

**EFFECTS OF SOCIAL CASH TRANSFER ON THE LIVELIHOOD OF PEOPLE LIVING WITH DISABILITIES IN LUSAKA**

*(Conference ID: CFP/1143/2019)*

1st Author. Mukupo Albert Bwalya

MBA Student

Information and Communications University

Lusaka, Zambia

albertmukupo@gmail.com

2<sup>nd</sup> Author. Lungu Dryson

Lecturer: School of Humanities

Information and Communications University

Lusaka, Zambia

Dysonlungu@gmail.com

**ABSTRACT**

*Social cash transfer is a vital tool for poverty reduction, it cushions the adverse shocks associated with lacking basic needs. Social cash transfer is implemented in many countries around the world and Zambia is not an exception. In Zambia the government assists the needy by providing unconditional social cash transfer schemes through the ministry of community development and social services. The ministry has a department of social welfare which is mandated to implement the scheme. The scheme is aimed at helping the vulnerable individuals and households in society and these include; the aged, People living with disabilities and other vulnerable individuals identified by the department of social welfare. The main objective of the research was to assess the effects of social cash transfer on the livelihood of people living with disabilities in Lusaka district. The research had four specific objectives and these were: (1) To assess if the programme reduce food insecurity and increase diet diversity, (2) To examine whether the scheme is conditional or unconditional, (3) To find out how the funds are used by the recipients, and (4) To find out how much is given and the mode. Additionally, the research had five research questions that help in the collection of much needed information of respondents and these were: (1) Does the Social*

*Cash Transfer Programme improve consumption, reduce food insecurity and increase diet diversity? (2) Does the Social Cash Transfer Programme affect economic productivity and wealth accumulation of recipient? (3) Does the Social Cash Transfer Programme affect health and nutrition of the recipients? (4) Is the Social Cash Transfer Programme affective? (5) What is the nature of scheme, conditional or unconditional?*

*The research design used in this research was descriptive, and the sampling procedure applied was purposive, this was so due to the nature of the research and the target group. Data analysis was done using SPSS version 20, excel was also used to generate pie charts. The research revealed that social cash transfer is a useful tool used to uplift the living standard of the vulnerable people in society. It improves nutrition and health of the children, it improves and increases consumption, reduces food insecurity and promotes diet diversification. Finally, the research recommends that there is need for more partners to come on board and supplement government's efforts in its quest to alleviate poverty among the marginalized group in society.*

**Keywords-Disability; social;cash, tranfer, Zambia**

## I. 1.1 BACKGROUND

According to ODI (2007) there is growing interest in the potential of cash transfers to promote and protect livelihoods in the contexts of both international development and humanitarian assistance. In several countries, governments, with donor support, are seeking to deal more effectively with chronic food insecurity by moving from regular deliveries of emergency food aid to cash-based social protection. The institution indicates that Ethiopia, Afghanistan and Kenya are current and contrasting examples. These ongoing experiences raise urgent research questions about the feasibility, appropriateness, effectiveness and impact of cash-based assistance. There is a pressing need for action-focused research to inform and feed into ongoing implementation. Conditional cash transfers in Latin America have been carefully documented, and the attention they have commanded demonstrates the importance of investing in processes of evidence-based learning from ongoing programmes.

Starnfold (2015) states that what started as an 'experiment' on the desirability and feasibility of a social cash transfer programme in Zambia has now changed into the national flagship social protection programme. Starnfold further explains how this happens and he says, in 2003 the Ministry of Community Development and Social Services decided to start implementing the Social Cash Transfer Programme in Kalomo

district in Southern Province of Zambia, targeting about 159 labour constrained and poor households. At this time, the population of the southern province had been experiencing high levels of hunger as a result of a drought and a high prevalence of HIV/AIDs. The main objective of the programme was to reduce hunger and the intergenerational transmission of poverty in various households. Many stakeholders were apprehensive because this was a new concept; thus, the programme roll out and expansion were conducted carefully.

In 2005 the scheme was expanded to Kazungula district in southern province and later in 2007, the programme was extended to Monze and about 1000 households at this stage were reached.

According to The International Bank for Reconstruction and Development (2013) the implementation of social cash transfer programme started in 2003 with the introduction in the Kalomo District of the 10 percent targeted transfer on a pilot basis. This was expanded into three additional pilot districts (Kazungula, Monze, and Chipata) between 2005 and 2007. The way in which these schemes have been implemented has varied, thus generating useful information on the feasibility, costs and benefits, and impact of different modes of implementation. The schemes are administered by the ministry of community development and social services through the District Social Welfare offices, District Welfare Assistance

Committees, Community Welfare Assistance Committees (CWACs), and Pay Point Managers to select beneficiaries, pay benefits, and manage household changes. The PWAS is severely understaffed, hence the reliance on community committees to implement the schemes. All of these committees at the community, ward, and district levels consist of volunteers. The ministry of community development and social services was assisted in Kalomo and Monze districts by the German Agency for Technical Cooperation until 2007 and in the other districts by CARE until the end of 2008. From that time, the ministry has taken on full responsibility for the scheme, although it still receives support from cooperating partners mainly DFID and UNICEF through a joint financing arrangement to strengthen the monitoring, evaluation, and capacity building.

