemicals of Zambia significantly contributed to the pollution of air through sulphur dioxide and nitrous oxides emissions, respectively. Also, those businesses which contributed to water pollution included: the mining industry by releasing heavy metals like carbide, zinc and mercury, especially in the Kafue river waterway; Bata Shoe Company by releasing chromium into the Kafue during the industrial process of tanning; and Kafue Textiles by releasing textile chemicals into the Kafue during the industrial process of dyeing. The Kafue river, in particular, because it cuts across Zambia’s industrial heartland, suffered the heaviest brunt of unstewardly industrial practices. It led to the eutrophisation (chocking) of the Kafue, rendering it inaccessible to navigation in certain areas. Up until 1999, this problem was not fully solved.

Next was the waste management sector, it was reported that most of the solid wastes generated in the country were not collected and disposed off scientifically and professionally. This is a trend which exposed the Zambian public to fatal diseases and environmental hazards. The hazards included odour nuisances, hygienic and aesthetic problems, dangers of leachate, and danger of landfill explosions due to biogas. In addition, clinical wastes were improperly managed and in some cases, dumped in nearby sites and dropped in dug pits – endangering public health further.

What the report did was to critically highlight potential environmental degradation in Zambia. The harming of the Zambian environment, whether in small or large quantities, was not good. Much more should have been done in arresting the gradual deterioration of the environment. Continued serenity and intactibility of the environment depend on
how Zambia puts its environmental household in order. Zambia should have acted as a responsible steward to what God has given to them.

A moral economy does not treat the environment as an externality (c.f. Goudzwaard and De Lange 1995). Instead it seeks to be oriented to the quest for a clean and sustainable environment (c.f. Daly and Cobb, Jr. 1989). And that quest forms part of the stewardship of the earth and all its resources for the benefit of humankind and non-humans. At the threshold of a new beginning, Zambia should begin to chart her destiny towards a life-giving, life-affirming, and life-enhancing environmental future.

The foregoing is an overall picture of how the economy performed viewed from the standpoint of stewardship principles. Much more work was needed to protect social and environmental imperatives.

6.2.1.2 Specific economic development programmes

This section discusses the two specific economic development programmes. The main purpose is simply to illustrate how, working from principles of stewardship, specific economic development programmes ought to be viewed and evaluated. The two programmes, nationalisation and privatisation, have been chosen because according to the wisdom of economics, they form the basis upon which a nation hopes to grow and develop. And so, their evaluation is of vital importance. In the case of Zambia, it was hoped that in pursuing them, Zambia would grow into a prosperous, healthier, and happier country. On the contrary, an evaluation of these programmes from the standpoint of stewardship principles shows that much more needs to be done in order to fully achieve this goal. As noted already, in order to avoid unnecessary repetitions, the discussion of specific economic development programmes will be done from the standpoint of economic principles. As already noted in the previous section, economic principles are simply social and environmental principles adapted to economic life. In addition, to avoid further repetition, this section will only discuss stewardship principles which have not been referred to in the general discussion of the economy as a whole. However, those
principles which will not be discussed in the text will be included in the summary of the evaluation by a checklist of a set of principles. This is to enable one to see the specific principles which are applicable to specific economic development programmes – only that some cannot be discussed in order to avoid textual repetition.

6.2.1.2.1 Nationalisation

Nationalisation means: “the acquisition by the state, usually with the payment of compensation, of the assets of the private sector” (Livesey 1993). As already noted in chapter three, in the case of Zambia, this programme dates back to 1968 when the famous Mulungushi reforms were announced by government (see chapter three). At the time of the formulation and implementation of this programme, the national leadership was a novice to the international political order characterised by two superpowers, namely: capitalist USA and communist Soviet Union.

Before the Mulungushi reforms, Kenneth David Kaunda, elder statesman and first President of Zambia, had started to develop his thinking on what came to be known as “the Zambian philosophy of humanism” (see Kaunda 1988). Essentially, it was another strand of African socialism (cf. Nyerere 1988). The philosophy of Zambian humanism combined elements from traditional African ethos and Western Christianity (Burawoy 1972). Kaunda himself was a product of two worlds, at least at the level of philosophical and religious orientation (Macpherson 1974). He was a son of African parents from Malawi who grew up in the context of the Bemba traditional ethos in Chinsali district, Northern Zambia (Chisala 1994). He was a convert to Western Christianity through the help of his missionary parents and other missionary workers at Lubwa mission of the Free Church of Scotland in Chinsali (Snelson 1977 and Bolink 1967). His worldview was influenced by both Bemba and Christian thought forms. It is these ideas which he wanted to weave into a coherent doctrine of Zambian humanism. In practical orientation, this doctrine was a socialist collectivist doctrine (cf. Hay 1989).
It appears that at least in the initial stages, his compatriots supported his ideological and philosophical bias, leading to the acceptance of humanism as a way of life for all Zambians in 1967 (Kaunda 1988). With this general acceptance, it was natural for government to ally itself with socialist Russia and its economic principles (Ibid). That traditional Soviet socialism was atheistic was immaterial. Government was content to integrate African and Christian thinking in socialist schemes (Ibid). Consequently, government started to be anti-capitalist. According to government, capitalism was bent on the exploitation of fellow human being by fellow human being due to private capital. In their wisdom, nationalisation was the way forward for a young and dynamic nation. It was intended to knock out all exploitative tendencies by putting all assets in the hands of the state on behalf of the Zambian people. Human beings were to be the centre of nationalisation. In fact, the goal of government was to integrate humanist thinking in nationalisation. For close to twenty seven years, government adopted a human–centred approach to economic development through nationalisation (see chapter three). Income from nationalised companies and other newly created companies, was now used on human and social expenditure, and on infrastructural development, for the sake of Zambian people and their posterity.

The pertinent questions are: For how long was this programme going to be sustained? What were the failures and achievements of this programme? Above all, viewed from the standpoint of stewardship principles, how did the programme fare? These and other questions will be addressed below.

There was a fair acknowledgement of taking technical choices with a moral perspective in nationalised companies (parastatals) (principle 3(A)[i]). This was mainly spurred by the humanist idea of putting people first (see chapter three). Parastatals were “on paper” regarded as people’s institutions. Their mandate was to produce goods and services which were accessible to many ordinary Zambians. Society was regarded as the main beneficiary of the development process. Unfortunately, over the years, these companies became technically inefficient due to, *inter alia*, managerial incapacity in some cases.
(Kaunda 1989). Coupled with this was a high cost of raw materials from abroad which they could not afford due to dwindling foreign reserves (Ibid). The result was a money-eating parastatal economy which was riddled by widespread poor business work ethic. The imperatives of stewardship are that to meet people’s needs as a moral obligation, one’s business ought to be technically efficient, but in such a way which does not destroy society and the environment (Goudzward and De Lange 1995).

The affirmation of stewardship as a premise for productive, distributive, and consumptive forces was very poor in nationalised companies (principle 3(A)(iii)). This was because Zambia’s political economy was an extension of European industrial practice (see chapter three). From independence in 1964, Zambia pursued a mixed economy. Nonetheless, it was the socialist collectivist philosophy of Zambian humanism which came to the fore. This trend continued until 1991 (see chapter three). During this period, parastatals organised their economic development process on the basis of scarcity. They followed the trend of major industrial powers. They did not “come out” of traditional economics to examine the basic foundations of scarcity and see how scarcity contributed to perennial social and environmental problems. They chose to model their business operations on scarcity. This was a gradual compromise of responsible living.

The prioritisation of economic goods which were not threatening to the survival of Zambians was usually done by the party and its government (principle 3(A)(iii)(1)(d). It was generally argued that the party knew exactly what citizens wanted (c.f. Hay 1989). The party tried to approximate what these goods were and commanded parastatals to either import them or assemble them or make them (see chapter three). There was no societal consensus in determining what goods were wanted by the Zambian people. Parastatal response in determining these goods was somewhat average. It had its demerits and merits. On the demerit side, for example, it led to the abandonment of costly projects and wastage (see and c.f. Principle 3(A)(i) especially on technical efficiency). A case in point was the Livingstone Motor Assembly Company which was constructed at great cost to assemble Fiat cars and later abandoned due to, inter alia, managerial incapacities and lack of spare parts. On the merit side, for example, it led to arresting to some degree
a trend which would have resulted in getting unnecessary goods in some cases. Overall, the task of prioritising economic goods which were not threatening to human survival became extremely difficult. This is because for nearly all electrical and mechanical goods and for necessary parts and raw materials, Zambia depended on their importation – a task which became problematic due to dwindling foreign reserves. With the gradual drying up of national coffers, parastatals were hampered in terms of prioritising economic goods. The imperatives of stewardship are that there needs to be a social contract between government, business, and citizens so that much needed basic goods are produced. This has the principal benefit of spending more national resources on health, food, shelter and education, and less on other human wants for goods which are not indispensable for human survival.

There was a marked awareness in parastatals that some things could not be produced (principle 3(A)(iii)(1)(e)). This was encouraged by the socialist collectivist philosophy of Zambian humanism with its emphasis on the centrality and dignity of human beings (see chapter three). The prevailing view was that businesses were not just places of profit-maximisation, but also places where cherished human values could grow. In spite of the influence of the money economy in the Zambian society and the bad-heartedness of some individuals, this way of thinking flourished to some degree. And as such, Zambian workers shared a certain sense of community, collegiality, solidarity, and mutual respect, as some of the valuable and unquantifiable “goods”. These values are part and parcel of household management at all levels.

