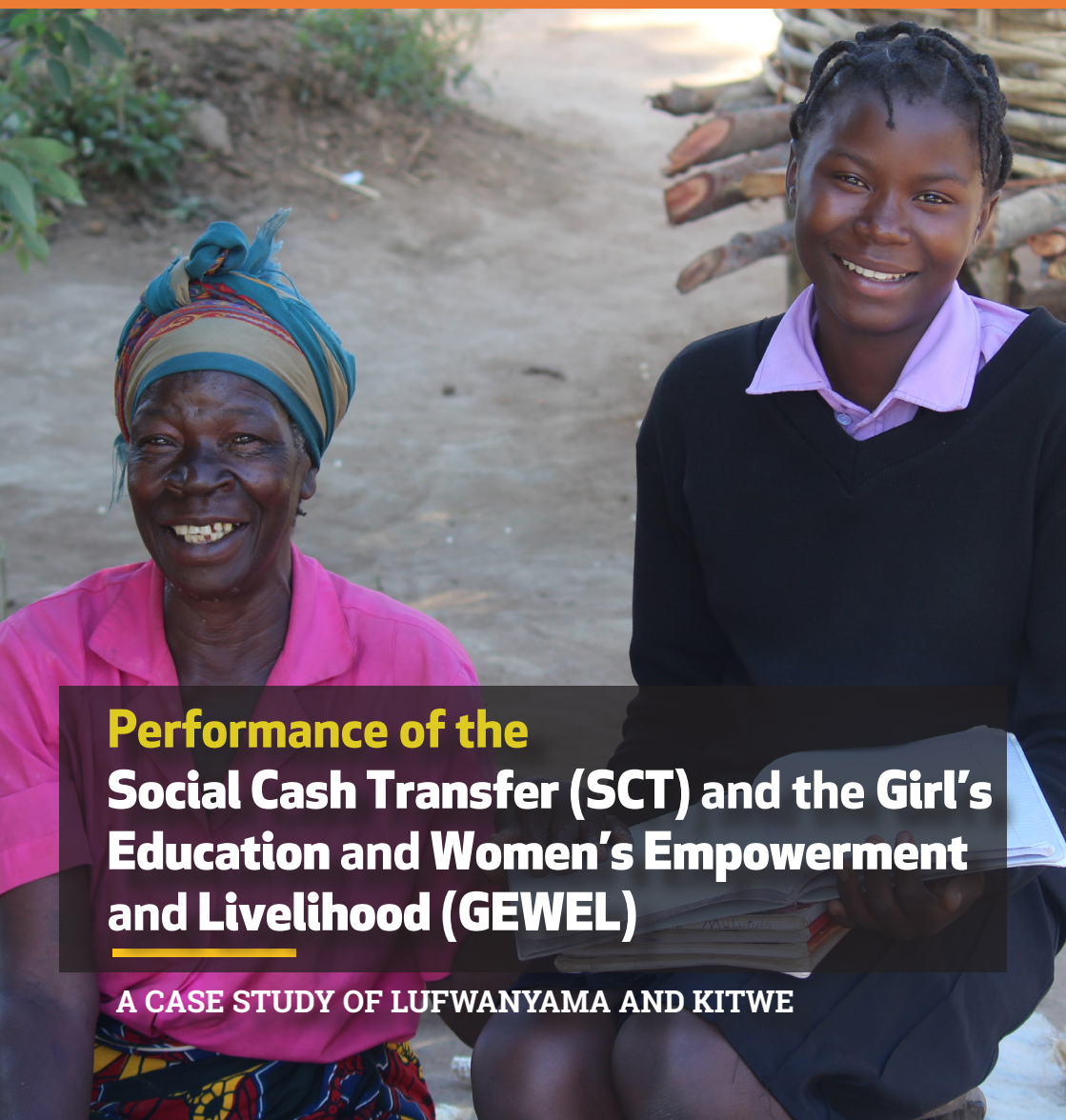




Save the Children



Sverige



**Performance of the
Social Cash Transfer (SCT) and the Girl's
Education and Women's Empowerment
and Livelihood (GEWEL)**

A CASE STUDY OF LUFWANYAMA AND KITWE

**WAKUMELO MATAA AND IBRAHIM KAMARA
2020**

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Editorial

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Executive Summary

Social Protection plays a critical role in shielding the most poor and vulnerable members of society from the devastating effects of poverty. In its efforts to fight extreme poverty, the Government of Zambia implements various social protection schemes directly under Ministry of Community Development and Social Services (MCDSS). In 2020, Government allocated K2.6 billion (2.4 percent of the national budget) towards social protection programs. The Social Cash Transfer (SCT) and the World Bank funded Girls Education and Women's Empowerment Livelihood (GEWEL) programs are among the key social protection programs implemented by Government.

This study assessed the performance of SCT and GEWEL programs in Kitwe and Lufwanyama. It also attempted to establish the impact of delivery or lack of delivery of services to women, children and community members' wellbeing who benefit from the programs. The study employed the use of tracking expenditure forms at national, provincial, district, ward and community/ institution levels. Key informant interviews with schools, MCDSS at the provincial and district levels as well focus group discussions (FGDs) with community welfare assistant committees (CWACs) and children in the target wards were conducted.

The findings of the study revealed that effective implementation for the SCT program over the sample period (2017-2019) has been hindered mainly by limited funding as well as inconsistencies in funds disbursements. Inconsistency in the timeliness of funds disbursements was found to be a major challenge to the successful graduation of beneficiaries from the program. Further, the study reveals that old aged beneficiaries have challenges in terms of adapting to the electronic method of funds disbursements.

Under GEWEL, the study considered the Supporting Women's Livelihood (SWL) which focusses on helping vulnerable women and the Keeping the Girls in School (KGS) which supports the girl child to be in school. Beneficiaries from SWL bemoaned the lack of sustainability in the small business projects they engaged in upon receiving the financial support. Under KGS, it was discovered that, despite the financial support rendered to the girls, retention in school remained hampered.

