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THEME - Wealth Creation (2)

Features

FREEWAY

Creation or Destruction?

This issue of the journal is again on 'Wealth Creation'. But is the theme still relevant? How can we talk about wealth creation when we are surrounded by wealth destruction? For that is surely the right word for the effect on Zambia of the current world financial crisis.

Since September, when the financial crisis started in America, it has spread like wild-fire around the world. The resulting economic crisis has engulfed almost all countries, including little Zambia, where the price of our economic mainstay, copper, plummeted from $8,900 a ton in July to $2,800 in December.

What can we now say about the power of free markets to create and maintain wealth and prosperity? And how can we trust the power of governments, which, despite immense efforts to replace debits with credits, have failed to calm the storm of destruction? Can we in future depend on either markets or governments to create and sustain wealth?

It is easy to pose these questions, but hard to give convincing answers. A financial system which seemed stable and dependable collapsed like a house of cards. Can we ever be confident again?

Wealth creation is neither simple nor comfortable. The entrepreneur who relaxes on an inviting bed of roses is in for a sharp shock. Business people must start by assessing known situations, while trying to foresee, and perhaps gain from, likely changes. Protection against major upheavals is rarely possible. This is unfortunate, for the careful and honest entrepreneur does not deserve to be thrown out of business by unforeseeable misfortune. On the other hand, liability for one's own blunders or lack of foresight, as well as for criminal conduct, must not be removed, since it provides essential protection for customers and for the general public.

Can economic catastrophe be prevented by government regulation or action? That solution is attractive. Yet we dare not trust it, as is clear from two major events, the depression of the 1930s and the current recession. The first was greatly aggravated by America's central bank reducing money supply. That lesson was learnt, and the

the reverse has been done this time, but so far with disappointing effects. The present crisis had a different cause - unwise regulatory action by the US Government, which pushed banks to offer mortgage loans without proper security, while giving the impression that the loans were government guaranteed. This led to massive bank failures and near-failures, and the resulting panic produced another acute shortage of cash, since banks were too scared to lend. Clearly governments need to be even more circumspect than business people, for governmental power is vastly greater, and mis-regulation can put millions of people at risk.

Our conclusion? We must continue to concentrate on wealth creation, while taking effective precautions against wealth destruction. How to do that has yet to be agreed!

Exceeding Expectations

by Jeremiah Phiri

In two recent seminars I asked the audience, "What do you think of the following scenarios?"

Scenario 1: You visit a home at 16hrs and find that the dirty plates from lunch are still on the table. What do you think of that home? I offered K50,000 for the best answer. You should have seen the answers people gave. Before I continue in this article I will put the same question to you. Pause a bit and write down five answers about what you think of this home.

Scenario 2: You visit a restaurant for a meal, and they say they will serve you in 15 minutes. They take 2 hours, and don't even apologise for the delay. What do you think of that restaurant? Again there was a prize for the best answer. Write down five thoughts about that restaurant. In our seminars we had over 10 answers on this one.

No doubt your answers will be similar to the ones given at the workshops. They included: no leadership, disorganised, irresponsible, inefficient, lazy, poor customer service, not serious, in the wrong business and many others.

On close observation the main impression I got from all these answers was Shattered Expectations. We expect a home to be kept clean, but the owners have not lived up to our expectations. Nor did the restaurant meet our expectations. Had they met or perhaps exceeded our expectations, we would have been very happy and would have sung their praises. That would have increased the flow of business to the restaurant and boosted its wealth creation.

Wealth is created when we create value for others; when their wants are met, and the benefits outweigh the cost. This was our cry in 1993 when we registered our company. A bunch of young people said, 'We will create software that will delight customers in this region'. We aimed to astonish customers with great software and great service. Then we were unknown: fifteen years later Dove is a household name.

We have created some wealth for ourselves, and have seen many companies improve their efficiency and productivity through technology. The challenge for technology in wealth creation is: How can we meet or exceed the expectations of our customers? How can we improve their operations significantly? It should never be to sell product x or y. Understanding and solving needs and wants creates a long stream of wealth for us and for the businesses we support.

