



Draft Manifesto[©]

C D P

Putting People First

www.thecitizensdemocraticparty.com

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Preamble

The definition of the CDP Draft Manifesto is driven and inspired by the CDP core principle; "Putting People First".

This Draft Manifesto distinguishes itself from the traditional presentation of any other party's' manifesto in the way it has been structured. This is not a Manifesto of PROMISES; rather it is a Manifesto of SOLUTIONS.

The CDP recognizes that our country is plagued with many problems which can easily be identified from virtually any angle. To catalogue and address every single challenge our nation faces would result in a non-cohesive Manifesto, which may turn out to be self-contradictory. With this in mind, the Draft Manifesto focuses on the ROOT and CORE issues which once resolved will provide the momentum to solve numerous challenges our country faces.

The Draft Manifesto will be found to lie within the parameters of the 7-Point Agenda. The goals in the Draft Manifesto are mainly, but not limited to the following;

- i. A revolutionary change in the manner government business will be conducted through immediate decentralization to bring power closer to the rightful owners; the people.
- ii. A reduction in size of the central government
- iii. A clear and defined separation of powers between the three arms of government to pave way for transparency to root out the culture of corruption
- iv. A massive and deliberate political and economic investment into our people.

The strength of the CDP Manifesto lies in the practicality of its implementation. We hope that, you, our citizenry will find the document easy to understand, and your general feed back is important to us as we work towards the launch of the party.

It is the intention of the CDP that the Manifesto will be a creation of the people by the people and for the people.

CDP>> Putting People First.

The Vision

The vision of the Citizens Democratic Party is to; Put People First in a decentralized national governance system that will be compatible with an economy that will guarantee Zambians of a life of hope, freedom, and opportunity where people in their own communities can decide what's best for them rather than being told what to do by the central government in Lusaka.

In contrast, what is being practiced in Zambia is deconcentration, which is sometimes called administrative or bureaucratic decentralization. This system of governance simply transfer functions from the central government to the district or provincial offices. Real decision-making is retained by the central government. The Citizens Democratic Party will lead a smaller but efficient government with clear separation of power among the three arms of government; the executive, the legislature and the judiciary, by strictly appointing cabinet ministers from outside parliament.

The Mission

The mission of the Citizens Democratic Party is to:

1. Realign the political landscape of Zambia by decentralizing our governance system, while upholding our founding father's philosophy of one Zambia one nation.
2. Reform the tax code in conformity with a decentralized governance system.

First Agenda

Putting people first in an honest, decentralized and open government

For two decades, the fight against corruption has yielded very little results. While it is important to chase after individual perpetrators of corruption, it is highly important to also change the environment in which these individuals operate. The system of checks and balances is not aggressively pursued and/or implemented, and the Executive Branch of government is practically the backyard of the sitting president and party, who is given too much leeway to make arbitrary decisions. The Executive will remain to be a sacred cow, as long as this branch is answerable to itself only.

The CDP will suggest and enact legislation to promote an open system, encouraging checks and balances in the three arms of government, where we will see a reduction of power in the Executive, compensated by equal distribution of power in the two other arms of government in order for the entire government to be transparent.

Goals[s]

Build a smaller, responsible, transparent and efficient government administration

The Problem

1. Weak political will to implement the decentralization program.
2. Too much power concentrated at the center.
3. The separation of powers is practically non-existent and the Executive has an over-abundance of unchecked power, vested and delegated through the position of President. This has made the position of President too powerful, resulting in a failure to critically analyze the numerous challenges our nation faces.
4. Culture of corruption still present.
5. Current cabinet of 22 ministers plus deputy ministers is too big and inefficient.
6. Duplication of functions in government ministries and departments.
7. Redundant and/or ineffective projects/programs continue getting funding.

8. Minimal input from the Executive Office of the President in overseeing the preparation of the national budget by the Budget Office.
9. Government leaders have a culture of thinking that being a government leader especially at high levels .i.e. Ministers, puts them above other citizens. They have been allowed to carry out their business in a brash manner, and spend half their time in office trying to ensure the security of their respective positions. This has in effect created a perfect condition for corruption, and dishonest dealings in government business to thrive.
10. Lack of utilization of specialized professionals to formulate and execute government policies. Politicians should do politics, and should not be left with a blank check over their respective ministries.