Pedro and Laura (2018) explain that moving away from the southern part of Zambia, the programme arrived in eastern province, Katete district in particular through the implementation of a pension model. The pension model is a universal model that targets older persons who are 60 years old and above regardless of their socioeconomic status.

Despite the scheme being still under implementation by 2013 in 19 districts and reaching about 61,000 households, calls from many stakeholders, especially Members of Parliament, to expand to other districts were getting louder by the day. Thus, in 2013 the new

government of the patriotic front which was elected on a pro-poor agenda, increased funding by an unprecedented 700 per cent (from USD2.7 million to USD23.8 million), to undertake a massive scale-up (Ibid, 2015).

The scale-up aimed at increasing geographical coverage, the number of beneficiaries and to implement a harmonized scheme targeting the incapacitated households. Previously, the scheme was implementing four different targeting models, namely: labour-constrained, universal old-age pension, child grant and multi categorical models. The targeting categories of each model as indicated by (OPM et al., 2015) indicated that the incapacitated (labour-constrained) model had a higher correlation with poverty. Therefore, the targeting was streamlined to focus only on the incapacitated household model. In addition, an ambitious plan was set out to cover an additional 31 districts and a target of 145,000 households in a period of six months.

Nevertheless, the major challenges faced during the scale-up process included poor terrain and poor road conditions after heavy rains, which made it difficult for the teams to reach certain towns. Furthermore, the limited mobile phone network coverage made communication even more challenging in terms of arranging meetings at short notice in the communities. The institutional landscape in terms of vision, strategic plan and policy allowed for the scale-up. After six months, the scale-up increased

from 19 to 50 districts, while the number of beneficiaries increased from 61,000 to 145,000 households. Moving forward in 2015, the Ministry hoped to consolidate its gains and would focus its attention on the use of mobile data capture technology, the design of the scheme and linkages to other sectors, such as health and education.

According to Chileshe (2018) in 2018, the number of Social Cash Transfer beneficiaries will be further increased to 700,000 from the previous 500,000 in 2017. This indicates an increase in budgetary allocation by government towards the social cash transfer programme from 552 million in 2017 to K721 million in 2018. Besides this, there was a country wide roll out of the programme to beneficiaries in different districts in every province. In terms of a long-term financial sustainability of the programme one of the most effective and key sustainability measures which would ensure continuous support for the programme is; effectively and efficiently resource mobilization by government. Additionally, the nature of the selection criteria (incapacitated households) of Zambia's social cash transfer (SCT) scheme naturally doesn't allow for a form of graduation except other members of the household with the ability to improve the general livelihood is taken into consideration and this must be explored further in order to best determine which household would graduate.

**Targeting and coverage:** The first format of the SCT, used between 2003 and 2010, had a targeting goal of covering the poorest 10 per cent of people in the districts in which it operated. At that time, beneficiary households were selected solely through community-based selection mechanisms, whereby community organizations ranked households in terms of their poverty level, albeit without any objective or standardized criteria to actually measure poverty levels (Habasonda 2009; Chiwele 2010) in (Pedro and Laura, 2018). The sole exception to this methodology was the Katete pilot, which targeted elderly people and worked somewhat as a universal pension scheme. The efforts to implement interventions for reducing rural poverty need more attention. The World Bank source book for poverty reduction strategies indicates that "approximately 75% of the world's poor population reside in rural areas, the global percentage of the rural poor will not fall below 50% before 2035" (Samson et al. 2006). Poverty is one of the major challenges facing developing countries where large proportions of the population live in vulnerable conditions. Poverty undermines development because "it prevents people from accessing social services, thereby depressing other forms of social investment. Various interventions are being implemented as rural poverty reduction strategies among which are social protection programmes. Social protection programmes serve an important role in poverty alleviation

and long-term growth promotion by providing households with protection not supplied by markets and informal networks. These programmes include workfare schemes, social insurance and social assistance. Social cash transfers (SCT) are the main social assistance interventions used in developing countries because they are viewed as key to social solidarity and development. Social cash transfers protect and promote livelihoods of people suffering from critical levels of poverty. The design of cash transfer programmes vary in terms of the target population, transfer amount and the nature of conditionalities. Conditional cash transfer programmes have also been implemented and are well established in a number of Latin American countries. Despite conditional and unconditional cash transfer schemes being well established, they are still contested in low income countries. The terms, transfers, cash transfers and social transfers would be used interchangeably throughout this paper.