The interventionist role of government in the market place (principle 3(A)(iii)(2)(a)), viewed from a humanist point of view, was fairly impressive. Through instruments such as price control on essential goods, consumption subsidies to businesses, and lowering of inflation, many Zambians were enabled to have access to the market (see chapter three). Viewed from an economic point of view, it undermined the law of supply and demand, and led to the suffocation of parastatal companies most of whom could not make sufficient profits to stay afloat (see Structural Adjustment Programme (SAP) in Zambia 1994). And as such, it was poor. Government should have used more positive means
such as increased food production and diversification which have the benefits of lowering food prices and maintaining a stable currency, respectively (see and c.f. principle 1(f)). Stewardship does not support the idea of leaving the market to itself nor disrupt healthy market operations (see moral criteria from shared human experience in chapter five). Instead, it promotes an adequate working of the market, while allowing for positive, flexible, and wise government intervention. The principle behind this is that more and more citizens should be allowed to have access to the market through affordable prices made possible by government’s macroeconomic stabilisation (*Ibid*). Their livelihood depends on market accessibility.

An awareness that some goods cannot be produced (principle 3(A)(iii)(1)(c)) ultimately led to the enhancement of non-market society-enhancing virtues in the market place (principle 3(A)(iii)(2)(b)). Similarly, the Zambian philosophy of humanism encouraged this way of thinking (see chapter three). For example, to a certain degree, parastatals were not bent on destructive competition, but on adequate competition. They saw each other as sharing one common destiny of improving the lives of the Zambians. Most managers from parastatals knew each other and interacted from time to time through social gatherings, thereby enhancing non-market society-enhancing virtues. A society that promotes austere market virtues only sets itself on a path of self-destruction. The one which promotes healthy market virtues and non-market virtues steers itself towards a balanced existence. Stewardship insists on the enhancement of the human household through a creative and adequate interaction between market virtues and non-market virtues (see Atherton 1992 and c.f. Goudzwaard and De Lange 1995).

The principle that just incomes are inter-linked to participation in the market was fairly affirmed and demonstrated (principle 3(A)(iii)(2)(c)). Nonetheless, as noted already, it will be naïve to say that Zambians got the same income. The truth is that they were paid by parastatals according to their experience and educational qualifications. The stability of the Zambian Kwacha and a seemingly stable economy, especially between 1964 and 1984, enabled many Zambians to fairly participate in the market (see chapter three). Unfortunately, as already noted, due to the economic debacle, more and more Zambians
started to be gradually excluded from the market. Poor salaries could not enable them to get all what they needed. Systematic market exclusion due to unjust and poor incomes disempowers people to exercise stewardship of resources.

There was a marked recognition of concern for the unemployed and the incomeless by parastatals (principle 3(A)(iii)(2)(d)). They did this through their direct contributions to national coffers, especially during good economic years (see chapter three). This enabled government to set up and support social empowering projects such as Zambia National Service and Youth Centres where mainly unemployed youths, school drop-outs, and form-five school leavers with average academic results, would be assisted in various self-reliant skills. But again, as already noted, due to economic difficulties, such life-empowering projects were either stopped or simply neglected. Parastatals could not contribute significantly to the support of such projects. The unemployed and incomeless are members of the national household. The essence of social justice is that everything must be done to ensure that they are cared for (Economic Justice for All 1986) and that they are enabled to contribute their potential to the well-being of society (Meekd 1989).

Government ensured that market forces were not manipulated by selfish people (principle 3(A)(iii)(2)(e)). This was facilitated by fair legislation against selfish forces which tended to cause significant market instability (see, for example, Times of Zambia news coverage on food riots for December 1986). In most cases, government tended to be very harsh in meting out punishment or corrective measures on erring business people, especially private ones. For example, there was legislation against hoarding of goods and money laundering. There will always be selfish people in society. It is incumbent upon government as manager of the national household to be on the look-out and ensure that selfish people are not allowed to manipulate the market. If this happens, it is the ordinary person who suffers through loss of purchasing power.

During the implementation of nationalisation, there was no report of significant undermining of Zambian lives by parastatals through direct consumption (principle 3(A)(iii)(3)(a)). The parastatal economy was on the look out for consumer products
which led to the harming of peoples lives. Nonetheless, one case should be pointed out. This is the production and use of asbestos for roofing sheets for a long time in Zambia. A good number of low-cost houses used asbestos as roofing sheets. So far, there has not been an independent report to confirm how many people contracted asbestosis due to the production and use of roofing asbestos sheets. As for the environment, parastatals were major culprits in producing consumer goods which undermined the environment (see State of Environment Zambia 1994). Most of them offloaded their harmful by-products in streams, rivers, and on land, thus endangering and undermining the environment. The development process should not just care for humans, but for the environment as well. It should uphold society and the environment as it seeks to generate economic goods for people’s consumption (Goudzwaard and De Lange 1995). Through this, the entire national household benefits through a healthier and longer life.

There is no evidence to suggest that during nationalisation many Zambians were wasteful and extravagant in their consumption patterns (principle 3(A)(iii)(3)(b)). In fact, with the onset of the economic crisis, many started to learn to use their resources wisely. Consumer goods became too expensive and too few to afford Zambians a life of wastage and extravagance (see chapter three).

The acknowledgement that there was enough for all Zambian consumers (principle 3(A)(iii)(3)(c)), especially when it came to basic necessities of life, was good. For example, during the “boom” years, many Zambians could afford decent meals (see chapter three). As noted already, with the advent of the economic crisis, this acknowledgement could not be fully demonstrated. The national basket, through parastatals, could not provide basic consumer goods and services. The result was a decline in living standards. Decline in the living standards of the national household for whatever reason is unacceptable. Household economics demand that all members have sufficient means for their sustenance and contribution to society (Meeks 1989).
During nationalisation, it appears that the principle of accountability to Zambian posterity (principle 3(A)(iii)(3)(e)) was somewhat lukewarm. Parastatals accumulated wealth and produced consumer goods on the basis of the immediate needs of Zambian consumers. They did not take into consideration the future needs of Zambian posterity. For example, the mining industry generated a lot of foreign exchange especially between 1964 and 1975 (see chapter three). No percentage of this was apportioned and saved to accumulate profit for the yet-to-be-born. Also, in spite of adequate agricultural conditions (Cleary 1990), agricultural parastatals did not expand the agricultural potential of the nation, especially in cereals and grains. For close to twenty seven years, agricultural parastatals did not store up enough food for the immediate use of Zambians and the future use of their posterity, especially in times of prolonged famine. From time to time, Zambians were subjected to eating the less delicious yellow mealie meal imported from the USA (see, for example, *Times of Zambia* news coverage for April-October 1985). The stewardship principle is very clear: *store up enough for yourself and your descendants, for you do not know what might come tomorrow*. Mortal beings ought to learn to plan for the next day.

The acknowledgement that government was an accountable custodian and manager of Zambia’s resources was average (principle 3(B)(i)). Government attempted to ensure that social benefits went to the Zambian people. However, the custodian and manager role was overshadowed by a very powerful bureaucratic political structure – the party and its government (see chapter three). It was generally understood that this structure owned all Zambia’s resources and that it was mandated to bring about development. The common saying in those days was that “it is UNIP which has brought everything”. The role of citizens was to let this structure function and deliver goods and services. It appeared that citizens looked up to this structure for their life-sustenance as if it owned all the resources. In addition, citizens were expected to be loyal. Dissenting and divergent views were not usually entertained (c.f. Chisala 1994). In fact, for eighteen years, 1972 to 1990, there was no alternative political voice to have a say on Zambia’s resources. Only very few Zambians, who were either blacklisted or dismissed from party and government or fed up with the one-party system, succeeded on their own. Stewardship demands that
those who are appointed to political office take care of national wealth on behalf of citizens and that citizens should not be hindered to have a say on how national resources are being managed. An accountable system allows for freedom of expression, transparency, and self-actualisation, across the board.

It is in the area of talent and skill development, that the Zambian government excelled with distinction (principle 3(B)(ii)). During nationalisation, it invested millions of Kwacha in the Zambian people by training them properly and professionally at every level of education – trade, technical, technological, college, and university (see chapter three). From a backward country with less than 100 university graduates at independence, Zambia increased its graduate output to thousands. Zambia had now its own graduate doctors, graduate teachers, graduate economists, graduate sociologists, graduate mechanical engineers, graduate electrical engineers, etc, in their thousands who were internationally competitive. Their work was supplemented by skilled personnel from trade institutes, technical colleges, technological colleges, and training colleges. This included generations of well-baked architects, surveyors, draughtsmen, electricians, mechanics, plumbers, accountants, bankers, primary and secondary school teachers, etc, who were equally competent in their work. It was money well spent. With the onset of economic problems, the once vibrant educational system started to collapse gradually – leading to poor educational in-put and out-put, especially after 1984. As if this was not enough, Zambia started to lose its own talented and skilled manpower to neighbouring countries and overseas. Management of skills and talents does not end with training, but continues with ensuring that those whose skills have been sharpened remain in the national household. This is in order for them to utilise their artistic, scientific, technical, and technological skills for the well-being of society.

During the era of nationalisation, accusations of corruption were only dealt with by relevant bodies whenever evidence was produced. There is no evidence to suggest that there was widespread large-scale thieving in government (principle 3(B)(iii)). It appears that the system maintained a good cadre of disciplined party and government loyalists among many national leaders. However, isolated cases of public officer financial corruption
were dealt with accordingly. For example, public officers involved in fertiliser smuggling across the border while using public means - financial means or otherwise - were usually reported and dealt with (see Kaunda 1989). Stealing from public coffers destroys the very fabric of the national household. It undermines national prosperity and progress.