This notwithstanding, some beneficiaries from the two programs (SCT and SWL), indicated that the programs have helped to uplift their living standards overtime. Some of the benefits that they indicated to have derived from the programs include but not limited to; supporting children in school, starting small businesses such as selling charcoal and/or rearing chickens and generally supporting household consumption.

In light of the findings, the study makes the following recommendations:

- i) There is need for increased funding towards the Social Cash Transfer program and consequently increase the bi-monthly amounts given to the beneficiaries.
- ii) Improving the consistence of funds disbursements with regards to timeliness and amounts is key to stimulating graduation of beneficiaries from the Social Cash Transfer program.
- iii) While the disbursements under the SWL program benefit from the volatility in the exchange rate as the Kwacha amount increases following a depreciation, this increase remains nominal. Overtime, there is need to revise the Dollar amount upwards, as this would increase the disbursements in real terms and thus respond to the rising cost of living.
- iv) For KGS, there is need to enhance sensitization programs aimed at strengthening campaigns against early marriages, especially in rural areas such as Lufwanyama where school dropout rates are quite high.
- v) The programme needs to be developed into a more holistic one that offers mentorship to the girl child beyond financial support. Further, beyond settling their tuition fees, the girls need to be supported with the provision of sanitary towels and other basic needs that will make their stay in school comfortable.
- vi) In the long-term, building dormitories for the girls to be near school would ease the hardships of traveling many kilometers on foot and ensure that the girls spend most of their time in school. In the short-term, taking benefiting girls to the nearest boarding schools will help stimulate retention of the girl child in school.

Mr. Isaac Mwaipopo
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INTRODUCTION

There are various contextual definitions of Social Protection, depending upon context and motivation. Devereux and Wheeler (2007) argued that social protection could be viewed from the needs or the rights perspective and the World Bank (2000) add the risk dimension. These perspectives are interdependent and have an important bearing on the design, legislation and administration of social protection for children. For instance, the lack of access to food, which is a basic need and an inalienable right, predisposes a child to ill health and stunted growth (Moonga, 2015). In a more general context, social protection refers to interventions by public, private and voluntary organizations and informal networks that are designed to support communities, households and individuals in efforts to prevent, manage, and overcome risks and vulnerabilities (Handa et al. (Eds.) 2012).

An important concept of social protection that pertains to the well-being of children is that of Child Sensitive Social Protection (CSSP). CSSP seeks to improve opportunities and development outcomes for children through a multi-dimensional understanding of their wellbeing, with sensitivity to the manner in which risks facing children differ from those of adults and those in distinct stages of child and adolescent development (Moonga, 2015). Social Protection plays a pivotal role in building resilience among households, children, and communities, achieving greater equity, and supporting socio-economic development. At the global level, social protection is documented as a means to address poverty and vulnerability, with a dedicated target in the Sustainable Development Goals (SDGs). In Zambia, the relevance of social protection is heightened by the high poverty prevalence, especially among children (UNICEF, 2019).

The World Bank (2015) reports that, in 2014, almost 1.9 billion individuals in the developing world – roughly one-third of the population in these countries – benefitted from social protection programmes. This is disproportionately driven by the size of the programmes in large countries such as China and India. The World Bank estimates that nearly one-third of individuals in the developing world receive benefits from a social protection programme. This compares favourably with the estimated average coverage rate of 25.0 per cent in SSA. The latter suggests that approximately 250 million individuals in SSA are beneficiaries of some form of social protection programme, almost equivalent to the number of beneficiaries of India's National Rural Employment Guarantee Act (NREGA).

The Social Cash Transfer (SCT) Programme in Zambia has been operating since 2003 and is implemented by the Ministry of Community Development and Social Services (MCDSS). It aims at reducing extreme poverty and the inter-generational transfer of poverty, focusing on non-productive groups of the population. Following successive reforms to the selection and identification approach since 2017, as stated in Arruda and Dubois (2018), the Programme targets vulnerable households which include: (i) persons with a disability; (ii) the elderly (65+); (iii) the chronically ill in palliative care; (iv) female-headed households with three or more children; and (v) child-headed households. The benefit level has been increasing and rose in 2017 to ZMW90 and ZMW180 per month, for households without persons with disabilities and households with person with disabilities, respectively.

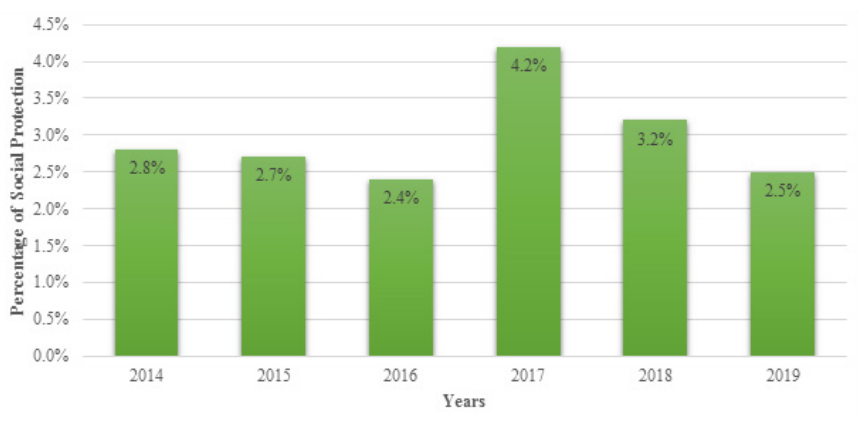
Additionally, Government has since 2016 been implementing the Girl's Education and Women's Empowerment and Livelihood (GEWEL) project which has been seeking to support enhancement of livelihoods for women and also to increase secondary education access for disadvantaged adolescent girls in extremely poor households (World Bank, 2020). GEWEL, an empowerment and livelihood intervention, is carried out with support from the World Bank to assist rural women and secondary school going girls in selected identified districts of Zambia. Further, Government launched the Keeping Girls in School (KGS) initiative in 2016 under the GEWEL project to support adolescent girls in extremely poor households to access secondary education. Exposing girls to quality education, builds numeracy, literacy, cognitive and social skills, leaving them better prepared to participate in the labor market and gain an income (World Bank, 2014). Girls eligible to benefit from the project are selected using Government's existing targeting mechanisms for the SCTS. KGS therefore consists of two sub-components – Secondary Education School Fees (SESF) and System Strengthening and Consolidation (SSC).