The CDP Solution:

CDP's strength lies in the political will to see a change in our country's government business.

1. Immediately implement the decentralization program.
2. Pass legislation that will restrict the President to appointing Cabinet ministers from outside Parliament. Cabinet ministers will not be members of parliament to avoid conflict of interest and ensure separation of powers between the Legislature and the Executive.
3. Pass legislation that will establish the position of an elective provincial governor, city and town mayors.
4. Reduce current levels of corruption by minimizing interaction between the civil service and the general public by introducing technology in service provision.
5. The Budget Office will formulate the President's spending plans and evaluate the effectiveness of ministry programs, policies, and procedures, assess competing funding demands among ministries, and set funding priorities.
6. Shut down duplicated programs and programs that are under performing or outlived their use and resources reallocated to other under funded programs.
7. There will be no cabinet minister reshuffles in a CDP government. This will encourage continuity of policy and efficiency. Changes will occur in the manner of appointments and dismissals. In addition to the current practice of

parliament ratifying appointments of cabinet positions, dismissals will also require approval of parliament.

8. As part of the cost containment program, CDP will reorganize and reduce the current 22 ministries to 18. The position of deputy minister will be phased out and all resources reallocated to under funded ministries or projects. The permanent secretary will be the number two officer to the minister.
9. The CDP Administration will comprise the following Ministries;
 - i. Ministry of Agriculture and Co-operatives
 - ii. Ministry of Commerce and Tourism (*former min. of commerce Trade and Industry*).
 - iii. Ministry of Defense
 - iv. Ministry of Education and Vocational Training (former min. of Education).
 - v. Ministry of Energy and Industry Development (*Former min. of Energy*).
 - vi. Ministry of Finance and National Planning.
 - vii. Ministry of Foreign Affairs.
 - viii. Ministry of Gender, Child and Youth Development
 - ix. Ministry of Health.
 - x. Ministry of Home Affairs.
 - xi. Ministry of Information and Communications (*former min. of communications and Transport*).
 - xii. Ministry of Justice.
 - xiii. Ministry of Labor and Social Security.
 - xiv. Ministry of Lands, Water and Natural Resources Development (*former min. of Lands*).
 - xv. Ministry of Local Government and Community Development (*(with a dept. of Housing) former min. of Local Gov and Housing*).
 - xvi. Ministry of Mines and Environment (*Former min. of mines*).
 - xvii. Ministry of Scientific Research and Technology Development (*Former min. of Science and Technology and Vocational Training*).

- xviii. Ministry of Works and Infrastructure Development (*with a dept. of Transportation*) (*former Ministry of Works and Supply*)
10. Allocate the 8 seats reserved for nominated Members of Parliament to “marginalized” constituencies;
- i. The Business community—1
 - ii. The Youth –2
 - iii. The House of Chiefs –1
 - iv. Peasant and Commercial Farmers --2
 - v. The Civil Society-NGOs –1
 - vi. The Physically challenged—1
11. Work with Faith-based organizations, Community-based organizations and Non-governmental organizations in the fight against poverty.
12. The CDP foreign policy will be based more on what is best for the Zambian economy than other principles. All foreign missions will be evaluated and those found not beneficial to the country will be shut down under the cost containment program.

Second Agenda

Putting people first in wealth creation

For two decades, only a handful of jobs have been created leaving a majority of our youth, fathers and mothers still unemployed. The fight against poverty has been in vain and if anything, poverty has won. We currently have a situation in our country, where we are told by our government, that billions of dollars are in our country, and yet the impact is negligible as the majority of our people have seen little to no change. To further compound this problem, we have foreign investors who are said to be “committing” billions of dollars for investment, and yet there is no coherent plan made available to our citizenry explaining exactly how that investment directly benefits the nation. If at all there are details on how these foreign firms benefit Zambians from the profits they make, they remain a secret known only to the sitting government.

The Citizens Democratic Party will embark on its main program, whose ultimate

goal is to transfer "Zambian wealth" to "Zambian hands". The CDP will achieve this by providing easier and cheaper access to loan facilities for our citizenry, provided they show detailed and achievable plans for their would-be business. Through this same program, the CDP intends to create employment opportunities to the numerous Zambian university graduates, who will specifically oversee the implementation of this policy. It is the CDP's belief that Zambia will only become truly independent and successful if the wealth of the nation lies in Zambian hands.