Remuneration of senior government officers was usually proportionate to the level of progress in Zambia (principle 3(B)(iv). During nationalisation, every effort was made to bridge the gap between rich and poor Zambians. In fact, it was generally observed that after the change of government in 1991, a good number of UNIP leaders sunk into poverty (see The Post news coverage, November 1991-June 1992). The cry for expensive accessories and utilities was usually kept to the minimum. A good steward does not lavish in wealth when those he or she is looking after are wallowing in poverty. He or she seeks individual progress with the view to help others excel as well. He or she ensures whatever he or she has is usually proportionate to what they have.

The vision of a prosperous, healthy and fulfilled Zambian citizenry was a pre- and post-independence vision of the founders of the Zambian nation (principle 3(B)(v)). From a backward country, they managed to transform it into a modern nation, thanks to a healthy balance sheet which they inherited from the British and to the booming copper mining industry, especially between 1964 and 1974 (see chapter three). During this period, Zambia had sufficient financial resources which propped up nationalisation. With this sound financial background, it appeared that nationalisation was succeeding. For a while, Zambians were prosperous, healthy and fulfilled. There was a lot of political will that government was going to sustain this economic vision for a long time. Reality set in. The economic crunch altered this vision. Nationalisation had failed the Zambian people simply because it was not anchored on a sound, self-sustaining, money-making base. By 1991, many Zambians were poorer, partially healthy and partially fulfilled (see chapter three). The economic vision had turned into hopelessness. Many Zambians were only left with the good old days of bread and butter. Looking back, Zambia did not have a long-term plan for survival in a hostile world. Between 1964 and 1974, it had enough
financial resources, but did not have the vision and capacity to plan for the long term future. It only planned for the immediate future, possibly fifteen to twenty years. Its plan was mainly consumption-oriented. It consumed more than it generated financial resources.

There was no adequate plan for savings, re-investment, capital formation, diversification, and incisive penetration of world markets. Besides, nationalisation was not reviewed to see if it can be reformed in order to instill economic life in loss-making parastatals (see chapter three). Zambia had lost its economic opportunities for a more prosperous, more healthier, more fulfilled citizenry. The telos of stewardship is prosperity, health, and fulfilment of household members. Human life is compromised when these are not delivered to human persons.

The initiative to ensure that companies, including parastatals, respected the rights of workers was taken by the labour office of the Ministry of Labour (principle 3(B)(vii)). The labour office usually dealt with isolated cases of employer-employee relationships such as racist treatment and ill-treatment. It was the trade union movement led by the Zambia Congress of Trade Unions (ZCTU) which tried to ensure that rights of workers were respected and that commutative justice was upheld. Its activities were well-known among many Zambians. From the 1970s through the 1980s, ZCTU grew to become a force to reckon with and one of the strongest trade union movements in Africa. In fact, it did add its voice to the multi-party talks which started at the beginning of the 1990s (see chapter three). During its operations, it met government wrath in the form of imprisonments and intimidations in some cases. With the economic crisis, it could only manage to clinch minimal conditions of service for majority workers. Nonetheless, what was good was that trade unions were given the freedom to speak on the conditions of workers. Household economics ensures that rights of workers are enhanced and respected. A motivated worker is an asset not only to the company household, but to the national household as a whole.
Nationalisation was inclined towards fulfilling social objectives of the majority. Its major weakness was the lack of a self-sustaining economic base to maintain these objectives over a long period of time.

6.2.1.2.2 Privatisation

Privatisation means “selling public assets (corporations) to individuals or private business interests” (Todaro 1997). It is generally understood as “a way by which the government divests its involvement in running business to the private sector” (Contact Business Services 1998:66).

This programme coincided with the change of government at the end of 1991 (see chapter three). It was part of what came to be known in Zambia as “the new culture”. To implement this programme, government created the Zambia Privatisation Agency (ZPA) through an act of parliament: THE PRIVATISATION ACT NO.21 OF 1992, which was later amended by the PRIVATISATION ACT NO. 9 OF 1996 (see Government of Zambia Privatisation Act no. 9 of 1996, 1996b). It was underpinned by a capitalist individualist philosophy.

Among other things, ZPA was charged with the task of “ensuring efficient and effective divestment of government from direct participation in commercial and industrial activities” and “to transfer all financial ownership and management responsibilities to the private sector” (Contact Business Services 1998:47). The private sector was understood to be the most potential engine for economic growth and development.

Between 1992 and 1999, the government moved to change commercial and industrial activities from the public sector to the private sector (see chapter three). In fact, the speed at which privatisation was implemented was extremely high. In addition, the method which was used to carry out privatisation was extremely strict. Looking back to this period, the relevant questions are: What were the achievements and failures of privatisation? In which ways did privatisation contribute to human and social dislocation?
And most importantly, viewed from the standpoint of stewardship principles, how successful was privatisation? This section attempts to address these questions and others.

The acknowledgement by privatised companies that both technical and moral choices were good for business decision-making was poor (principle 3(a)(I)). Decisions were usually made on the basis of the technical efficiency of business which had no moral respect for society and the environment. That is to say, while businesses were prospering, they were contributing to massive human and social dislocation in Zambia and to the continued undermining of the environment (see chapter three and *State of Environment: Zambia* 1994). Massive human and social dislocation was done through mass retrenchments and job freezes (see *The Post Privatisation Impact Assessment Study*, draft report, by Contact Business Services, 1998). The environmental issue was not part and parcel of the main reports on privatisation review by ZPA. There was no effort to significantly analyse the impact of business operations of newly privatised companies on the environment. In fact, the 1994 *State of Environment: Zambia* report did not mean anything for privatisation. This is because it was never integrated in the formulation and eventual implementation of privatisation. Privatisation was seen as a pure financial and business programme which had nothing to do with the environment of Zambia. But the environment, as well as society, have everything to do with privatisation. A denigration of these segments does not augur well for good stewardship of business.

The affirmation of stewardship as a premise for productive, distributive and consumptive forces was very poor in privatised companies (principle 3(A)(iii)). Their business operations were a continuation of the principle of scarcity – which continued to pose as a threat to the social and environmental imperatives in Zambia. Unless privatised companies learn that stewardship rather than scarcity is the most desired “starting point” for economic development, social brutalisation and environmental degradation will continue unabated.
During privatisation, the prioritisation of economic goods not threatening to human survival was now given in the hands of the market mechanism (principle 3(A)(iii)(1)(d)). Neither the government nor the Zambian people had any say, whatsoever, in deciding what consumer goods were brought into the market. A liberalised economy opened the Zambian national household to all sorts of consumer goods, some of which were of very poor quality (see, for example, *The Post* news coverage, November 1991-April 1994). Any business person was free to bring in or manufacture anything sellable. The results were catastrophic, including: the continued entrenchment of the notion of scarcity which does not distinguish between real needs and unnecessary wants; the buying of consumer items not on the basis of value, but price; and the weakening of the Zambian market due to, *inter alia*, a bias towards trade and services rather than production and manufacturing.

Stewardship insists that the market cannot be given the sole authority to determine the production and importation of goods which are less threatening to human survival. Somehow, the human factor – through a responsible government (Wogaman 1986), nation-building businesses, and a versatile civil society – must be built into the system. Failure to do this results in society spending more money on luxuries and superfluous items than on the most basic items. Stewardship does not encourage orgies of senseless materialism (Weber 1930), but promotes the meeting of peoples’ survival needs (Polanyi 1945 and Hinkelammert 1986). Hence the need to prioritise economic goods which are less threatening to human survival by means of an adequate market mechanism guided by social authority (Polanyi 1945).

The awareness that some things or “goods” cannot be produced and quantified, for example, human solidarity and community, was greatly reduced in privatised companies (principle 3(A)(iii)(1)(e)). Privatisation laid a lot of emphasis on marketable goods and services (see *The Post Privatisation Impact Assessment Study* 1998). Private companies did not pay attention to the question of unproducible and unquantifiable human “goods”. These were relegated to the inner core of one’s private sphere, especially at home. The role of a worker was, first and foremost, to contribute to the production of quantifiable goods and services, and not so much to worry oneself about human sociality and moral gain (see and c.f. moral criteria in chapter five). The result was, *inter alia*, the privatisation of the Zambian worker who became dichotomised between virtues of privatisation at
work and virtues of traditional communal life at home. This way of thinking compromises human fulfilment. From experience, life does not consist in the production and use of quantifiable material things only. In fact, human beings usually get fed up with this way of living. Their fulfilment is dependant on striking that creative balance between quantifiable economic goods and unquantifiable “goods”. Material life without true human sociality and moral gain is totally empty. This is true not only for the business household, but for the national household at large.

During privatisation, the overall government intervention in the Zambian market was very poor (principle 3(A)(iii)(2)(a)). All financial and monetary transactions were left to the rule of market forces. For a brief moment, government achieved some level of macroeconomic stability. This could not be maintained for a sustained period of time due to, *inter alia*, Zambia’s huge debt burden, a very poor balance of payments situation, and a contracted manufacturing base (see chapter three). The results included very high food prices, very high inflation, and the shrinking formal sector employment (see *Economic Report*, 1999). All of these and others, compounded the already worse situation of many Zambians. The government had lamentably failed to positively intervene in the market for the sake of the most ordinary of Zambians. All monetary, fiscal and market instruments were tried to no avail. Many Zambians were now exposed to significant market exclusion. It became common knowledge among Zambian people that 1992 to 1999 was, indeed, a period of tatters. The imperatives of stewardship are very clear: *the market should not be left to itself, but be guided by that flexible, positive and responsible intervention of government* (see moral criteria from shared human experience in chapter five). The sacred task of government is that many citizens should be able to participate in the market constructively in order to get their life-support necessities.