Take software technology. Employers now run automated payrolls, which saves much time. They do not have to retype and recalculate the same information every month. At the press of a button they produce bank schedules which they email to the bank to transfer money to their workers. The bank, using Direct Debit and Credit Clearing (DDACC), transfers the funds electronically in an instant. All this with minimal errors and lots of time saved. Employees can receive money in the bank within a day of payroll being run, instead of waiting for cheques to be cleared. Similarly pension contributions can be updated electronically, eliminating errors and saving time. When resources become speedily available they are more productive.

Technology's speed can also help reduce corruption, which is a great hindrance to wealth creation. By enabling processes to be done faster, technology reduces delays, which often provide opportunities for corruption.

Internet access can also benefit children in third world countries by enabling them to research and learn similar things to people in more advanced countries. And a more informed and knowledgeable person can contribute better to wealth creation.

Better technology can improve procurement, medical delivery, manufacturing, environment management, planning and execution of ideas and policies. We can make the right decisions faster to create products and services that satisfy our customers.

Speeding decisions and reducing errors are vital in many fields. These include health and medicine, agriculture, education, transportation, commerce, entertainment, sports, science, the arts, communication, resource management and many other fields. Great value is added in these areas due to technology creating serious wealth.

All around us are people and organizations that have wants and needs. When we find a way to get close to them, and to meet or exceed their expectations, we have created wealth for them and for ourselves. And if we keep on doing this, so as to thrill them with our products and services, we and they will continue to create wealth. People will then look at us, not like homes with dirty dishes or restaurants that are not serious, but as people that exceed expectations. And technology, by enabling us to meet and exceed expectations, can play a big role in wealth creation.

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Thrift the Golden Key to Wealth Creation

by Trevor Simumba

In "Advice to a Young Tradesman," Benjamin Franklin the great American Economist, Diplomat, and Entrepreneur wrote, *"In short, the way to wealth, if you desire it, is as plain as the way to market. It depends chiefly on two words, industry and frugality; that is, waste neither time nor money, but make the best use of both. Without* ***industry and frugality,*** *nothing will do, and with them everything*."

These immortal words ring ever so true now in this age of unbridled consumption culture based on debt and more debt. We in Africa are used to debt crises, but it seems our friends in the West have now caught the bug of wasteful spending of money that does not actually exist. People on Wall Street forgot what thrift and prudence mean when conducting banking transactions, and continued to feed the irresponsible behaviour of consumers and politicians who encouraged people to buy houses they could not afford and cars they did not need.

Over the past decade, in the midst of several recent financial “crises” (such as the dot-com stock market bubble, rising fuel and food prices, and the sub-prime mortgage debacle), economic experts have checked the pulse of the American consumer to see if these “problems” were really cause for concern. Some experts have even gone as far as encouraging the coming US President, Barack Obama, to come up with a huge “fiscal stimulus” as soon as he gets into power. The consensus conclusion: As long as Americans keep spending, everything will eventually be okay. It does not matter if the personal savings rate goes negative. It does not matter if they have to borrow more – on their credit cards, against their homes, etc. As long Americans keep spending, the world economy will keep lurching along, surviving in spite of Wall Street missteps, higher taxes and mortgage repossessions.

This is really the 'Paradox of Thrift' and the mantra of Keynesian Economics. Instead of responsible governments now looking closely at their expenditure, what we see is clamour for who has the biggest fiscal stimulus package. The world needs courageous politicians who will tell it like it is and not pander to insecurities and ignorance as to what constitutes wealth.

At some point, the world must come to grips with the long-term consequences of too much spending and too little saving. People will see the increase in their monthly debt service, and the lack of growth in their nest eggs or retirement accounts, and say, “If I keep doing this, it is going to ruin me. It is time to tighten my belt, time to stop spending so much and to start saving a little more.” We need to be very prudent and frugal in our spending and only spend what we have and can afford. Whatever happened to the very good cash budgets of the Structural Adjustment Programmes in Africa? Maybe we need such austerity measures to come back.

Benjamin Franklin preached throughout his life the virtues of "industry, thrift and prudence" as universal principles of success. Undoubtedly he would castigate today's big spenders for indulging in **under saving, overspending and excessive debt.** *"No revenue is sufficient without economy," he warned. "A man's industry and frugality will pay his debts and get him forward in the world.... Business not well managed ruins one faster than no business."*

The crux of the matter is we are not managing our nation's economies well. We have continued to narrow the tax base, to pay for people on welfare, to subsidize un-competitive farmers around the world, and we have failed to open up global trade under the Doha round of negotiations. Success in the Doha Round would do much more to enhance the global economy, and it would cost much less than the trillions that are being poured into poorly managed banks and car manufacturers.