Over the years Zambia has experienced economic difficulties that left majority of its citizens poor and vulnerable, most families face difficulties in meeting their basic needs which has contributed to other vices (MCDSS 2008). The Zambian government implements an unconditional social cash transfer scheme targeting 10% of the most vulnerable groups in rural areas. The schemes aim to improve livelihoods by raising incomes, consumption

levels, access to education, health and other social services. Evaluations of the cash transfer scheme have revealed a number of impacts on beneficiary households. However, these impacts have not been sufficiently reviewed in line with the sustainable livelihoods perspective to give an indication of how beneficiaries use the transfer to effect change in household livelihood strategies, though the Social Protection Strategy (SPS) provides a form of monitoring, social protection programmes have been of low priority and there is little useful information on the outcomes and impacts (GRZ 2006). While appreciating the work that has been done so far, it is worth noting that most studies have been commissioned by implementing or funding agencies that could selectively focus on results meant to support particular policies and programme objectives. The overwhelming evidence from SCT schemes across the world is mostly based on literature related to conditional social transfer schemes. It could be argued that the impact of conditional social cash transfer programmes can only be tied to the fact that conditions attached to these programmes compel beneficiaries' actions to meet programme objectives. In addition, the focus on conditional social cash transfers has reduced the importance of promoting measures needed for effective livelihood promotion.

## A. 1.2 Statement of the problem

Zambia today is facing an increase in poverty and social insecurity for many households in various parts of the country. Approximately 75 percent of the population is living below the national poverty line. As the case in most other African countries, destitute households in Zambia have always relied on informal safety nets to secure their survival. Nevertheless, safety nets provided by the state or development agencies prove insufficient to cover all the people in need and reciprocal assistance between family members and the community has always been and still is a major informal survival strategy (Susan 2011).

Each and every person has goals and objectives set which are expected to be attained at some point in life time, alas the outcome is not always positive. This is because some individuals are born with disability or born in poor and destitute families that cannot help them realize their potential and achieve the set goals. With the high prevalence of HIV/AIDS, most homes have been robbed of the bread winners leaving only dependents. In order to cushion the situation and reduce economic vulnerability, the government of the republic of Zambia with support from other NGOs have been providing social support in many forms including cash transfer. However, the assistance is not enough to cater for everyone in needy.

## B. 1.3 Objectives

### 1) 1.3.1 Main objective

To assess the effects of social cash transfer on the livelihood of people living with disabilities in Lusaka

### 2) 1.3.2 Specific objectives

- To ascertain the benefits of social cash transfer on people living with disabilities
- To examine the nature of the scheme provided
- To find out how much is given to people living with disabilities
- To find out challenges faced by the department of social welfare in the implementation of the scheme
- To ascertain the effectiveness of the scheme

### 1.4 Research questions

- What are the benefits of social cash transfer?
- What is the nature of the scheme?
- How much do recipients get?
- What are the challenges faced by the department of social welfare in the implementation of the scheme?
- Is Social Cash Transfer Programme affective?

## *C. 1.5 Significance of the study*

The study is significant for the following reasons: The research adds to the bulky of literature in this study area which will enable other researchers to consult this paper for information. The research provides information which will be used by policy implementers and other stakeholders that may come on board to help in cushioning the risk associated with poverty among people living with disabilities. Besides, the research will provide information on the status of the various households that received the social cash transfer and at the same time it will provide enough information with regards the meaning and importance of social cash transfer. Zambia today is facing an increase in poverty and social insecurity for many households in various parts of the country. Approximately three quarters of the population are living below the national poverty line and the disabled are the most affected. As the case in most other African countries, destitute households in Zambia have always relied on informal safety nets to secure their survival. Nevertheless, safety nets provided by the state or development agencies prove insufficient to cover all the people in need and reciprocal assistance between family members and the community has always been and still is a major informal survival strategy (Susan 2011).

Since the majority of people living with disability in Zambians are in shanty compounds of urban areas are living in destitute, and with

the introduction of the social cash transfer by the Zambian government in order to cushion the adverse effect associated with abject poverty and destitution. The research is worthy conducting in order to assess the effects that the scheme has brought to those who have benefited. The study also helps in identifying the gaps that needs to be filled up in the implementation of the scheme, this in turn will provide enough information to various stake holders and the government that will help to improve the service delivery and policy implementation. Finally, it has provided suggestions that may help to improve the current situation.