Non-market society-enhancing virtues (principle 3(A)(iii)(2)(b)) is related to the principle that some things cannot be produced and quantified (principle 3(A)(iii)(1)(e) which speaks more about internal dynamics of business on the one hand. The inter-business
situation, that is, the situation between various businesses, on the other hand, did not lead to a significant encouragement of non-market society-enhancing virtues. This situation was guided by pure market values such as competition, profit-maximisation, and efficiency, among privatised companies (see *The Post Privatisation Impact Assessment Study*, 1998). Each company competed for its survival in the market place. Privatisation laid a lot of emphasis on self-initiated financial progress for each company. The role of government was simply to stand near “the business ring of business boxers” and watch the business game take its course. Business success depended on the ability of a company to sell its products on the Zambian market and make a profit. The business field or ring was extremely brutal. There was no mercy at all – you simply die or live. Those privatised companies and the existing private firms which did not have the so-called competitive edge sunk and drowned (see chapter three). Not even government was able to save and resuscitate them. The most affected ones were those sold to Zambians through management-buy-out schemes. Those which survived were mainly multinationals whose services and goods, for example, were usually subsidised in their countries of origin (see, for example, *The Post* news coverage November 1991-December 1998). This was extremely disadvantageous to local firms. Successful companies were praised for bringing about a new culture of business characterised by market improvement in business. Unsuccessful companies were accused of all sorts of failures ranging from financial inadequacy to inefficiency.

Government should have been more assertive in enhancing non-market society-enhancing virtues among privatised companies. Instead, it chose to create a business colony of winners and losers who were simply guided by market virtues, much to the disadvantage of society at large. The entire economic life was handed over to foreign multinational companies (see *Status Report* as at 31st March 1999). Government should have been more caring and friendly to the failed privatised local firms as well as other private firms (see *Privatisation News* issue No.4, 1999). Sarcasm and condemnation should not have been heaped on local business. They occupied a very special place in the Zambian national household. They should have been brought nearer and helped in every way possible, for example, through re-instituting feasibility studies for defunct privatised
local firms. Their operational problems should have been seen as a challenge rather as a
hindrance to privatisation. Multinationals have a limited mandate and their contributions
should not have been taken for granted. Their contribution to the economy was needed,
but in the long run, it is Zambians themselves who should be in the forefront of business.
They should have been empowered to mature as private business people who would have
patriotically contributed to various sectors of the economy, including hotels and tourism,
manufacturing and banking. Stewardship demands that as government seeks to create
adequate space for the setting up of foreign multinationals, it ought to be more listening,
more sympathetic, and more supportive to private indigenous businesses. It does not do
any good at all to be indifferent to your own people and be hospitable to your guests. On
the whole, one would say that healthy market values and appropriate non-market values
are an integral part of the inter-business household, with very serious implications for the
national household at large (see Atherton 1992 and c.f. Goudzwaard and De Lange
1995).

The affirmation that just incomes are inter-linked to participation in the market was not
guaranteed (principle 3(A)(iii)(2)(c) (see The Post Privatisation Impact Assessment
Study 1998). In fact, privatised companies catered for a small number of Zambians who
were retained after privatisation. Even then, the drawing of hefty wages was not guaran-
teed. In some cases, as already noted, some workers were not paid according to their con-
tracts. It is managers in privatised companies who benefitted greatly through hefty fi-
nancial packages. The majority of the Zambian workers in privatised companies as well
as private companies did not draw substantial incomes. Their situation was even com-
pounded due to high inflation. There will be no economic justice in the national house-
hold as long as workers’ incomes are not inter-linked to their significant participation in
the market. The imperatives of commutative justice are that workers are paid adequately
in order to live well. A situation where workers’ contracts are not respected borders on
worker ill-treatment and commoditisation of labour. Workers are humans who contribute
to the company’s well-being. So, according just incomes to them enables them to be
progressive, happy, and assertive, and thus, become instruments of nation-building.
During privatisation, a recognition of concern for the unemployed and the incomeless was at its lowest ebb in privatised companies (principle 3(A)(iii)(2)(d)). Even the creation of the National Social Safety Net by government which targeted a few retrenched workers, did not alleviate significantly the position of the unemployed and the incomeless (see chapter three). The distribution of goods and services was done on the basis of economic prices across the board. Both the poor and the rich were subjected by privatised companies to buy goods and services at the same economic prices. This worked to the disadvantage of the poor majority due to a lack of real formal sector employment and real income. These included:

- women and their children, who were uprooted from their traditional roles of home-based and community-based care-givers to the roles of being disadvantaged street vendors in a very hostile economic situation;
- groups of street kids, who were uprooted from a traditionally hospitable, caring, value-based Zambian home due to parental irresponsibility, parental death, and economic brutalisation, to the ethos of street life characterised by medicant living, homelessness, and scavanging;
- groups of unemployed youths and adults who lost hope in life; and
- groups of disadvantaged persons such as the blind, the lame and victims of the HIV/AIDS pandemic, who felt totally neglected by society.

On the whole, each person was to fend for his or her own survival. As already noted, many Zambians who were unemployed and incomeless turned to the utuntemba economy, the underclass of the business world, consumption-oriented, which came about as a result of human survival instincts (see chapter three). There was so much human suffering never seen in the history of Zambia since independence. And yet, a small group of the Zambian bourgeoisie were wallowing in great financial power.

Social justice insists that the unemployed and incomeless ought to be enabled to have access to the basic necessities of life (see Economic Justice for All 1986 and Meeks 1989). This requires a creative partnership between government and business. To insist
on hardcore private capitalism is a recipe for the compromise of human dignity. Everything must be done by government to ensure that the unemployed and incomeless are not excluded from life necessities by very harsh capitalist tendencies.

During privatisation, the liberalisation of the economy, including trade and financial liberalisation, significantly exposed Zambia to the potential manipulation of market forces (see chapter three) (principle 3(A)(iii)(2)(e)). For example, in the area of financial liberalisation, a company could bring into Zambia foreign exchange and take it out anytime. From time to time, this disrupted the strength of the Zambian Kwacha. Zambia is a poor country and was still developing her market. In such a scenario, she needed every foreign exchange she could master in order to instil confidence in the local currency and stabilise its economy. There was no need to remove all safeguards and controls on financial transactions. A weak economy needs to defend itself against market manipulation. One way to do this is by a step by step liberalisation of the economy. If there is no such a defence, it is the most vulnerable members of the national household who suffer through excessive consumer prices.

There is no evidence to suggest that privatised companies were inclined to selling products which were harmful to Zambians through direct consumption (principle 3(A)(iii)(3)(a)). However, Zambia exposed herself to the danger of harmful consumables and edibles. Zambia did not possess sufficient capacity to screen, for example, each and every food item or health product which was manufactured and imported in Zambia. Most of these items and products, if not all, did not bear the stamp of the Zambia Bureau of Standards – exposing Zambians to the risk of food poisoning, contamination, and disease. It is only in isolated cases such as in the event of cattle diseases that the manufacture and importation of beef products were banned with the approval of this bureau. A good number of products which entered the Zambian market, including beer, cigarettes, perfumes, and vegetables, were not screened at all. In some cases, health products were sold by unlicensed dealers (see, for example, Zambia National Broadcasting Corporation news coverage, December 1997). In the area of the environment, no significant steps
were taken to redress the problem of environmental degradation. For example, privatised mining companies and those which were being prepared for privatisation continued to contribute to the gradual pollution of air, land, and water, through gas emissions, solid wastes, and chemicals (see *State of Environment: Zambia* 1994).

A good steward does not compromise human life and the environment as he or she produces items for direct human consumption and for general use. Instead, he or she seeks human well-being and environmental wholeness.

During privatisation, many Zambians were intensively learning ways of avoiding wastage and extravagance (Principle 3(A)(iii)(3)(b). Their material resources were thinner and there was no way they could use their resources unwisely. In good and bad times, a good steward does not waste his or her resources nor spend them on luxuries. For he or she knows that they are meant for long-term sustenance.

It is a well-known fact that privatised companies contributed to the expansion of the range of economic goods in the national household of Zambia (see chapter three). The economy did not lack the most desired economic goods, including sugar, salt, mealie meal, TVs, VCRs, fridges, stores, automobiles, and clothing. These were in abundance. On paper they were enough for the Zambian people (principle 3(A)(iii)(3)(c)). However, as already noted, very few Zambians did have significant access to them. It is a mark of bad stewardship to have enough goods in one’s economy which cannot be accessed by many (see moral criteria from shared human experience in chapter five). Good stewardship makes available sufficient resources to all household members for their livelihood, sustenance, and fulfilment.