For Keynes and others of his adherents (e.g. Gordon Brown and Barack Obama), money that is saved disappears from circulation, as if it were stuffed into a mattress or buried in the back yard. But few savers keep their savings under their pillow or in a coffee can. Savings are usually deposited in banks or invested in other financial vehicles to generate additional earnings.

Banks use their depositors' monies to make loans. The loans allow businesses and individuals to spend, either to create more value or to consume more stuff. When more people save, there is more money to lend, and banks that lend wisely do not need to be bailed out by taxpayers. Unfortunately banks have been lending money they did not actually have, and in the case of US banks they have been lending out money saved by Chinese, Japanese and European citizens, whose countries have much higher saving's rates than the US.

Usually when there is more of something, the price goes down – even the price of borrowing. All other factors being equal, more saving might lead to more and cheaper spending. Saving or Thrift is the catalyst for innovation and value creation. Without financial backing from savers and investors, new technologies remain just “good ideas”, and do not develop industry. Yet without industry there is no wealth creation. The strategy of constantly borrowing to solve financial challenges ultimately exacts a painful cost, because eventually the bill has to be paid. If today's borrowing does not result in tomorrow's saving, there is trouble at the end of the line. Let us restructure our economies and our lives in line with three of the wonderful “Ten Cannots” written by William J. H. Boetcker:

1. **You cannot bring about prosperity by discouraging thrift.**
2. **You cannot establish sound security on borrowed money.**
3. **You cannot keep out of trouble by spending more than you earn.**

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Mauritius: where they don’t kill the geese that lay the golden eggs

by Eustuce Davie

James Meade, British recipient of the Nobel Prize in economics, reported in 1961 that Mauritius faced a bleak future. The country was reliant on a single crop (sugar), subject to weather and price shocks and threatened by over-population. It had no potential alternative job opportunities, was multi-ethnic, had large income inequalities, and had experienced political conflict. Land was scarce, there was very little technical expertise outside the sugar industry, capital was scarce, and the island was not geographically well positioned.

Modern development economists concur with Meade on most of the 'inheritance' factors; the country lacked promising indicators of future economic growth. But they disagree with the view he had on the country's demographic inheritance. Rapid population growth produced very positive consequences for the economy. Nevertheless, standard development theory does not explain the 'Mauritian miracle'.

Mauritius is an island state with 1.2 million inhabitants. Its GDP (PPP) per capita is $12,027 and its average real GDP growth from 1973 to 1999 was 5.9%. Not bad for a country that in 1961was considered to have poor prospects.

For an explanation of the country's outstanding performance we must look at the non-standard responses of the Mauritian people to political and economic crises and events. After receiving independence from the UK in 1968, the Hindu majority did not expropriate the property of the minority French landowners, who owned most of the sugar farms. Instead, they joined them to pluck favourable sugar export contracts from Europe. They did impose an export tax on sugar, as suggested by Meade, to 'curb over-production', but they later reduced and finally abolished it in 1994. They had been choking the geese with one hand and feeding them with the other.

Soon after coming to power the new democratic government sent a team to study the export-oriented policies of Hong Kong, Jamaica, Puerto Rico, Singapore and Taiwan. They swiftly adopted the team's recommendations and established Economic Processing Zone (EPZ) legislation, which allowed EPZ firms to bring in inputs free of tariffs, gave them liberal tax exemptions, and provided a less regulated labour environment.

The 1973 adoption of the Multi-Fibre Agreement (MFA) and 1975 signing of the Lome Convention gave Mauritius preferential access to EU and US markets for the export of clothing and textiles. This spurred investment in the EPZ. Hong Kong manufacturers established factories in Mauritius to get around the quota limits placed on them by the MFA, transferring know-how and new skills to Mauritians. The number of people employed in the EPZ increased from 21,000 in 1976 to almost 90,000 in 1986. Unemployment declined from 20% in 1970 to 3% in 1991. Other African countries attempted to utilise the EPZ mechanism to increase employment but, none had the same success as Mauritius

The most compelling explanation for this phenomenon is that Mauritius has better institutions than those other countries: a stable democracy, regular changes of government, a good legal system, respect for and protection of private property, monetary discipline, regulation that is not excessive, and low government spending as a percentage of GDP. In other words, the geese are gently plucked, not killed.