Goals[s]

Economy

Build a strong Zambian driven economy that encourages growth in the agriculture and manufacturing sector, and is socially responsible.

Development

Put Zambian/Local Investors First to take a leading role in economic development of the country.

The Problem

Economy

1. Agricultural industry infrastructure is under developed amidst a chaotic farm inputs distribution and produce marketing system
2. Under developed gemstone industry
3. Overdependence on the mining industry as main source of national revenue
4. Poor state of physical infrastructure in terms of roads, railway roads and insufficient air transport
5. Weak manufacturing industrial base
6. Non existence of a national marketing and distribution system of goods and services
7. Weak consumer buying power
8. Under developed information and communication technology

Development

1. Zambian investors lack adequate capital to invest in medium and large scale industries
2. Poor physical infrastructure and weak institutional and legal framework not attractive to foreign investors
3. Banks still practice elite lending practices
4. Non existence or weak rural development policy
5. The majority of the youths is under educated and lack capacity to borrow from banks
6. Majority of women are under educated and lack capacity to borrow from banks
7. Lack of national policy how to effectively involve Zambians abroad in the development of the country
8. Government does not give our locals a chance to prove their innovation. Instead preferential treatment is given to foreign firms, with incentives that can also translate into opportunity cost if first time Zambian investors are backed to undertake major projects.
9. Foreign firms are allowed to move their profits out of the country, without them having any corporate responsibility. Zambia's little infrastructure is depleted as foreign "investment" grows. Foreign firms use Zambian roads and rent Zambian facilities to maximize their profits by avoiding building new infrastructure.

The CDP Solution:

Economy

1. The central government will prioritize development of infrastructure that encourages use of rural agricultural resources. Businesses involved in the manufacturing of goods in Zambia will be given extra incentives to encourage growth of this sector.
2. Central government will invest in farming equipment through the private sector and Zambia National Service and made available to all parts of Zambia to revamp and increase productivity in the agricultural sector.

3. Co-operatives shall be re-organized to buying fresh produce and distributing it nationally. Central government shall assist the private sector source funding for construction of climate controlled storage and distribution facilities.
4. Central government will review the profit externalization policy currently in place. Foreign companies will only be allowed to externalize 51 percent of profits, equivalent to their share in the company.
5. To improve the flow of money in the economy and consolidate consumer participation in the economy, government will review the national pay system from monthly pay to bi-weekly.
6. To help accelerate the economic reform programs of our country, government will build a nationwide optical backbone to deliver high-quality high-bandwidth data, video and multimedia services for personal and business communications.

Development

1. Create a Department of Reindustrialization under the Ministry of Commerce that will work with provincial governments and chambers of commerce to identify different types of small and medium business that the private sector can embark on and supported by the government in all nine provinces.
2. Government will require that foreign companies float 25-30% shares to the Zambian public. In the event that Zambians are unable to purchase all the shares floated, government through the Citizens Economic Empowerment Commission- CEEC will make available affordable loans to prospective Zambian investors to purchase the remaining shares. This will be done to allow continuity of company operation to protect workers should the foreign investor decide to leave.
3. Central government will create **Small and Medium Business Advisory Units** at college and universities to help existing and emerging businesses with business management skills. This will help entrepreneurs and afford students with hands on learning experience that could earn them academic credit.

4. CDP does not want to discourage foreign investment. What the CDP Administration will require from any foreign firms, is that the same corporate responsibility that a multinational firm practices in other countries, be applied in Zambia with the same measure. CDP's leadership knows for a fact that some of the corporations in our country are obligated to raise their own infrastructure to operate in some countries, and also contribute to the well being of the citizens in which they are operate, through charitable organizations. CDP will set the exact expectations practiced in the "developed world" in order to allow a corporation to set up shop in Zambia.
5. The Citizens Democratic Party have the following incentives, among others, for all our citizens abroad that have lived outside the country for a minimum period of two years or more and have decided to come back to Zambia.
 - i. All personal property acquired while living abroad will be allowed into the country duty free.
 - ii. All machinery and equipment acquired for business use and not for resale will be allowed into the country duty free.
 - iii. Application for commercial land will be processed with minimum delay possible provided proof of financial capacity and business plans to develop the land is produced.