The situation of posterity was even made worse during privatisation (principle 3(A)(iii)(3)(e)). They were not even included in major reports on privatisation (see, for example, the *ZPA Status Report* 1999b). During the period under review, Zambia did not gather sufficient resources – monetary and material – for the future consumption of
posterity. It continued to rely on international capital and foreign control (see Estimates of Revenue and Expenditure, 1\textsuperscript{st} January – 31 December 1999b). Besides, there were no significant steps taken to redress the gradual degradation of the environment for the sake of posterity, except for isolated cases which were followed up by the ECZ, for example, calling certain companies in Lusaka and on the Copperbelt to account for industrial affluents (see Zambia National Broadcasting Corporation news coverage, January-June 1997). Unless something happens, the future of Zambian posterity is bleak – they will be born in a materially and financially impoverished country with potential environmental risks. A good steward is accountable to posterity. He or she endeavours to hand over prosperity and a good environment to the next generation of household members.

The acknowledgement that government was an accountable custodian and manager of a country’s resources was somewhat poor during the time of privatisation (principle 3(B)(i)). In most cases, the emphasis was on financial resources. The rest of resources were left up to the private sector to be transformed into money. The Zambian government usually mobilised its revenue through taxation and foreign sourcing (see Estimates of Revenue and Expenditure, 1\textsuperscript{st} January-31\textsuperscript{st} December 1999b). Between 1992 and 1999, the ZRA gathered much money through direct and indirect taxation. And between the same period, the international community showed adequate financial solidarity through loans and grants. The custodian and manager role over these resources was, however, overshadowed by very strong capitalist individualist tendencies within government (see chapter three). In such a scenario, social spending was not guaranteed, except for a few isolated cases of school rehabilitation and road repair and building. The bulk of Zambia’s meagre resources, in the eyes of the international community, was spent on the top-brass of the Zambian government, including the Office of the President, Cabinet, and Zambian Missions abroad (see Estimates of Revenue and Expenditure, 1\textsuperscript{st} January-31\textsuperscript{st} December 1999). The rest of the Zambian community, who included the majority, were simply asked to work hard and find their daily bread. One of the problems of Zambia was that the political structures were extremely weak. Between 1992 and 1999, the ruling party was a \textit{de facto} one-party government which had no effective oppo-
sition in parliament to call government, with more than eighty percent of parliamentary
seats, to accountable custodianship and management. Consequently, government spent
money the way they liked without incisive scrutiny by opposition parties or independent
members of parliament.

It was necessary for Zambia to have had a strong opposition voice to legally monitor fi-
nancial spending of public money and level out excessive capitalist trends. Opposition
politics ought to be an integral part of a liberal democracy. Its sacred role is to act as
public watchdog on national resource mobilisation, resource expansion, and resource
utilisation. It has to hold government to accountability on behalf of people. Any go-
vernment is nothing, but simply a group of individual human beings who have the poten-
tial for injustice due to group interests. Because of this human inclination to unjust group
interests, parliamentary democracy becomes a necessity in modern nation states (c.f.
Niebuhr in Stott 1990:57). It helps a country excel to a strong state and mature house-
hold.

The affirmation of good management of talents and skills of citizens was poor during
privatisation (principle 3(B)(ii)). This is because the entire educational system from the
educational headquarters to primary structures became affected by large-scale inertia and
demotivation of educational personnel (c.f. Mwanawina in Adepoju, editor, 1993). A
once respected cadre of educational experts, lecturers, and teachers, especially between
1964 and 1984, became a target of public scorn and ridicule due to poverty (Bwalya
2000). Their problems started to increase in the mid 1980s onwards. Their situation was
made worse during the era of privatisation. Government was not willing to spend suffi-
cient resources on educational personnel to boost their morale. The results were well-
known, including extensive brain-drain and resignations of Zambia’s best educational
minds, especially among university professors and lecturers. During this period, the edu-
cational system survived due to the dedication of a few educational personnel who
worked under very trying conditions.
364

A good steward does not tamper with the educational system of the national household. He or she attempts to manage well the talents and skills of household members through a good education which is underpinned by a highly motivated cadre of teaching professionals. If the educational infrastructure is destroyed, then the artistic, cultural, moral, technological, and scientific development of the nation is equally destroyed. In such a situation, a country becomes vulnerable and cannot fare adequately in the community of other nations.

As already noted previously, stealing from the public household as one of the gravest public offences (principle 3(B)(iii)) is related to government as accountable custodian and manager of a country’s resources (principle 3(B)(i)). On paper, the admittance that stealing from the public household is one of the gravest public offences was somewhat average. The laws of Zambia continued to uphold very serious penalties against theft by public servant. In practice, during this period, there was an avalanche of continuous public accusations about corruption by public officers. In spite of these accusations, there had not been any successful prosecutions of public offenders, except in extremely very few cases where corrupt public officers were brought before the courts of Zambia. Part of the problem was that admissible evidence was not brought before the public courts. The other is that parliament, which was dominated by members of the ruling party, did not have adequate clout to institute independent investigations into accusations of corruption by public officers. Further, legal bodies such as the Anti-Corruption Commission of Zambia had the track record of catching mainly the “small fish”.

As already noted in principle 3(B)(i), the national household must be protected against misuse, misappropriation, and misapplication of public resources. Everything should be done to ensure that the “rule of law” insulates the entire national household from theft by public servants.

Similarly, the acknowledgement that senior government officials’ remuneration be proportionate to levels of progress in a country (principle 3(B)(iv)) is related to government
as accountable custodian and manager of a country’s resources (principle 3(B)(i)). During privatisation, acknowledgement that senior government officials’ remuneration should be proportionate to levels of progress in a country was extremely poor. There was no effort to match this remuneration with the average life of the most ordinary of Zambians. From time to time, the government leaders came under fire from some opposition leaders for ostensibly showing symbols of prosperity while the majority were suffering (see, for example, The Post Newspapers coverage, between July to August 2000).

It is not that government leaders were not entitled to a particular standard of life, but their entitlements should not have been extremely disproportionate to the standard of life of household members. The point is, responsible moderation in taste, especially amidst meagre resources, should have been exercised so that leaders did not appear far removed from the rest of household members. Everyone within the national household should feel a sense of belonging due to proportionate spending on all household members. Disproportionate sharing of the “national cake” causes feelings of being unwanted among certain sections of the national household. The entire household should grow together in proportionate material progress.

The affirmation of a prosperous, healthy, and fulfilled citizenry as the telos of the political economy was very poor during privatisation (principle 3(B)(v)). This was a far-fetched economic vision for many Zambians. Privatisation encouraged widespread poverty, ill-health, and a lack of fulfilment among the Zambian people (see chapter three). Zambia pursued the notion of post-care economics whereby the political economy cared first and significantly for the efficient functioning of capitalism (c.f. Goudzwaard and De Lange 1995). As noted already, many Zambians were considered after economic programmes were made and thus, became victims of significant market exclusion due to, inter alia, unemployment, excessive inflation, and excessive consumer prices. In such a situation, it was very hard to see light at the end of the economic tunnel of Zambia.
The sacred goal of any political economy is to ensure that the majority of people’s basic needs are met and that they excel to higher heights of prosperity, good health, and fulfilment.

The overall situation of average workers was made worse by a failing economy during privatisation (principle 3(B)(vii)). In some cases, as noted already, there was a lack of constructive representivity in some privatised firms (see The Post Privatisation Impact Assessment Study 1998). Some workers lived under constant fear of victimisation, a lack of respect by employers, and job insecurity. Even the trade union movement could not conclude sufficient conditions of service due to a failing economy (see chapter three). The rights of workers were not fully guaranteed. Private business people had the legal right to “hire and fire” and to pay according to their decision. The market economy was given the authority to guarantee workers’ rights. It is only in very few cases that workers enjoyed very good conditions of service (for example, Bonnita Zambia limited (see Privatisation News Issue No.4 1999a). The widespread cry by most Zambian workers in privatised and private firms was their deteriorating socio-economic situation.

Stewardship insists that government has a moral obligation to ensure that workers rights are protected. Government should not just give legal rights to businesses to determine the overall rights of workers. It must ensure that their rights to safety, security, life, and self-actualisation are defended and protected by law.

Privatisation was orientated to fulfilling the objectives of a market economy. Its major flaw was the lack of reconciling these objectives with basic social needs of the majority.

6.2.1.3 An aggregate evaluation of economic development programmes

Viewed from stewardship principles, the period under review indicated some traces of stewardship at various times and in various ways. Nonetheless, the total sum of economic development programme formulation did not achieve fully the desired social and
environmental imperatives. Much more was need to be done to ensure these imperatives were protected.

In the first economic period, there was a deliberate movement to ensure that social life was enhanced. Unfortunately, this was not matched by a strong money-making base. In the second period, even though government tried to expand the range of material goods, these were beyond the significant reach of the majority. This was mainly due to high inflation, poor salaries and unemployment. In both periods, environmental issues were considered as an appendage to the main political task of ensuring that there was economic activity in the Zambian household. Zambia only established ECZ twenty years after independence. The result was a gradual deterioration of the Zambian environment.

In ensuring that social imperatives were protected, the first period was better than the second period. During the first period, the basic needs of the majority were met. The second period tried as much as possible to instill economic activity in the national household. Unfortunately, this was done at the very expense of the majority Zambians. Most of them were substantially excluded from the market – thus making them vulnerable. In this way, social imperatives were not dearly protected in the first period.

Specific economic development programmes which were discussed had characteristics which generally conformed to the moods of the two economic periods. Nationalisation, though meant to fulfil laudable social objectives, became a national problem in the long run. Inter alia, government took a long time to review it and ensure an adequate functioning of the market. Privatisation, though meant to realize noteworthy economic objectives, significantly contributed to human and social dislocation. This was through such things as mass retrenchments and shrinkage of formal sector employment. Besides, all attempts at macroeconomic stabilisation did not yield positive outcomes. There was more human suffering during privatisation than during nationalisation.