The delivery of social protection programmes is anchored on the National Social Protection Policy of 2014 (NSPP) and the Seventh National Development Plan (2017-2021). Both the NSPP and the 7th NDP have identified social protection as a key instrument in the reduction of poverty and vulnerability. The social protection allocation has grown from ZMW1.258 billion in 2015 to ZMW2.2 billion in 2019 nominally. In terms of distribution, social protection received the highest relative share in 2017 at 4.2 percent and the lowest recorded is 2.4 percent in 2016. The main idea behind the SCT programme is that beneficiaries should graduate after a period of three years and thus create space for new beneficiaries. However, this has remained a major challenge thereby leading to some beneficiaries being on the programme longer than is necessary. Therefore, there is need to empirically establish the impact, challenges and areas of improvement in the delivery of these schemes.

1.1 Statement of the Problem

Strengthened social accountability for women and children's rights involves tracking progress against expenditure made on interventions and programmes that are meant to enhance their welfare. The Government has been implementing various Child Sensitive Social Protection (CSSP) schemes directly under Ministry of Community Development and social welfare, as well as programmes supported by other cooperating partners such as the World Bank. The social cash transfer is one of the social protection initiatives that aims to protect the most vulnerable in society. Every year, Government allocates an amount in the national budget towards SCT. The social protection allocation grew from ZMW1.2 billion in 2015 to ZMW2.2 billion in 2019 nominally. In terms of distribution, social protection received the highest relative share in 2017 at 4.2 percent and the lowest recorded is 2.4 percent in 2016 (See figure 1 below).

Figure 1: Relative Share of Social Protection Budget Programme



Source: Ministry of Finance, 2020

Lufwanyama is one of the districts that was selected as a target beneficiary, under the World Bank supported program- GEWEL, which has been running since 2017. Both the SCT and GEWEL are programs that fall under the classification of Child Sensitive Social Protection. Despite these various interventions that have been made towards enhanced social protection, UNICEF (2019) observes that Social protection programmes continue to receive low execution rates. Social Cash Transfers, Public Service Pensions and the Food Security Pack have a five-year average budget execution rate of 60 per cent, 71 per cent and 57 per cent, respectively. On the other hand, roads, strategic food reserve and the Farmer Input Support Programme have execution rates of over 100 per cent. Moreover, rising inflation keeps on dampening the effectiveness of the programmes in

real terms. For instance, the allocation per social cash transfer beneficiary fell by 27 per cent in nominal terms and 55 per cent in real terms from 2014 to 2019 due to rising inflation (UNICEF, 2019). Consequently, graduation of beneficiaries from the programs has been rather slow over the years.

Deriving from the foregoing, CTPD carried out an expenditure tracking process on these key CSSP schemes in Lufwanyama and Kitwe. The aim was to assess the impact, challenges and areas of improvement in the delivery of these schemes.

1.2 Objectives

1.2.1 General Objective

The study sought to establish the performance of Social Cash Transfer (SCT) and the Girls' Education and Women' Empowerment and Livelihood (GEWEL) in Kitwe and Lufwanyama.

1.2.2 Specific Objectives

- i) Investigate the challenges faced by the community in accessing funds under SCT and GEWEL.
- ii) Track the impact and accessibility of the funds from the SCT and GEWEL program.
- iii) Find out how much money has been disbursed for the SCT and the GEWEL from 2017 to 2019.
- iv) Understand how funds are allocated under the GEWEL and the SCT programs i.e. administration versus project interventions.
- v) Identify local level lessons and best practices for strengthening and scaling up nationwide.

LITERATURE REVIEW

The literature around social protection schemes and approaches on assessing effectiveness of Government's welfare and poverty reduction programs are well documented. This chapter presents both the theoretical and empirical literature review. It provides, under the theoretical review, some of the approaches adopted in addressing poverty. The second part focuses on empirical data from selected countries in Africa on poverty reduction and child vulnerability. This literature provided a framework to build upon what had been done on similar work.

2.1 Theoretical review

This theoretical review provides a survey of some theoretical contexts of Social Protection Programs (SPPs). Generally, the survey provides the disposition that the motivation behind SPPs could be based on the view that social protection is a human right. In this case, efforts to strengthen human rights are then expected to translate into strengthened SPPs. Secondly, SPPs could be viewed as a medium through which Government can ensure the provision of basic needs to the vulnerable groups in society and finally social protection is also presented as a 'social risk management' framework.

2.1.1 The Rights-Based Approach

The rights-based approach is a 'systematic way of addressing poverty and development by strengthening human rights' (Decker et al. 2006:25). The approach provides a normative framework for developing the human capacity to claim against the state social services and opportunities as entitlements (Piron and Watkins 2004:16). This approach emphasizes the principle that human rights must not be limited to not only civil and political rights but also encompass social and economic rights. One of the major social problems most developing countries including Zambia face is poverty which beyond lack of income, denotes deprivation in terms of healthcare, education, participation and security.