Third Agenda

Putting people first in tax relief by broadening the tax base

Since independence, the government has maintained high income and payroll taxes for citizens employed in the so-called "formal sector". This has resulted in high taxation imposed on this segment of our population, who are in effect carrying the tax burden of the so called "informal sector". The only way to provide relief to the highly taxed employees and businesses would be to share the "tax-burden", which is simply broadening the tax base.

Broadening the tax base requires that we formalize the so called "informal sector", where billions of tax revenue is lost every year, due to the numerous UNTRACKED cash transactions in this "UNDERGROUND" economy, and in part due to lack of enforcement of current existing Zambian laws regarding business practices. In order to have tax revenue collected from the informal sector, we need to INCREASE and redefine business licenses, according to the nature and size of the business itself. We encourage people to be entrepreneurs, whether from home, a roadside or an actual office, but in order for them to operate, they need a LICENSE which will require them to pay tax on income received. For the CITIZENS DEMOCRATIC PARTY, this is simple party policy, and the actual finer details on how we determine who pays what amount, will be left to the specialized technocrats whom CDP will utilize. We already have the Zambia Revenue Authority, which will take on the task of checking that licenses are produced on any would-be business. A successful implementation of this program, will then take away the tax burden on the current "formal" sector, as we will then be able to reduce taxation on this segment, supplemented by the new contributors to our tax base.

Goal[s]

Ensure that all persons and organizations eligible to pay taxes share the country's tax burden.

The Problem:

1. Current tax rates are too high
2. Inefficient revenue collection system

3. Only a small percentage of the country's workforce, business organizations and individuals pay taxes
4. Individuals and small businesses in the Informal sector do not pay tax
5. Weak enforcement of laws against tax evaders
6. Book keeping and accounting practices almost non-existent in small and medium scale businesses

The CDP Solution:

1. Pass legislation to reduce tax rates to affordable levels
2. Equip ZRA with revenue collection technology and revise the mode of payment system to maximize revenue collection and root out corruption.
3. Formalize the Informal sector;
 - i. Ensure that all persons engaged in business activity are registered with the registrar of companies and appropriate licenses obtained.
 - ii. Ensure that all employees are registered with ZRA and Ministry of labor.
4. CDP will embark on an ambitious exercise to have an accurate database of all employees and income in Zambia. Employers will be required to provide income records for all employees regardless of job title to ZRA. Any employer not complying will be heavily fined and or face jail time. This will also apply to informal employment e.g. house keepers. The idea is to track all income in order to efficiently collect taxes consequently reducing the burden on all Zambians.
5. CDP will create a tax system that protects the low earning Zambians as well as the disadvantaged by creating tax caps. These caps will be tax limits or exemptions for qualifying Zambians who earn a certain amount of income in a

given year. These limits and or exemptions will be determined by the living wage as determined by current central statistical data of consumer prices and living expenses. These limits and or exemptions will be revised bi-annually and adjustments made accordingly.

6. Ensure that book keeping and accounting practices are adhered to by business owners.
7. Accountants and accounting firms will be encouraged to render book keeping, payroll and tax preparation services at an affordable fee to business owners that can not afford to employ an accountant.
8. Ensure that all persons earning an income file tax returns with ZRA
9. Strictly enforce laws against tax defaulters and evaders

Fourth Agenda

Putting people first in quality and accessible health care

For two decades, the provision of quality health care for our people has not been achieved. Our highly trained doctors and nurses have left the country to the benefit of countries in the region and beyond. Our citizens need them back! It is not right that government and party officials go overseas for treatment while our people are dying in local hospitals. It is the realization of the CDP, that there is a serious lack of financial input in a sector which deserves to be a priority in a developing nation's agenda.

Seldom do we hear of that the government has injected huge amounts of money to pursue our health programs. Rather we hear preposterous amounts being spent on trivial issues. The CDP refuses to view the health of our nation as a simple foot note. As party policy, we intend to pump in massive capital in training

our medical personnel and making sure they are well compensated for the noble work they do. In so doing, we also hope to attract our learned citizens in the Diaspora to come back and work for their people.

The CDP also intends to prioritize healthcare by encouraging and engaging the private sector to capitalize on insurance plans with the participation of the people and the government. Again, we intend to utilize Zambian professionals and other stakeholders to formulate a comprehensive program, which we as a party will make sure is implemented.