On the whole, apart from the usual failures and weaknesses in the implementation of economic development programmes, adherence to scarcity in both periods contributed to the compromisation of social and environmental principles. The socialist collectivist
model failed to sustain social life over a long period of time due to poor *chrematistics*; the capitalist individualist model significantly dislocated human life as a result of strict adherence to the market economy; and both models continued to harm the environment gradually. Unless meticulous care is taken in the implementation of economic development programmes, and most importantly, unless the philosophy for economic development changes from scarcity to stewardship, the compromisation of social and environmental imperatives will continue.

Zambia should choose: *either* to protect social and environmental imperatives through the ethic of stewardship *or* harm them through the ethos of scarcity. The ball is in its hands.

### 6.2.2 A summary of the evaluation by the checklist of a set of principles

The following section summarises the discussion about economic development programmes through the checklist of a set of principles. As already noted, principles were applied to social life, the environment, and economic life. Economic principles are simply social and environmental principles adapted to the economic realm. To avoid unnecessary repetition, social and environmental were discussed in the light of economic development programmes as a whole; where as economic principles were discussed in the light of specific economic development programmes (nationalisation and privatisation). Further, to avoid additional textual repetition, economic principles which might have repeated some of the issues touched on in the discussion of social and environmental principles were not discussed. Similarly, any economic principle that might have repeated some of the issues in the discussion of either business role or government role was left out. Those principles which were not discussed are: an adequate balance between *chrematistics* and *oikonomia* (principle 3(A)(ii)), an awareness of limited natural resources for productive use (principle 3(A))(iii)(1)(a)), a no compromise stand on environmental
sanity (principle 3(A)(iii)(1)(b)), a move towards the meeting of basic needs for the greatest number (principle 3(A)(iii)(1)(c)), a movement towards ensuring that community, the environment, and a sustainable future are not harmed (principle 3(B)(vi)), an affirmation that the weakest members of society be the basis of all economic programmes (principle 3(B)(viii)), an acknowledgement of a comprehensive view on human life (principle 3(B)(ix)), modeling the entire political economy on the broad framework of stewardship (principle 3(B)(x)). These are vital principles which spell out the roles of business and government in economic life. As already, they were not discussed because they could have essentially repeated the material which was discussed in the text of this chapter. Nonetheless, they form part of the overall checklist below which spells out clearly what ought to be the roles of business and government in ensuring that social and environmental imperatives are entrenched in an economy. The grading system (A to D) which is linked to the prevailing conditions in the Zambian context, as discussed in the previous section, is used. It gives approximate grades on the basis of how economic development programmes fared when subjected to the criteria of stewardship principles.
Economy/Economic development programmes as a whole

<table>
<thead>
<tr>
<th>Required principles</th>
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<tbody>
<tr>
<td>a) an acknowledgement of the wholeness of human needs</td>
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<tr>
<td>b) a recognition of the dignity of humans</td>
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<tr>
<td>c) an affirmation of work as part of being human</td>
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<tr>
<td>d) an affirmation of the just treatment of all humans in all areas</td>
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<tr>
<td>e) a recognition of care and sociality for humans</td>
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<td>f) an inclusion of all humans in the market, especially the weakest members</td>
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<td>g) an affirmation of individual rights to property</td>
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<th>Type of principles</th>
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<tr>
<td>Applicable to social life</td>
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<tr>
<td>a) an acknowledgement of the wholeness of human needs</td>
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<td>b) a recognition of the dignity of humans</td>
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<td>c) an affirmation of work as part of being human</td>
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<tr>
<td>g) an affirmation of individual rights to property</td>
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<tr>
<th>Evaluation grades 1964-1991</th>
<th>Nationalisation</th>
<th>Privatisation</th>
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Applicable to the environment

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<th>Required principles</th>
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<tbody>
<tr>
<td>a) an acknowledgement that the environment is the basis of all life</td>
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<td>b) an entrenchment of eco-justice</td>
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<tr>
<td>c) a recognition of human care and sociality for the earth and all that is in it</td>
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<tr>
<td>d) a departure from significant human disruption of the environment</td>
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### Economy/Economic development programmes as a whole

<table>
<thead>
<tr>
<th>Type of principles</th>
<th>Required principles</th>
<th>Specific Economic programmes</th>
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<tr>
<td>3APPLICABLE TO THE ECONOMY</td>
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<td>Nationalisation Privatisation</td>
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<tr>
<td>3A Business</td>
<td>i) an acknowledgement of both technical and moral choices</td>
<td>Evaluation grades</td>
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<tr>
<td></td>
<td>iii) an affirmation of stewardship as a premise for productive distributive and consumptive forces</td>
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<td></td>
<td>iii) (1) Productive machinery principles</td>
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<td></td>
<td>iii) (1)(a) an awareness of limited natural resources for productive use</td>
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<td>iii) (1)(b) a no compromise stand for environmental sanity</td>
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<td>iii) (1)(c) a move towards the meeting of basic needs for the greatest number</td>
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<td>iii) (1)(d) a prioritisation of economic goods not threatening to human survival</td>
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<td>iii) (1)(e) an awareness that some things cannot be produced and quantified</td>
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<td></td>
<td>iii) (2) Distributive mechanism principles</td>
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<td></td>
<td>iii) (2)(a) an affirmation of positive government interventionist role in the market</td>
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<th>Evaluation grades</th>
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<td>Type of principles</td>
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<td>iii) (2)(b)</td>
<td>an encouragement of non-market society-enhancing virtues</td>
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<tr>
<td>iii) (2)(c)</td>
<td>an affirmation that just incomes are inter-linked to participation in the market</td>
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<tr>
<td>iii) (2)(d)</td>
<td>a recognition of concern for the unemployed and the incomeless</td>
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<tr>
<td>iii) (2)(e)</td>
<td>a departure from the manipulation of market forces</td>
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<td>iii) (3)</td>
<td>Consumption principles:</td>
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<tr>
<td>(iii)(3)</td>
<td>an affirmation that consumption patterns should never compromise human life and the environment</td>
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<tr>
<td>(iii)(3)</td>
<td>an avoidance of wastage and extravagance</td>
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<tr>
<td>iii) (3)</td>
<td>an acknowledgement that there is enough for all</td>
</tr>
<tr>
<td>(iii)(3)</td>
<td>an acknowledgement of “economics of enough”</td>
</tr>
<tr>
<td>(iii)(3)</td>
<td>an affirmation of accountability to posterity</td>
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<tr>
<td>3B :</td>
<td>Government</td>
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<tr>
<td>i)</td>
<td>an acknowledgement of government as accountable custodian and manager of a country’s resources</td>
</tr>
<tr>
<td>ii)</td>
<td>an affirmation of good management of talents and skills of citizens</td>
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### Type of principles

#### Required principles

| iii) An admittance that stealing from the public household is one of the gravest public offences |
| iv) An acknowledgement that senior government officials’ remuneration be proportionate to levels of progress in a country |
| (v) an affirmation that a prosperous, healthy and fulfilled citizenry should be the telos of political economy |
| (vi) a movement towards ensuring that community, the environment, and a sustainable future are not harmed |
| (vii) a stand which ensures that business respects rights of workers |
| (viii) an affirmation that the weakest members of society be the basis of all economic programmes |
| (ix) an acknowledgement of a comprehensive view on human life |
| (x) modeling the entire political economy on the broad framework of stewardship |
| AGGREGATE GRADE |

#### Economy/Economic development programmes as a whole

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<tr>
<th>Evaluation grades</th>
<th>Nationalisation</th>
<th>Privatisation</th>
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#### Specific Economic programmes

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<th>Evaluation grades</th>
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<tr>
<td>A</td>
<td>B</td>
<td>C</td>
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</table>
All the principles can be used in the evaluation of either economic development programmes as a whole or specific economic development programmes. However, in order to avoid unnecessary repetition, social and environmental principles apply more to the evaluation of economic development programmes as a whole. Economic principles apply more to the evaluation of specific economic development programmes. After all, economic principles are simply social and environmental principles adapted to economic life.

Where a principle does not apply, the grade will be “non-applicable” (n/a)

Aggregate grade was obtained by an approximation between the highest grade and the second highest grade awarded for economic development programmes as a whole and specific economic development programmes.
6.3 GUIDELINES FOR CHURCHES PARTICIPATION IN ECONOMIC DEVELOPMENT: THE APPROPRIATION OF A THEOLOGICAL-ETHICAL FRAMEWORK

This section gives some suggestions and proposals on how churches can participate in the economic development of Zambia. It argues that unless churches appropriate a theological-ethical framework which has been developed in the previous chapter within their ecclesial structures, their participation is weakened.

It is divided into two main segments namely: endogenous guidelines and extragenous guidelines. That is to say some guidelines apply to the internal existence of churches; other guidelines apply to the external existence of churches².

The Zambian church stands on a threshold of a new beginning to offer something which is solid, tested, and strong for adequate economic development. It is, indeed, something which is new and innovative. And that thing is the broad framework of stewardship.

The Zambian church should be willing to pose it as a feasible challenge to society. The content of this broad framework is very clear: *human beings ought to manage well the resources of the earth for the sake of all humans and non-humans and to the glory of God the creator, the provider, and the sustainer of all things.* This calls for a new way of thinking and doing things.