The rights-based approach also argues that poverty is a denial of human rights as it violates freedom and human dignity and subsequently leads to social exclusion and inequalities. A significant aspect of this approach is that it is not only an analytical tool, but also a poverty eradication strategy with remarkable implications on poverty reductions (Jahan 2004). In the same vein, the United Nations Children's Fund (UNICEF 2019) mandate has taken this approach to ensure that State Parties recognize the right for every child to benefit from social security and a standard of living that is adequate for the child's physical, mental, spiritual, moral and social development.

2.1.2 The Needs-Based Approach

The needs-based approach is a socialist theory of justice based on the Marxist idea of wealth or material benefits, as proclaimed by Marx: 'from each according to his ability, to each according to his needs!' (Heywood 1994:236). The theory focuses on the satisfaction of basic needs. Needs are requirements such as food, drink, shelter and love, which must be satisfied to avoid causing harm to an agent (McLean & McMillan 2003). Needs differ from wants in that they are universal, whereas wants reflect individual circumstance and taste. More importantly, deprivation of needs constitutes harm to an individual and their satisfaction is fundamental to a person's wellbeing (McLean & McMillan 2003:367). In Maslow's hierarchy of needs, basic needs are classified as physiological considerations such as hunger and sleep, followed by need for safety, belonging and love, self-esteem and lastly, self-actualization.

2.1.3 The Risks-Based Approach

The risks-based approach is defined in the context of the 'lifting of constraints to human and economic development posed by social risks' (Barriendos & Hulme 2013:4-5). The World Bank defines social protection as a 'social risk management' framework with the addition of 'macroeconomic stability and financial market development to typical social protection programs' (Barriendos & Hulme 2013). Social risk management refers to public interventions intended 'to assist individuals, households and communities in better managing income risks' (Holzmann & Jorgensen 1999; 2000). The emphasis on risk is premised on the assumption that vulnerability significantly constrains economic and human development, and that development presupposes reduction of the likelihood of hazards. The World Bank is 'often accused of having a narrow framework focused on 'safety nets' (Barriendos & Hulme 2013: 5).

2.2 Best Practices on Social Protection

This section provides examples of good practice and models of innovation that help to demonstrate the potential positive impacts of social protection on child-wellbeing in the regional context.

2.2.1 Addressing child vulnerability in Kenya: the orphans and vulnerable cash transfer (CT-OVC) Programme

In Kenya, there is a large number of orphans and vulnerable children in need of social protection. HIV/AIDS prevalence in the country was 6.3% in 2011: as of 2009, 180,000 children (0-14) and 760,000 women were living with HIV (National AIDS Control Council of Kenya 2012). In order to address such vulnerabilities, Kenya's Orphans and Vulnerable Cash Transfer (CT-OVC) programme was established in 2007 with financing from the World Bank, UNICEF and DFID. Its aim was to encourage fostering and retention of orphans within their families and communities, while also furthering their human capital development through better school enrolment and attendance and better health center attendance.

Evaluation evidence suggests that the programme reduced child vulnerability in a number of ways. Firstly, there was a significant increase (7.8%) in secondary education enrolment for children older than 12 years old, an outcome attributed to the fact that children were being sent home from school less frequently due to their newfound ability to pay for textbooks, desks, and exam fees. Secondly, the programme may have had an impact on shifting the consumption preferences of participating households (Davis et al. 2012), with particularly significant increases in food expenditure and dietary diversity (Jackson et al. 2011). There was a 15% increase in the frequency of consumption of five food groups: meat, fish, milk, sugar and fats. While the Initial Operation and Impact Evaluation (IOIE) of 2009 also highlighted that beneficiaries reported their children had more energy because of better eating, it found no statistically significant impacts on anthropometric indicators (Jackson et al. 2011).

2.2.2 Child poverty reduction in Malawi: the social cash transfer scheme

There is increasing evidence of the positive impact Cash Transfers (CT) can have in the reduction of childhood poverty (Fiszbein and Schady 2009). Even when vulnerable children are not specifically targeted, households often spend their CT funds on investments that support children's wellbeing, such as food, clothes, education and health service costs (Devereux et al. 2005). An example of this potential impact can be seen in Malawi's Social Cash Transfer Scheme (SCTS), one of Southern Africa's first CT schemes to be instituted by a lower-

income country. The SCTS was established in 2006 with the objective of reducing poverty, hunger and starvation, while also increasing school enrolment and attendance. By 2010 the programme was operational in seven districts, reaching more than 83,000 households.

Targeting extremely poor and labour-constrained households through regular and reliable transfers, the SCTS dispersed US\$14 per month depending on the size of the household and the number of school aged children (a 10% top-up is paid for primary school aged children, and 20% for secondary aged youth). This scheme relied on a community-based targeting approach, in which elected Community Social Protection Committees (CSPCs) selected the poorest 10% of labour constrained households (Tsoka and Reichert 2009; Miller et al. 2009).

The SCTS achieved progress in its goals of poverty reduction: there was statistically significant evidence that programme participants increased investments in agricultural assets and livestock and decreased their participation in ganyu labour (a low wage labour activity performed on others' land) by 61% (Covarrubias et al. 2012). Significant decreases were also observed in other negative coping strategies, such as begging for food or money or pulling children out of school. The cash transfer increased total weekly expenditure, particularly food expenditure. It also boosted the purchase of livestock and other productive assets, such as farming equipment and fertilizer coupons, which increased agricultural yield (which in turn can be consumed or sold for income).

Children have reported that CT funds have begun to allow their families to begin small-scale business ventures, providing a context in which older generations are able to pass skills and training to children in a manner that may begin to address cycles of intergenerational poverty. Households have also noted their increased social mobility compared to non-recipients, as they are able to use the cash, they receive both to participate in traditional expressions of status and community involvement (such as funerals), and to encourage their feelings of social inclusion through their newfound ability to share assets like food or soap with other community members. Recipient children also experienced gains in height, reduced stunting, and fewer illnesses (by 37% less), as better health was attributed to greater food security (Miller et al., 2010; Miller et al. 2011).