Now Mauritius is in the midst of a new crisis. The Multi-Fibre Agreement ended on 1 January 2005. The EU sugar protocol ends in September 2009 when the export price of sugar will fall by 36%. GDP growth for 2006 was down to 3.5%. Unemployment in September 2006 was 9.5%.

This spurred the government into action. In June 2006 the Minister of Finance announced 40 reform measures during his budget speech, the product of wide consultation with all sectors of the economy. These reforms are aimed at rapidly reducing unemployment, helping the economy ride out the sugar shock, and returning to the high growth path to which Mauritians have become accustomed.

Clear rules have been established for the conduct of business. Anyone who pays the required fee, registers a business and follows the rules can start – there is no waiting for approvals. The tax rate for companies and individuals will be reduced to 15% by 2009.

The economy has been opened to non-citizens by easing entry requirements for investors generating 3 million Rupees (Rs) per annum in annual turnover; professionals earning more than Rs 30,000 per month; self-employed people generating incomes of Rs 600,000 per annum; and retirees bringing in USD 40,000 annually. Immigration laws have been changed to give such people residence rights within three days of submitting applications.

Import tariffs have been slashed and over time will be reduced to zero, to make Mauritius the Indian Ocean's duty-free shopping centre. Tourism, ICT, offshore banking and financial services, a free port, high quality medical care, and integrated resorts are among the 'development pillars' that are expected to play a role in future economic development. Non-citizens purchasing residences for at least USD 500,000 in the integrated resort schemes will receive resident status for themselves and their families. These changes illustrate the imaginative reforms that are already in place.

Governments of other countries should not be surprised to see their plumpest geese go flying off to this beautiful island in the Indian Ocean to enjoy the sun, sea, sand, golf, fishing and low taxes, where they will be gently plucked and not killed.

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Tribute to an Entrepreneur

by Temba Nolutshungu

Michael Jwambi was no ordinary mortal. I knew him well, but in giving this account of his life I have tried to be completely objective, so that who he was and how he dealt with the trials and tribulations of his life can inspire and encourage us in difficult times.

On 12 November 2008 Michael, who was 55 years old, was gunned down at point blank range by an unknown gunman at his funeral parlour in Khayelitsha. It is important to tell his story, so that we can begin to fathom the meaning of his death and the magnitude of the act that ended his life so suddenly and brutally.

Michael arrived in Cape Town in 1972. He worked first as a cleaner and then as a farm labourer. On the farm he taught himself to drive, which enabled him to be employed as a bus driver. In 1981 he lost his leg in a bus accident. (He was not driving at the time). When he recovered, despite a severe limp, he did vehicle maintenance and administration for various bus companies. His workplace experiences convinced him that he should explore business opportunities for himself and never work for anyone again.

In 1985 with R500 stock and a reserve of R200, Michael embarked on his first private venture – a shop in a shack in Khayelitsha. He and his wife named the shop “Lingelethu” (our striving). He started out with a daily profit of R4, but his turnover soon exceeded R200 per day. When he realised there was potential for the business to do far better, he dismantled the shack and built a solid double storey corrugated iron and timber structure, with a supermarket below and living quarters above for the family. The supermarket was renamed “Sivuyile” (we are happy).It soon employed eight people, then ten, and then twelve.

Around this time Michael helped set up the Khayelitsha Business Association, made up of pioneering entrepreneurs. They were fiercely independent and worked long and dangerous hours. They were targeted by murderous criminals at a time when assault rifles were ubiquitous and often in the wrong hands, and the police were perceived as impotent in dealing with crime.

Spurred on by the success of his first business, in 1990 Michael expanded his activities into milk delivery. This business grew to employ twenty people with a fleet of ten delivery trucks.

In January 1993 Michael suffered a great personal tragedy. His supermarket in Khayelitsha was attacked by gunmen. Not satisfied with shooting at the occupants, the attackers set the building alight using paraffin and gas tanks from the shop. When the explosions were over and the relentless shooting ended, Michael was the only one to emerge alive. His wife, son, daughter, brother, sister-in-law, nephew, niece and his youngest child, aged just nine months, all perished in the fire. Michael always talked about his late wife Siziwe in superlative terms. She was hard-working with an entrepreneurial zeal second to none.