On both the philosophical and practical levels, never again should humans be excluded from life-sustaining realities and should the environment be destroyed in the name of profit-maximisation, cost-minimisation, and externalisation. This means a new way of producing, distributing, and consuming which respects both human life, non-human life, and the environment (see the checklist of a set of principles above). It involves a partnership between government, business, the environment and society at large: government

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² See and c.f. Wilkinson, editor (1980) and Pemberton and Finn (1985) on some of their suggestions about ecclesial involvement in stewardship issues.
ensuring that macroeconomic factors are positive and that human life and the environment are not harmed; business producing economic goods which do not injure people and the environment; the environment renewing itself year in and year out with vitality; society growing together towards a prosperous, healthier, fulfilled, and a sustainable future.

In this regard, the Zambian church has a role to play to contribute to the facilitation of movement from scarcity to provision, from begging to sufficiency, for all. This is the essence of stewardship.

*The Pastoral Letter by the Catholic Bishops of Zambia: The Future is Ours* which had relevance for Zambian churches and which called the church to be a model observed that:

> We recognise that in the promotion of this new culture of responsibility and accountability, the Church itself should be a model for society. We cannot call others to virtues which we ourselves do not make an effort to practice. Hence we pledge to take steps toward greater openness and honesty about the decisions, actions and finances of our church (February 1992:4-5).

This is precisely the point: the church cannot call the Zambian government to model its political economy on stewardship without setting an example.

It has to be a model for society if it has to make any substantial in-roads into the political economy of Zambia. Stewardship has everything to do with decisions, actions, and finances of Zambian churches. Unless these are done and managed according to stewardship principles within ecclesial structures, the churches’ participation in the economic development of Zambia will be weakened. For this reason, the appropriation of a theo-
logical-ethical framework for economic development which draws its strength from the stewardship philosophy is of such great importance.

Certainly, Zambian churches have participated in economic development and have exercised a certain measure of stewardship of resources since independence (see chapter four of this thesis). This segment seeks to strengthen their participative role. It emphasises that it is not enough to practice ecclesial stewardship within ecclesial structures. What is enough is to enhance this notion and offer it to the political economy of Zambia. It is a notion which ensures that social and environmental imperatives are defended. The benefits will be to the Zambian community, the Zambian environment, and the Zambian sustainable future.

6.3.1 Endogenous guidelines

6.3.1.1 Appropriation begins within ecclesial life

Certainly, the philosophy of stewardship has to be appropriated within ecclesial life. The church should be an embodiment of stewardship principles. This involves the following areas of church life.

6.3.1.1.1 Constitutional appropriation

It is a requirement by Zambian law that each church which is to be formed must submit its constitution to government. Most constitutions tend to spell out matters of church governance and teaching. Stewardship in relation to economic development is completely left out. It is incumbent upon each church to include the stewardship of resources – institutional, community, and national – in its constitution. They have to spell out in very clear terms what is meant by stewardship in all its broad and specific connotations.
6.3.1.1.2 **Doctrinal appropriation**

Most church doctrines are biased towards spiritual and other-worldly subjects such as the fall, atonement, sacraments, the second coming of Christ, and the last judgement. No significant attempts are made to spell out in very clear terms, for example, on how God saves us in this concrete earthly world.

In their teachings, churches must begin to realise that humans are not only heaven-bound, but that they are meant to live to the full in this material world also. And that life has to do with concrete issues such as the economy. For this reason, churches must endeavour to develop an adequate doctrine of stewardship of earthly resources.

6.3.1.1.3 **Liturgical appropriation**

Most liturgies tend to celebrate the supernatural as Christians relate to their heaven-bound spiritual journey in song, dance, prayers, and other symbols of religious faith. Christian liturgy is usually seen as a preparatory platform or as a means of grace to prepare faithful Christians for the imminent Kingdom of God. Praying for the political economy, let alone situating stewardship in the context of national resources, are usually seen as an appendage to the main ecclesial task of contributing to spiritual salvation. No serious attempts are made to extend the liturgical life of churches into the very context of national resources. Stewardship has to be appropriated within the liturgical life of churches extended to the life of the nation. One way is the organisation of regular prayers and festivities for those tasked with economic policy formulation in collaboration with relevant government bodies. This can be done by ecumenical bodies in Zambia for effective results. The other is to boost the economic life of business people within churches through regular church seminars and related activities. There ought to be a deliberate, ecclesial movement towards “the meeting of wealth and the celebration of divinity” in daily life. After all, human existence needs both material prosperity and spiritual enrichment.
6.3.1.3 Administrative appropriation

A good number of church leaders see themselves as spiritual leaders who are called by God to look after the spiritual needs of believers. They do not usually see themselves as people tasked to help all Zambians excel to material prosperity. This means the preparation of church leaders in theological colleges and seminars has to change completely. It has to include the right balance between purely theological subjects and secular subjects (which are informed by Christian teaching). This must certainly include an intensive and extensive course on stewardship of resources at various levels. This will enable church leaders as church administrators to see themselves as those tasked both with a pastoral role and a social task. Church leaders must be prepared for both the spiritual and material life. A heaven-bound church leadership has no relevance for the material intricacies of this concrete life.

6.3.1.5 Appropriation into ecclesial resource management

The philosophy of stewardship has to be appropriated into church structures which have to do with the management of all church resources. This includes the following:

6.3.1.5.1 Resource gathering and expansion: towards the Biblical metaphors of sowing and planting

It is usually an ecclesial tradition in Zambia to gather church resources from parishioners’ contributions and from foreign grants. In these days of economic difficulties, church-giving by parishioners has declined significantly. The result is that a good number of Zambian churches have relied heavily on foreign aid. Between 1992 and 1999, some were beneficiaries of the Presidential slush fund which drew a lot of public criticisms as to its use. Zambian churches must mature in their resource gathering and expansion strategies by employing Biblical metaphors of sowing and planting which are part of stewardship (see, for example, Matthew chapter 13). A poor church cannot be
respected by the larger society. It has nothing to offer in terms of material sustenance and social upliftment of citizens. For this reason, churches should modernise and find ways to invest in areas where sowing and planting can be effected by practically employing the biblical imagery of sowing and planting. The message of this imagery is very clear: plant or sow good seed or tree in good soil, allow for times and seasons to pass, and harvest what is rightly yours and for others. Two of the areas are the agricultural sector and the housing sector. Through these ways, churches can generate enough resources and exercise their stewardship for their benefit and that of the nation at large. Churches must grow beyond mere Sunday collections and move to more profitable long-term projects. They must begin to believe and implement the philosophy of adequate *chrematistics* and substantial *oikonomia*.

6.3.1.5.2 Resource planning and utilisation

After resource gathering and expansion by means of sowing and planting, churches must ensure that they plan for the present and future needs. The present needs must be guided by the principle of the most deserving needs. This includes a feasible plan for church infrastructural maintenance, mission and evangelism, and expenses on full-time church staff. Take, for example, expenses on full-time church staff, a good number of Zambian churches are known to subject their staff to very poor conditions of service. How can churches be empowered to speak about economic justice when they themselves encourage unjust wages and conditions of service? It is incumbent upon Zambian churches to graduate from a colonial culture of dependent denominations to ones which are able to look after their personnel adequately. This includes a good living stipend, a good housing scheme and a good pension scheme. Church workers are human beings who have a sacred responsibility to exercise their stewardship and prepare for their families. Future needs include continued church work in society. This can be achieved through such things as good investment plans, savings and long-term reserves. Everything must be put in place to get the ecclesial financial house in order. All manner of wasteful and extravagant spending must be knocked out. This includes unnecessary annual meetings and travel within and abroad. The churches must be seen to plan and use wisely, appropri-
ately, and carefully the God-given resources for today and tomorrow.

6.3.1.5.3 Accountability and transparency

All resources of churches must be seen to be public funds and not for an individual. Their use should be done with accountability and transparency. Church resources should from time to time come under public scrutiny through appropriate committees and councils. Most importantly, their use must reflect the wishes and aspirations of all church members. The burden of accountability and transparency squarely lies on the shoulders of those church leaders who have been tasked to administer church resources, especially finances. They should foster good character so that the management of these resources is adequate. And those who access church funds for various uses should always ensure that they are not guided by selfish motives of personal gain. Administrators and users of ecclesial resources should ensure that the stewardly virtues of accountability and transparency are held to the highest degree. Churches cannot challenge government to accountability and transparency if their structures are rocked by unaccountable and untransparent decisions and actions. They have to be a model of accountability and transparency to society.

6.3.1.6 Appropriation is demonstrated in daily living

Members of the faith community ought to demonstrate stewardship in their day to day lives at home, at work, and in community with other people. This includes small things as proper disposal of waste products and tending gardens. They must demonstrate that they are called to stewardship principles. Other people must see them to live by stewardship ethos and thus set an example to others. The incarnation of stewardship principles by believers will ultimately lead to the changing of public mindsets and lifestyles for the benefit of the entire society.
6.3.2 **Extragenous guidelines**

The mission of Zambian churches ought to extend to the entire societal household of Zambia. This entails specific ecclesial tasks and responsibilities on behalf of society. These include the following:

6.3.2.1 **Appropriation extends to the immediate community**

Local churches ought to consider their immediate communities as their foci for mission. It is within such contexts that the message of the Kingdom should be lived out and incarnated. Good news, to have meaning and relevance, must be related to the problems of these contexts. This work of ecclesial relation involves the following.