2.2.3 Improving child nutrition and health in South Africa: The Child Support Grant

One of the oldest CT schemes in Africa, South Africa's Child Support Grant (CSG) was established in 1998 and delivers a monthly grant of around US\$32 to single caregivers whose monthly income sits below US\$300 for every registered child. The main objective of the CSG is to provide support to all South African children in poverty, eliminating any sort of discrimination in the selection of the beneficiaries (Santana, 2008). The CSG was initially conceived as a social safety net for children below the age of seven, targeting the poorest 30% of children through means testing. Subsequently, the means testing has been modified and certain conditions removed, expanding coverage both in terms of income threshold and age, with children up to eighteen years of age now eligible for the grant. These changes reflect advocacy efforts from civil society organizations regarding accessibility and show that the government has been open and responsive to criticism (Budlender et al. 2008). In 2009 there were around 8.7 million beneficiaries of the grant (Niño-Zarazúa et al. 2010).

South African children suffer from serious exposure to malnutrition, which is an underlying cause in 64% of under-five deaths in the country. Approximately one-fifth of all South African children are stunted and lack access to key vitamins and minerals (UNICEF MICS 2011). However, a growing body of evidence suggests that the CSG grant is having a substantial impact in addressing a wide range of child vulnerabilities, including childhood nutrition and mortality. It improves the ability of caregivers to care for the child, and this has contributed to significant improvements in the height to age z-score (HAZ) when the CSG is accessed at an early age (Agüero et al., 2006 in Schubert et al. 2007). The positive impacts of the CSG on expenditure on child health, nutrition and schooling were reiterated in the indicative findings of more recent evaluations (Coetzee et al., 2013). Another recent impact assessment by the South African Government and UNICEF, based on a survey of children, adolescents and their households, further demonstrated that receipt of the CSG in the first two years of life increases the likelihood that a child's growth is monitored, and improves height-for-age scores (DSD, SASSA and UNICEF 2012). Additionally, findings suggest that the CSG enhances women's empowerment over household decision-making in financial matters, thus enabling more child sensitive general household spending (Patel et al. 2013; Sen 1999).

In addition to positive nutritional dividends, the programme has had important complementary impacts on educational attainment. In 2002 the CSG was associated with an 8.1% increase in school enrolment among six-year-olds, and a 1.8% increase among seven-year-olds (Case et al. 2005; Samson et al. 2004). Similarly, the South African Government and UNICEF reported that programme participants completed significantly more grades of schooling than non-participating children who were enrolled at age six. This was particularly significant for girls, whose grade attainment was increased by a quarter of a grade in grant recipients. Early enrolment was seen in turn to have a significant effect on child health: boys enrolled at birth had a 21% likelihood of being ill, compared to a 30% likelihood for boys enrolled later (DSD, SASSA and UNICEF 2012).

3

METHODOLOGY

The study employed National, Provincial, District, Ward and Community/ Institution or school level Expenditure Tracking forms, key informant interviews (KIIs) with Ministry of Community Development and Social Welfare and focus group discussions (FGDs) with ward ACCs, CWACs, Caregivers and children in the target wards. All these were administered by data collectors who are relevant officers at CTPD, JCTR and MCDSS with social accountability expertise- with particular bias on child wellbeing specific budget advocacy and social accountability monitoring.

Data and information collected is knowledge of the current laws, policies and guidelines around CSSP planning, budgeting, expenditure and service delivery; types of CSSP interventions available; budget allocation, disbursement, receipt and expenditure figures as per official documentation; and Numbers of children accessing social protection services in each target community and district (Kitwe and Lufwanyama) against the caseload (total requiring support) will also be collected.

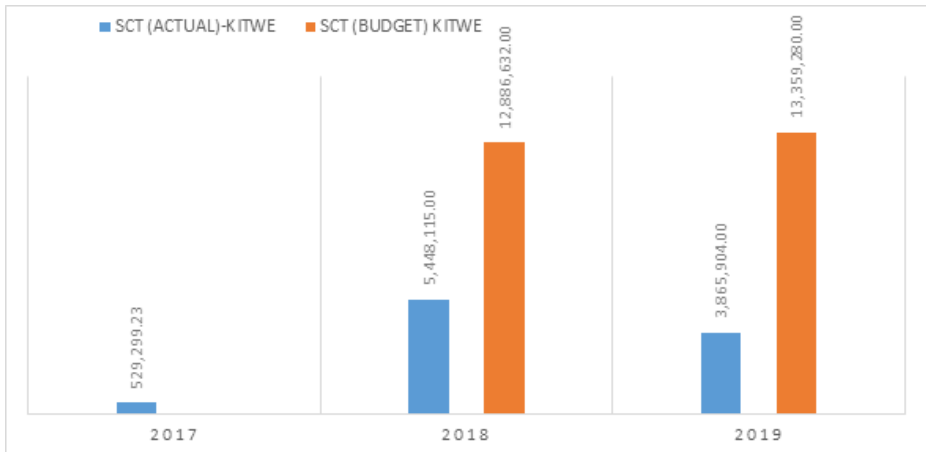
PRESENTATION OF FINDINGS

This section presents the findings of the study and provides a short discussion of these findings