Later Michael rebuilt his business amongst the ashes, on exactly the spot where the tragedy had occurred. I named him the Phoenix. Soon he established another supermarket in Mfuleni, as well as a fishery and a gas retail outlet. He now employed twenty-seven people.

Another tragedy befell him when he temporarily lost the use of his left arm as a result of an armed robbery. The gunmen held him up at his business and demanded that he open the safe. Michael refused to open his own safe for robbers. He handed them the keys. They demanded again that he open it himself. He refused so they shot him in the arm in an attempt to terrorise him into submission. Michael told them that they could finish him off, but he was not going to open it. They left after opening it themselves.

In 1997 Michael was awarded the coveted Free Market Award by the Free Market Foundation. Later, his entrepreneurial achievements and fortitude in the face of adversity were recognised by the award of other prizes.

.With his second wife, Alice, a university graduate, Michael established the first funeral parlour in the Western Cape to be located in a black township. He then played a crucial role in establishing the Unicity Funeral Directors' Association in 2001. In 2003 Michael's younger brother Zukisa was gunned down in a robbery at the very shop that Michael had helped him set up. As if that was not enough, his wife Alice succumbed to breast cancer in 2007.

I recall a visit to his funeral parlour in 2005. As he related some of the major highlights of his life, I saw him shed a tear for the first time, as he wondered aloud why all these things had happened to him. We both broke down. How does one account for such cruelty and loss? However, Michael did not indulge in self-pity. He was a deeply religious man and he gave practical effect to his faith. After Zukisa's death he established a gospel-singing group called Youth in Action, which went on to release five CDs. He seemed to remain serene in the face of unspeakable loss.

A self-made man, his is the classic rags to riches story. Michael's business achievements were anchored in the principles of personal responsibility and integrity, in an unshakeable belief that people can rise above their circumstances. Despite having been on the receiving end of the harsh apartheid laws, Michael believed in himself, and that self-confidence and faith reside in every person. It is for me a real wonder that a man who had experienced so much hardship and pain still had the capacity to forgive, and could find the energy and fortitude to start all over again. It is tragic that he should meet his end in this manner. His life is indeed a story of the triumph of the human soul against all odds.

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Quotations of the month

Economic growth is the result of entrepreneurs identifying and filling niches by developing better products and production processes, thereby boosting production and productivity. In contrast, when governments throw money at the economy, they divert resources away from their most efficient and effective uses, undermining innovation and growth.” – *Bill Stacey and Julian Morris 'How Not to Solve a Crisis'*

For most of human history, absolute and desperate poverty has been the lot of almost everyone in the world. Wealth and progress have only come about during the last two centuries. Thus, it is actually wealth that is historically odd and has to be explained – poverty has been the rule. And wealth creation or progress in general cannot be taken for granted.
- Johnny Munkhammar 'The Guide to Reform’

Zambia's Food Crisis

by Moses Banda

All of a sudden we find ourselves in a food crisis. Whilst one can appreciate the plunge of metal prices in the global market, it is somehow difficult to understand the causes of maize scarcity. So why do we find ourselves in this situation?

The genesis of Zambia's food/maize crisis can be traced to the notion advanced by one of the first generation of our politicians, who stated that Government was not in favour of mass production, but of production by the masses. Ever since that position was taken our ministry in charge of farming matters has pre-occupied itself with small scale farming, together with the growing of maize. All the multilateral and bilateral agricultural support programmes have had that orientation.

Zambia's farming structure is in three categories - large/corporate, medium and small scale. The average yields per hectare of these categories have been 10 tons, 5 tons and 1 to 2 tons respectively. Government interventions have all been targeted at increasing the yields of the small and medium scale farmers. Though there have

.been some improvements, projected targets have rarely been achieved, despite extensive fertilizer subsidies and the multiplication of depots for maize buying by the Food Reserve Agency. But there are still calls that more needs to be done as the targeted poor, despite their vulnerability, are still viable (whatever that means). Now how do we come out of this quagmire?