6.3.2.1.1 **The meeting of social and moral needs**

It is not enough for the Zambian churches to be content with church services and prayers, while a large segment of Zambia’s local communities are struggling for socio-economic survival and to find meaning amidst so much suffering. In Zambia, the urban shanty compound is a barometer of economic success. It is clear that it has been brutalised by harsh economic conditions. People who live in such situations are dogged by enormous health, educational, poverty and self-actualisation problems. They do not have appropriate housing, proper roads, safe water, and adequate sewage systems. Their story is a sad story of pain, tears, and death. Local Zambian churches must rise to the occasion and embrace their socio-economic pain, tears, and death. This can be done through enhanced practical solutions aimed at socio-economic upliftment, for example, road repair and housing development projects. Practical answers to their problems will lead to an enhanced moral understanding of the meaning of divinity in their midst. From small-scale projects, these must grow into large-scale, long-term, life-sustaining projects to the service of humankind and to the glory of God.
6.3.2.1.2 The meeting of environmental needs

Similarly, Zambian churches must rise to the occasion and address the problem of environmental degradation in their local communities. In Zambia, the commonest environmental hazard among the people is the poor disposal of waste products and rubbish. From time to time, churches have tried to organise clean-ups of cities in their local environments. But this has been a once-off project. Time has come to make it part and parcel of the inner ethos of city and town dwellers. Churches must be seen to contribute to a healthy and clean environment for all. This naturally calls for mobilisation of both financial resources and human beings in collaboration with city and town fathers and mothers. Churches which are not challenged by dirt and filth in their local communities, are contributors to environmental degradation.

5.3.2.2 Appropriation extends to businesses

Within their local communities are businesses houses which contribute to economic progress in various ways. These too should be called to social and environmental responsibility.

6.3.2.2.1 Calling businesses to social responsibility

Local churches should seek to develop a friendly rapport with local business houses. They should aim at developing a mature realisation that both entities are meant to serve the interests of society. Through church influence, it is very possible to influence business houses to contribute to social progress of local communities in collaboration with other social empowering bodies. This includes the setting up of schools, recreation centres and health centres for the sake of the people. The organisation of such facilities can be left in the hands of local communities in which local churches and other social bodies can participate. In this way, local people, local churches, local social bodies, and local businesses can grow together to one common purpose. Like churches, businesses should feel part and parcel of the lives of local people. They should consider themselves as those who have come to stay and contribute to the local economy. Through constructive
lobbies and other ways, local churches can do much to call local businesses to account for the local social situation.

6.3.2.2 **Calling businesses to environmental responsibility**

Similarly, through constructive ways such as public meetings between local people, local social bodies, and local businesses, Zambian churches can do much to promote and encourage the spirit of environmental responsibility among businesses. It is not always helpful simply to be overly critical of businesses because of their degradation of the environment. It is good sometimes to get closer to them, understand their problems and seek ways on how environmental degradation can be reduced. Legalism might lead to mistrust, misunderstanding and hatred among all stakeholders. What is needed is a level-headed approach to the environmental problem so that jobs are protected, social programmes are enhanced, and the environment is preserved. A local community which grows together in all its dimensions should be the *telos* of the ecclesial interventionist policy on all environmental matters in relation to economic progress.

6.3.2.3 **Appropriation extends to government**

Certainly, Zambian churches have a moral responsibility to extend the appropriation of stewardship principles to government in collaboration with other social empowering bodies. In fact, it is government which is mandated to ensure that the political economy of Zambia is on the right track. Ecclesial influence in this regard is of vital importance.

6.3.2.3.1 **Calling government to the preservation of community, the environment, and a sustainable future**

This is probably one of the greatest challenges of the Zambian churches. The philosophy of stewardship which the Zambian churches might like to sell to government is very clear: *the orientation of the political economy towards community, the environment, and a sustainable future*. So far, the social and environmental indicators are known. Socially, the Zambian community has suffered massive human and social dislocation un-
known since the foundation of the nation with very serious moral consequences. Environmentally, there has been a slow, but gradual degradation of the Zambian environment since independence. If social and environmental imperatives are compromised, there can be no sustainable future for Zambia. The Zambian churches in collaboration with other social empowering bodies must rise to the occasion and help change government philosophy on political economy. Already, the Roman Catholic Church in Zambia has started to develop the policy mode of moral discourse by their understanding and analysis of economic policy in order to influence its outcome (see chapter four of this thesis). Such actions must be enhanced and encouraged among the Zambian churches. There must be a deliberate strategy to participate in economic decision-making bodies in various ways and thus influence the formulation and outcome of economic policy. The point is that while it should be appreciated that the Zambian churches are called to be prophets amidst structures of injustice, they are equally called to be policy-oriented in their moral discourse. In this regard, every opportunity must be used in order to participate in policy issues and thus, bring about appropriate Christian influence to bear on such issues. One of the ways is to participate in state economic committees such as the privatisation committee. The objective is to influence the political economy of Zambia in such a way that it is faithful to and preserves community, the environment, and a sustainable future.

6.3.2.3.2 Calling government to model political economy on the notion of stewardship

Similarly, the Zambian churches must not be ashamed to call on government to model the political economy of Zambia on stewardship. They must not be afraid of being accused of economic utopianism and of changing the economic status quo. Zambia is certainly not alone in its possible quest for new economic values which respect society and the environment. Already, there is a world-wide movement which is gathering momen-
tum. People all over the world are becoming tired of economic policies which exclude the majority of people and which degrade the environment. The notion of scarcity has been responsible for social exclusion and environmental degradation. As noted already, it must be replaced by a more socially-sensitive, and environmentally-friendly “starting point” for economic development.

Through constructive ways such as outlined above, the Zambian churches, together with social bodies of goodwill, can positively influence public opinion and move government towards the ethos of stewardship. The political economy of Zambia, apart from correcting its failures and gaps, needs a firm point of departure. And that point of departure is stewardship. Zambian churches have every reason to influence government to morally chose stewardship as the basis and model for the economic system of Zambia. That choice will lead to a household culture which ensures that each and every Zambian has enough to live on and to contribute to societal well-being anchored on environmental well-being.

6.3.3 Summary of the ecclesial appropriation process

The ecclesial appropriation process involves both endogenous and extragenous dimensions. Endogenously, it has to do with: constitutional appropriation, doctrinal appropriation, liturgical appropriation, ecclesial resource management appropriation, and appropriation in daily living of members of the community of faith. Extragenously, it involves: an extension of ecclesial appropriation to the social and environmental needs of local communities; an extension of ecclesial appropriation to businesses – calling them to social and environmental responsibility; an extension of ecclesial appropriation to corridors of political power – calling them to the preservation of community, the environment, and a sustainable future and to the modeling of the entire political economy on stewardship.

The Zambian churches cannot call the Zambian government to new values when these values cannot be demonstrated within ecclesial structures. They have to be a model to
the Zambian household. Once this happens, they become living witnesses of the *basileia* vision of the fullness of life.

6.4 SUMMARY AND CONCLUSION

This chapter has attempted to test the broad framework of stewardship in the context of Zambia by evaluating economic development programmes. In addition, it has attempted to suggest some feasible guidelines on how the Zambian churches can appropriate such a framework within their ecclesial structures.

The evaluation was done from the standpoint of a set of stewardship principles which was developed in the previous chapter. This chapter evaluated economic development programmes as a whole and specific economic development programmes (nationalisation and privatisation).

In evaluating economic development programmes as a whole, it was noted that between 1964 and 1991, the implementation of these programmes tended to mainly serve the interests of the Zambian people. Unfortunately, due to the economic crisis, these programmes could not be sustained over a long period of time. In contrast to the first period, the implementation of economic development programmes as a whole in the second period, 1992 to 1999, tended to serve the interests of the market.

In evaluating nationalisation, it was hinted that it was a good programme which helped to uplift the socio-economic lives of many Zambians. However, in the long run this programme became a dismal failure because, *inter alia*, government took a long time to review it and to diversify its economy. In the evaluation of privatisation, it was observed that its implementation tended to follow strict rules of a liberalised economy. Even though it helped to revive Zambia’s industrial activities characterised in many cases by profit-making privatised companies, it significantly contributed to substantial market exclusion of many Zambians. This was due to, *inter alia*, a virtual lack of formal sector
employment opportunities and the massive depreciation of the Zambian Kwacha.

On the whole, it was hinted that, viewed from stewardship principles, much remains to be done to ensure that social and environmental imperatives are protected. Stewardship rather than scarcity is the best option to pursue if these imperatives were to be entrenched within the Zambian household.

And as such, Zambian churches must rise to the occasion to see how the philosophy of stewardship can be appropriated within their structures and extended outside of their structures. They cannot call others to a new way of living and thinking without being an example to the societal household. The ecclesial appropriation process should naturally move from church circles to situations of daily living, to businesses, and to the corridors of political power. Zambian churches should feel energised to influence social, political, and economic forces towards a more prosperous, healthy, fulfilled and sustainable Zambian society.

Stewardship principles have been tested within the context of Zambia. There is an urgent need to anchor Zambia’s economic system on stewardship. Reasons for this are loud and clear. Zambians will have themselves to blame if social and environmental imperatives continue to be compromised by the notion of scarcity. They must choose that which affirms, enhances, and preserves life. And that thing is stewardship, for the present and for the future. Churches, as part of those institutions which wish and hope to positively influence the societal order of Zambia, have a moral and sacred obligation to contribute to societal processes that can change mindsets and lifestyles of humans for the sake of humans and non-humans.

Therefore, the time to begin to embody this new way of thinking and living is now. When this process begins to gain momentum, nationally, regionally and internationally, then humanity can have real hope for the day of inclusive and responsible livelihood which has eluded the human society, especially in the last two hundred years.