4.1 The Status of Social Cash Transfer (SCT) – Kitwe and Lufwanyama

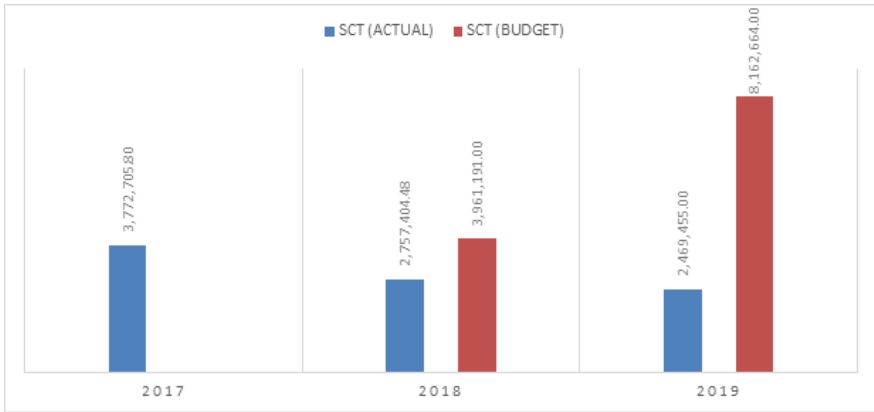
A descriptive analysis of the SCT in Kitwe indicates a 29% decline in the actual disbursements to K3, 856,904 in 2019 from K5, 448,115 in 2018. When compared to the budgetary allocations for the same period, the actual disbursements for SCT in Kitwe fell short of the planned targets by 58% and 71% in 2018 and 2019 respectively. In Lufwanyama, results show a declining trend in actual disbursements to K2, 469,455 in 2019 from K3, 772,705 in 2017. Actual disbursements fell short of budget targets by about 30% and 70% in 2018 and 2019, respectively for Lufwanyama. Figures 1 and 2 show the status of SCT in Kitwe and Lufwanyama, respectively (See figures 2 and 3).

Figure 2: Budget vs Actual Disbursements of Social Cash Transfer for Kitwe



Source: Author's own construction using data from District Welfare Offices

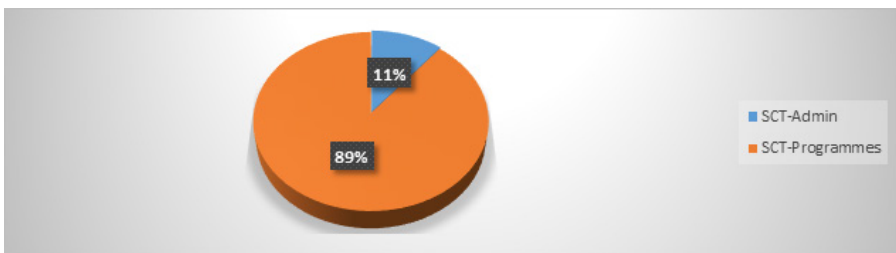
Figure 3: Budget Vs Actual Disbursements of Social Cash Transfer for Lufwanyama



Source: Author's own construction using data from District Welfare Offices

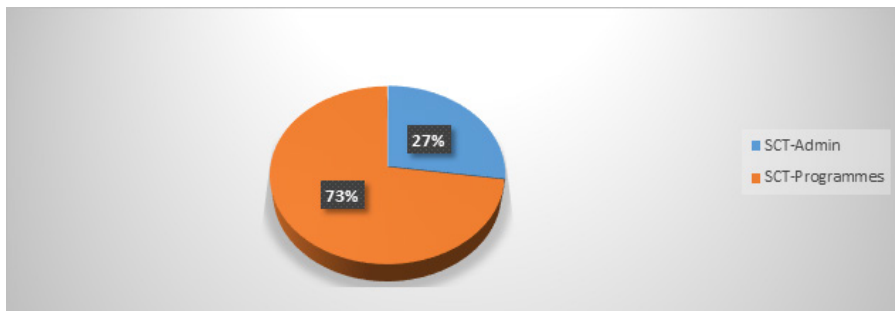
Over the data span, a total of K14, 597,012.23 was spent on the SCT programme in Kitwe while Lufwanyama received a total of K8, 999,565.28. In Kitwe, 89% of the total amount, translating into K13, 016,160 was spent on actual interventions where as 11%, representing K1, 580,852.23 accounted for administrative costs. In Lufwanyama, the disaggregation between interventions and administrative costs were 73% and 27%, representing total amounts of K6, 546,569.50 and 2, 452, 9.78 respectively. See figures 3 and 4 below:

Figure 4: Admin Costs vs Programme Expenditures of Social Cash Transfer for Kitwe



Source: Author's own construction using data from District Welfare Offices

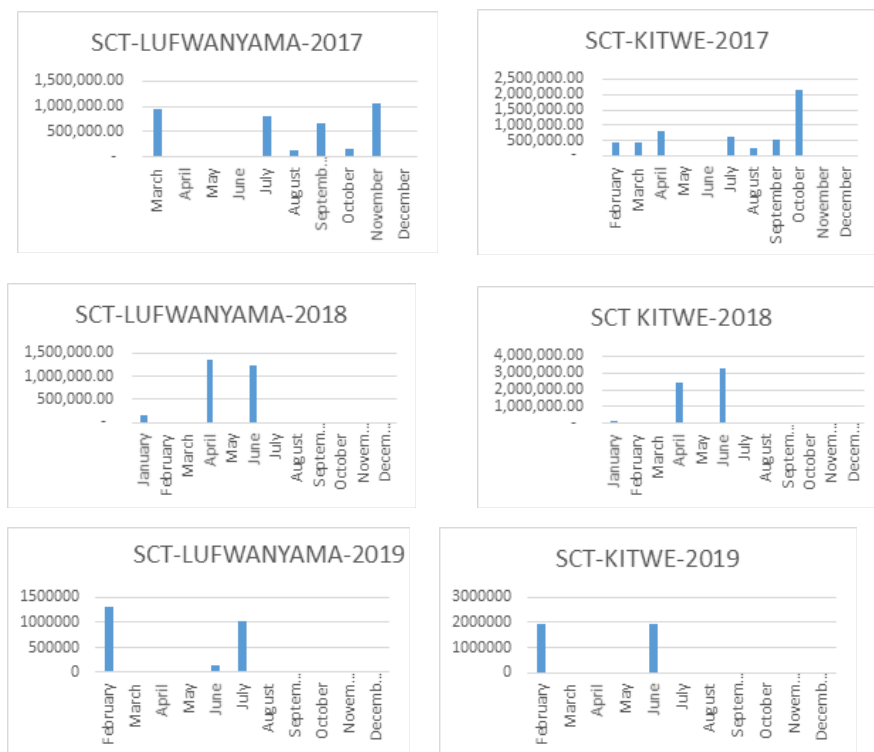
Figure 5: Admin Costs vs Programme Expenditures of Social Cash Transfer for Lufwanyama