It is our belief that the bottom-line of solving the healthcare issue is deliberately and effectively injecting more finances into the health sector than is currently. It is important to note here, that the CDP realizes that the health of a nation is directly related to the wealth of a nation.

Goals[s]

Transform the current health institutions into autonomous healthcare systems.

The Problem

1. Healthcare institutions are generally poorly funded
2. Lack of modern equipment in all healthcare institutions
3. Health professionals poorly enumerated and unmotivated under the current system.

The CDP Solution:

1. Increase total general government expenditure on health as a percentage of total government expenditure.
2. Allocate adequate funds for medical and pharmaceutical research
3. Transform provincial hospitals and health centers into three autonomous healthcare systems in three regions:

- i. Region 1- Copperbelt, Northwestern and Western province
 - ii. Region 2- Lusaka, Central and Southern province
 - iii. Region 3- Eastern, Northern and Luapula province
4. The Central government will establish a subsidized health insurance system under the auspices of the ministry of health and in consultation with the ministries of Labor, Finance, insurance companies and the pharmaceutical industry.
 5. The cost of medical care for our citizens shall be met by three parties;
 - i. The central government- Children, senior citizens and the unemployed families.
 - ii. The central government, the employer and the employee- for those in low income bracket.
 - iii. Employer and employee- for those who are in high income bracket
 6. Establish ambulance service managed by the health care systems. Other private investors shall be encouraged to own ambulance companies and operate this service
 7. Strictly enforce national and health laws in places of work, bars, restaurants, hotels, schools and hospitals.

Fifth Agenda

Putting people first in quality education

In the last two decades, we have seen the quality of education standards deteriorate. Due to high education fees, Zambia has at the moment the lowest college graduates in history. This scenario is bad for our economy and the general well being of our citizens, considering the advancement of the global society.

The CDP policy on education will focus on reorganization and making

adjustments in order to effectively increase education enrolment at primary, secondary and tertiary education levels, and INCREASE the QUALITY of education at all levels as well. The former will be easily achieved as it is no secret that the majority of Zambians desire to be educated at practically all levels. We intend to increase the quality by making mass investment in the education sector, taking the same approach as in our health program. With this investment in mind, we intend to first increase the number of teaching personnel and in turn improve compensation to our teaching personnel. In addition we will also ensure that we increase and improve education facilities. The difference in our party will be that we will take action and prioritize education, as there's no mystery to what is lacking in our current system regarding education. We believe an initial and absolute commitment to improving our education levels and standards is what we require to fix the glaring problems Zambia currently faces in this regard.

Goals[s]

Establish an education system that is relevant to Zambia's development needs. Increase enrollment and quality of the education system.

The Problem

1. Under funded and under employed education system
2. Tuition fees for college and universities are too high
3. Current education system inadequate to educate a competitive, disciplined and highly skilled work force with a strong ethical and moral values and commitment to excellence

The CDP Solution:

1. Address need for infrastructure and school supplies by instituting the **School Adoption Program**. Businesses may adopt schools by financially supporting them in exchange for tax breaks and incentives proportional to the support.

Allocation of funds in this program will be restricted to infrastructure and school supplies.

2. The bursaries committee will be reorganized with more funding and renamed National Scholarships Council and its operations decentralized to the province.
3. To mitigate the cost of tuition for college education and increase the levels of college graduates, high school graduates will be offered the opportunity to volunteer into teaching service helping grade seven grade nine and grade twelve students prepare for exams, and other students that could be lagging behind.
4. Schools shall be divided into School Districts Management Systems run by elected Management Boards. However, government grants shall continue to be provided to supplement local government funds.

Responsibility of overall provision of education shall be shared among the three levels of government as follows;

- i. K to 7- district local government
 - ii. 8 to 12- provincial government
 - iii. College and University- central government
5. To prepare our work force for the future industrial growth, Community Based Job Training Grant –shall be established to enable local colleges work with employers to train workers for high-tech Jobs in emerging industries.
 6. Address working conditions of teachers in primary and secondary education by substantial gradual increments over a period of 5 years in teachers' compensation. This is to be funded by reallocation of budget funds derived from the **cost containment program**.
 7. Address the administrative inadequacies of the ministry of education by optimizing the size of the workforce at the central office of the ministry of education. Experienced workers will be reassigned to assist in decentralization at provincial and district levels.