The first thing to do is to change our mindset and accept that there is a big difference between national food security and household food security. Second, we need to come to terms with the reality that our smallholder agriculture is not robust enough to withstand extreme weather patterns, be they floods or droughts. Our larger/corporate producers, on the other hand, have the capacity to attain the threshold of national maize requirements. The produce from our medium and small scale farmers should provide a protective supplement against bad years, while enabling the country to export in good years.

To attain national food security the Government should be brave enough to take a politically difficult decision, and refrain from involving itself in the pricing and marketing of maize. Investing in maize growing will only be feasible if farmers are assured that their produce may be sold domestically at competitive prices, and even exported. But since this is politically difficult, the second best option would be to provide a price guarantee, but only to those who can produce a threshold of at least 50,000 metric tons. The price guarantee should be set at import parity and the facility could be given to 10 to 15 such producers. For equity considerations the Fertliser Support Programme could still continue.

Come winter the same strategy could be used, but with the facility limited to two or three such farmers to produce close to 150,000 metric tons. This has been done before by Zambeef in Sinazongwe and Lendor Burton in Chiawa.

The other issue that we need to address is the Government's stand on Genetically Modified Organisms (GMO's). Our country cannot be insulated from advances in science and technology. Even with the best of intentions and monitoring mechanisms it will not be easy to preclude GMO crops from entering the Zambian market. Our scientists should explore ways of assuring the nation that these crops are safe for human consumption and that they are not harmful to the environment. GMO crops have two major advantages: they are cost effective and the yields tend to be far higher than from conventional seeds. This will benefit all categories of farmers, and consumers too, as the produce will be affordable.

For many years now we Zambians have been talking about the need to diversify our economy away from mining, since minerals are a wasting resource. Yet we have done little to bring that about. The recent collapse of metal prices, painful and disruptive as it is, could turn out to be a blessing in disguise, if only it compels us to replace mere talk by thought and action, especially in the field of agriculture

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Economics without tears

Population and Poverty

Does population increase cause poverty? That seems the likely outcome of having more and more people living in a country with finite natural resources. Less gross domestic product (GDP) per person means lower incomes. That is why statistics show that the birth of a human being reduces per capita GDP, while the birth of a calf increases it!

Does that make human births, or increased life expectancy through better health care, a drawback? Certainly not, especially in Zambia, where we value large closely connected families. Sensible economists – yes, there are some - recognize that wealth creation is not the only indicator of human well-being. Health and longevity, happiness and peace, are even more important.

Anyway, population growth, even when it seems likely to exceed the capacity of land and natural resources, should not be a cause for anxiety. Land does not support people: people use land. As Mao Tse Tung said, there is no such thing as unproductive land, only unproductive people. The country of Japan, which has minimal raw materials, and a population to land ratio many times Zambia's, illustrates that statement. So do Hong Kong and Singapore, which have their dense populations, but neither land nor raw materials. What should concern us about people is not numbers but productivity. There is only one source of wealth - productive human beings.

Service Charters

During 2008 three governmental institutions - the Zambia Revenue Authority, the Ministry of Lands and the Immigration Department – adopted customer service charters.
The ZRA led the way in February, followed in June by the other two.

ZIPPA welcomed this exciting new initiative and organized two 'Away with delay!' workshops, which stressed the connection between delays and corruption. We also published all three charters on our wiki (zippawiki.org), where they can be readily accessed and studied. Publishing service charters was a good beginning. Now it needs to be taken forward by the organizations concerned and by the general public, who must insist that undertakings be honoured.

There is still a long way to go, even for the three bodies which have published charters, let alone for all the others which have yet to get around to it. All three of the pioneers promised to publish quarterly progress reports. So far as we know, none of them has yet done so! This could be because progress has been disappointing, or simply because they have yet to introduce the necessary record keeping. Whatever the explanation, it shows a sad lack of seriousness.

To operate a customer service charter requires commitment to duty and a genuine desire to serve the public. Zambians have a right to expect that from their civil 'service'. Already the public service unions are demanding a pay increase. Members of the public also have rights: we must demand service improvements.

Workshop Follow-up

ZIPPA intends to follow up last year's workshops. On Friday 23rd January '17.30 hrs' there will be a public meeting at Kitwe's Hotel Edinburgh at which Robert Mtonga, the Assistant Director of the Road Transport & Safety Agency will speak on 'Speeding up Service Delivery while Promoting Road Safety'.

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