Source: Author's own construction using data from District Welfare Offices

Over the period considered, disbursements of funds to both Lufwanyama and Kitwe districts within a given year were largely inconsistent both in terms of timeliness and amounts over the data span. The frequency of disbursements was six (6) and seven (7) times for Lufwanyama and Kitwe respectively in 2017 but declined to three (3) times in 2018 for both districts. In 2019, the frequency of disbursements was three (3) and two (2) for Lufwanyama and Kitwe respectively. Figures 5 to 10 below show the variations in frequency and amounts of disbursements in the two districts from 2017 to 2019.

Figures 5-10: Frequency of Disbursements for Social Cash Transfer for Kitwe and Lufwanyama



Source: Author's own construction using data from District Welfare Offices

4.2 Focus Group Discussions on Social Cash Transfer (Kapyanga and Zamtan A communities)

Over the sample period, beneficiaries reported to have received funds in 2018 but not in 2017 and 2020. Beneficiaries highlighted inconsistencies in disbursements as a major challenge to their successful graduation from the programme. Furthermore, the amounts given were considered to be too small to translate into sustainable business projects. Moreover, it was established that old-aged beneficiaries had challenges adapting to the electronic method of funds disbursements on account of either technological challenges or lack of access to the phones themselves. In this regard, the beneficiaries proposed that, as opposed to a complete shift from the Pay-Point Managers (PPM) method of funds disbursements to the electronic method, a mixed approach, combining the two methods, should be adopted. Some of the benefits that beneficiaries

indicated to have derived from the programme include;

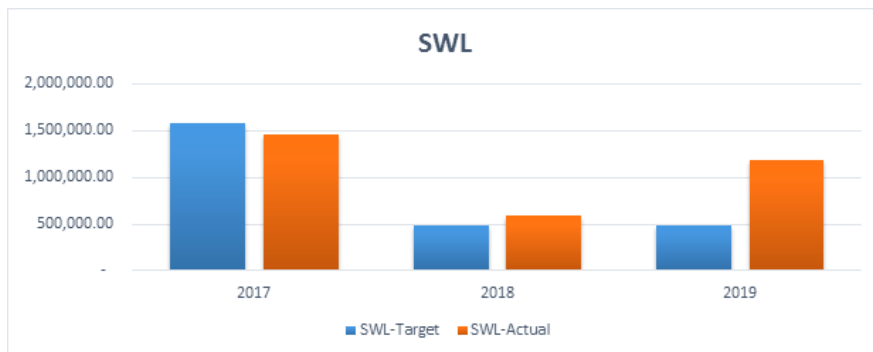
- i) Supporting children in school.
- ii) Starting small businesses such as selling charcoal and/or rearing chickens.
- iii) Supporting household consumption.

4.3 The Status of Supporting Women Livelihood (SWL)

Planned expenditure for the SWL programme for the period 2017-19 was K2, 554,815. However, actual expenditure exceeded this amount by 27% as it amounted to K3, 247,700. The number of targeted women under SWL in Lufwanyama was 720 in 2017. Out of this, only 665 women received funds.

The targets reduced to 390 in 2018 and 2019, out of which, 221 women received funds in 2018 and 440 received funds in 2019. Figure 11 shows these developments:

Figure 11: Budget vs Actual Expenditures on SWL for Lufwanyama



Source: Author's own construction using data from District Welfare Offices

4.4 Focus Group Discussions on Supporting Women Livelihood (SWL) - NKANA CWAC, LUFWANYAMA

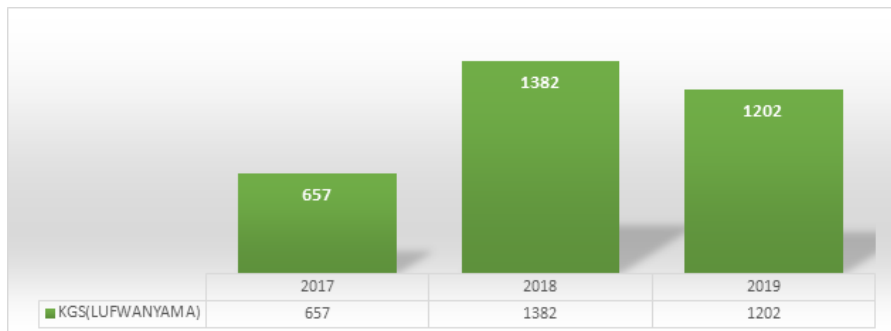
While the targeting of beneficiaries under the SWL programme is done by the District Community Development offices, the actual disbursements are sent directly to the beneficiaries from the MCDSS headquarters in Lusaka. The program provides the beneficiaries the liberty to choose their preferred Payment Service Provider among those registered under the program which include Airtel, MTN, Zamtel, Zoon, UBA and Natsave. A visit to Nkana Community

Welfare Assistant Committee (CWAC) in Lufwanyama revealed that there were 45 women in the community that were benefiting from the programme over the sample period. The beneficiaries under the first cohort reported to have received a total of K2, 200 each, paid in two instalments over the period from 2017 to 2018. While the beneficiaries indicated that they are were oriented on some business projects they would possibly engage in prior to receiving the funds, they bemoaned the lack of sustainability in the small business projects they engaged in upon receiving the funds. This was mainly attributed to the amount given being too little, compounded by the need to meet other competing basic needs such as building decent houses, supporting children in school and general household consumption. In view of this, the beneficiaries were of the view that sustainability and graduation from the programme would be more assured if the amount was increased to about K5, 000 for subsequent cohorts.