8. Decentralizing the functions of the ministry of education. The subject policy and decision making body will be more responsive to the specific needs of schools when more responsibility is transferred to the district and provincial level. National budget funds will be allocated to the provincial level and the provincial level will disperse available funds to the district level.
9. Vigorous central Government audits of dispersed funds at provincial and district level will be prioritized in the CDP government. Audits of the appropriation of funds from the School Adoption Program will also fall under central governments jurisdiction.

Sixth Agenda

Putting people first in crime prevention

For two decades, we have seen crime in our cities and towns escalate to high levels. Our businesses are unable to keep their businesses open with peace of mind, and daily our citizenry are exposed to the risk of being victims of criminal activity. The CDP absolutely acknowledges the important role our collective security wings play in maintaining law and order at the various levels. The Zambian Air Force, Zambia Army, Zambian National Service, and Zambia Police all play an integral part in keeping our country safe. With that being said, we acknowledge that at the very basic level, the police service is tasked with everyday direct interaction with our citizenry, and we as a party see opportunity to improve relations between the police, and the society they aim to protect. The Citizens Democratic Party recognizes that one of the root problems lies in the inadequacy of our police service. Current conditions do not provide them either the morale or ability to properly execute their duties. Further, their current numbers are simply not sufficient to enforce the law. It is therefore an imperative

that our men and women in uniform are provided with adequate training, and deserving compensation packages as the nature of their job requires them to put their lives on the line everyday. With this in mind, the CDP as a first step will strive to improve the current working conditions of our police service, and in turn hopefully attract more people to this profession to effectively combat crime. We therefore commit as a party to attend to the grievances of the Police Service, with the seriousness it deserves

Goal[s]

Reduce crime in cities and towns to levels that will instill a sense of security and peace of mind to the citizenry

The Problem

1. Police Service not adequately equipped to combat crime
2. Inadequate number of police officers
3. Lack of a national data base of all people living in and outside Zambia
4. Unmotivated police officers and poorly enumerated

The CDP Solution:

1. With funds from the cost- containment program and traffic violation fines the following will be pursued;
 - i. Re-equip police service with modern fighting tools and training
 - ii. Increase the current fleet of police vehicles and motor cycles
 - iii. Build appropriate police station facilities
 - iv. Employee more police officers
 - v. Review current salary scales

2. The Ministry of Home Affairs shall be charged with the responsibility to create a national data base of all people living in and outside Zambia.
3. The National Registration Card number shall be allocated one year after birth and the number indicated on the birth certificate as a measure to prevent fraud of NRC issuance.
4. The department of passports and citizenship will be reorganized to curb corruption and bribery. Passport processing will be done in regional offices. Example; region 1 will process applications for region 3, region 2 for region 4 and vice versa.
5. All approved and issued passports, drivers licenses, N.R.Cs will be mailed to the applicants to avoid human interaction which breeds bribery and corruption.

Seventh Agenda

Putting people first with dignified retirement

For two decades, we have seen the dignity of our once dignified citizens eroded. The CDP has recognized the failure of Zambia's retirement system and will take strong measures to correct it. We have duly noted that the Zambian retirement system lacks mainly in two aspects. First, it has failed to take into account the economics of inflation, and (secondly) naturally the "time value" of money. This has resulted in retirement packages, which are not in line with global economic conditions, which in turn has given our retirees "peanuts" for the years they put in their work. As if this is not enough, our retirees are treated with little regard when they make claims on this same money. It is saddening to see retirees treated as beggars for money they are simply entitled to.

The Citizens Democratic Party will immediately embark on pension reform to address the failures of our retirement system using specialized Zambian

professionals, other stakeholders and partners as required. The goal of this particular plan is to ensure sound retirement for our retirees in the next twenty years.

Goal[s]

Ensure a sound and efficient retirement system, which will adequately take into account the time value of money.

The Problem:

1. Employers' inconsistent remittance of employees' contributions to Pension Boards
2. Uncertain payment schedule of retirement benefits
3. Centralized function of the Pension Board's claims department

The CDP Solution:

1. Strictly enforce laws that compel employers to remit contributions in time to Pension Boards.
2. Strictly enforce laws that compel pension boards to issue and release funds to pensioners as scheduled.
3. Devolve Pension Boards' claims department functions to provinces and districts to discontinue the current practice of pensioners traveling to Lusaka to pick up their pension checks.