4.5 The Status of Keeping Girls in School (KGS)

The number of beneficiaries under the Keeping Girls in School (KGS) program in Lufwanyama in the year 2019 was 1,202 girls from 1,382 girls in 2018. This shows that in a space of just 1 year, 180 girls were no longer on the program. Figure 11 shows a descriptive trend of how the numbers have changed in the last 3 years.

Figure 11: Trends in Number of Beneficiaries under KGS in Lufwanyama



Source: Author's own construction using data from District Welfare Offices

When the KGS program was initially introduced in Lufwanyama, the total number of girls on the program was much lower than those in 2019. In 2018, just a year after KGS was introduced in Lufwanyama, the number of beneficiaries increased by 110 percent to 1,382 girls from 657 in 2017. In 2019 the following year, the beneficiaries reduced. A number of reasons were cited for the observed trend. A visit to Mukumbo Secondary school in Lufwanyama revealed some of the

challenges faced on the program. The number of active beneficiaries at the school reduced from 53 (when the program started) to only 18 girls. Some of the causes cited were early marriages, lack of interest in school and lack of access to other basic needs such as sanitary towels. It was further revealed that some of the girls travel many kilometres to attend school which negatively impacts on their daily motivation to attend classes. However, some of the benefiting girls had access to boarding facilities near school and were given a sum of K120 by the school towards their boarding costs.

4.6 Discussion of Findings

Social Cash Transfer (SCT) expenditures were K14, 597,012.23 and K8, 999, 565.28 in Kitwe and Lufwanyama, respectively. Of these amounts, admin costs were much higher in Lufwanyama (at 27%) than they were in Kitwe (at 11%). More generally, the disaggregation between Admin costs and actual program intervention expenditures is found to be fair as it allows for more resources to go towards actual interventions. There are some discrepancies in actual against planned expenditures under the programmes, partly, suggesting the need for increased funding towards these programmes. These results also reveal serious inconsistencies in both the timeliness and amounts of disbursements to ultimate beneficiaries which negatively affects the successful graduation of beneficiaries from the programmes as they cannot invest the funds into sustainable business projects. Under the SCT, old-aged beneficiaries continue to face challenges in terms of adapting to the electronic method of funds disbursements on account of technological challenges and/or lack of access to mobile phones. A mixed approach of funds disbursements is thus recommended as opposed to a complete shift from the Pay-Point Managers approach to the electronic method. Under KGS, retention remains a big challenge, premised mainly on a high drop-out-rate due to early marriages, walking long distances to school and generally lack of access to basic needs for the girl child such as sanitary towels.

4.7 Limitations Of the Study

The study has one major limitation; being a case study based on experiences from only two districts (Kitwe and Lufwanyama), the findings thereof can only be inferred to the two districts considered. These findings cannot be generalized for all other areas of implementation of SCT and GEWEL in Zambia. Therefore, as a recommendation for further research, there is need for a more quantitative study with a wider scope in order to generate a comprehensive narrative with respect to the performance of SCT and the GEWEL program in Zambia.

CONCLUSION AND RECOMMENDATIONS

This budget tracking exercise sought to assess the performance of the Social Cash Transfer (SCT) and the Girls' Education and Women's Empowerment and Livelihood (GEWEL) in Kitwe and Lufwanyama. The tracking exercise also aimed to establish the current situation based on verifiable evidence against which the progress of Child Sensitive Social Protection (CSSP) interventions and impact at points of delivery can be measured, evaluated, and evidence for advocacy for improvement can be generated.

The study revealed that the successful implementation of SCT over the sample period (2017-2019) has been hindered mainly by limited funding, coupled with inconsistencies in funds disbursements. For SCT, graduation from the programme was found to be a major challenge while for SWL, beneficiaries bemoaned the lack of sustainability in the small business projects they engaged in upon receiving the funds. This was mainly attributed to the amount given being too little, compounded by the need to meet other competing basic needs such as building decent houses, supporting children in school and general household consumption. For KGS, it was discovered that, despite the financial support rendered, retention of girls in school remains hampered. It was established that beyond financial support, keeping the girl child in school requires a holistic approach that provides a solution to the underlining causes as well as providing them with more incentives to be in school. In view of the foregoing, the study makes the following recommendations:

- i) There is need for increased funding towards the Social Cash Transfer program and consequently increase the bi-monthly amounts given to the beneficiaries.
- ii) Improving the consistence of funds disbursements with regards to timeliness and amounts is key to stimulating graduation of beneficiaries from the program.
- iii) While the disbursements under the SWL program benefit from

the volatility in the exchange rate as the Kwacha amount increases following a depreciation, this increase remains nominal. Overtime, there is need to revise the Dollar amount upwards, as this would increase the disbursements in real terms and thus respond to the rising cost of living.

- iv) For KGS, there is need to enhance sensitization programs aimed at strengthening campaigns against early marriages, especially in rural areas such as Lufwanyama where school dropout rates are quite high.
- v) The programme needs to be developed into a more holistic one that offers mentorship to the girl child beyond financial support. Further, beyond settling their tuition fees, the girls need to be supported with the provision of sanitary towels and other basic needs that will make their stay in school comfortable.
- vi) In the long-term, building dormitories for the girls to be near school would ease the hardships of traveling many kilometres on foot and ensure that the girls spend most of their time in school. In the short-term, taking benefiting girls to the nearest boarding schools will help stimulate retention of the girl child in school.



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