## *1.6 Limitations*

Most of the participants could not read or write and this was a challenge as I had to interview them in the local language. The participants were difficult to find due to the nature of the target group. Furthermore, the procedure for data collection was tiresome because I had to get permission from the permanent secretary at the ministry of community development and social services and it took one month for the letter to be issued and another one month for the department of social welfare to help me with the data I needed. Besides, it was difficult to assess the effectiveness of social cash transfer through observation

## D. 1.7 Conceptual frame work

### *Conceptual frame work for social cash transfer*

This conceptual framework explains the relationship between social cash transfer and the living standard of the vulnerable in society. Social cash transfer is aimed at uplifting the living standard of the vulnerable especially the disables and the aged in society. As defined by Samson (2009), Social cash transfer is a regular non-contributory payment of money provided by government or non-governmental organizations to individuals or households, with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability.” The transfers can be unconditional, conditional on households actively fulfilling human development responsibilities (education, health, nutrition, etc.) or else conditional on recipients providing labor in compliance with a work requirement. Once social cash transfer is effectively distributed among the vulnerable in society, the end result is reduction of poverty and the uplifting the standard of living.

### *1.7 Operational definition of concepts*

**Poverty:** The state of having little or no money and few or no material possessions (advanced English dictionary). The state of being extremely poor or the state of being insufficient in amount (COD 11<sup>th</sup> edition).

**Destitute:** Poor enough to need help from others or completely wanting or lacking (Advances English dictionary). Extremely poor and lacking means to provide for oneself (COD 11<sup>th</sup> edition)

**Vulnerable:** Susceptible to attack (Advanced English dictionary). Exposed to the risk of being harmed, either physically or mentally (COD 11<sup>th</sup> dictionary)

**Social cash transfer:** Samson (2009) defines ‘social cash transfer’ as “regular non-contributory payments of money provided by government or non-governmental organizations to individuals or households, with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability.” The transfers can be unconditional, conditional on households actively fulfilling human development responsibilities (education, health, nutrition, etc.) or else conditional on recipients providing labour in compliance with a work requirement.

**Safety net mechanism:** Katherine (2007) defines ‘Safety net mechanisms’ as care for sick or dependent relatives and the provision of material relief, labour, and emotional support to destitute or bereaved families.

**Physically challenged:** Having a physical or mental problem that makes it difficult to do things as easily as others people do (Webster dictionary).



**Disability:** Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others (UN, 2006).

## II. RESEARCH METHODOLOGY

### A. 3.1 research design

In this research the research design used was descriptive survey, this is because of the nature of the research and the type of data needed. This design was appropriate because the study is attempting to describe some aspect of a population by selecting the sample of who were asked to complete the questionnaires. The design was also chosen as it was considered the most appropriate, relevant and provided the needed data at less financial cost and in the shortest possible time.

### B. 3.2 Target population

The target population was composed of people living with disabilities who are beneficiaries of social cash transfer and the department of social welfare in Lusaka district.

### C. 3.3 Sample size and sampling procedure

#### 1) 3.3.1 Sample size

The sample size in this research was 90, these were people living with disability in Lusaka district who are beneficiaries of social cash transfer scheme. The sample size was reduced

because most of the participants could neither read nor write and forced me interview them using the same questionnaire.

#### D. 3.3.2 Sapling procedure

The sampling method suitable for collecting data from beneficiaries of social cash transfer was purposive sampling because this is because the population was a non-representative subset of some larger population and was constructed to serve a specific need or purpose. Brick (1996) explains that a researcher may have a specific group in mind whose population would be difficult to specify because they would not be known. The researcher attempted to zero in on the target group, interviewing whoever was available. Non-probability sampling is a kind of sampling procedure which does not provide the basis of probability that each item in the population has an equal and non-zero chance of being included in the sample or having the equal chances of being included or sampled.

Mathukutty and Badrinarayan (2010) explain further that non-probability sampling is also known by different names such as deliberate sampling, purposive sampling and judgment sampling. In this type of sampling items for the sample are selected deliberately by the researcher; his choice concerning the items remains supreme.

## 3.4 DATA COLLECTION METHODS AND PROCEDURES

### 3.4.1 Data collection instruments

The instruments used in this study are questionnaires, structured interviews and observation. The combination of the research tools ensured that errors or weaknesses of one tool was compensated by the strength of the other tool. Additionally, this promoted data credibility and reliability.

#### 1) 3.4.1.1 Questionnaire

This is a document containing a list of questions that are to be answered by the respondents. According to Bhattacharjee (2012) a questionnaire is a research instrument consisting of a set of questions (items) intended to capture responses from respondents in a standardized manner. This tool consisted of a series of both open ended which are also called unstructured and closed ended or structured questions. The open-ended questions enabled the respondent to provide more information by expressing their opinions. On the other hand, the closed ended questions are used to collect data of specific nature such as sex, age or when a researcher expects the respondents to either agree or disagree. The questionnaires were used only on those respondents that were able to read and write.

#### 2) 3.4.1.2 Interviews

There were face to face interview with the participants which were guided by the questionnaire, this tool enabled the researcher

to obtain data from individuals who were unable to read or write, and furthermore it enabled the researcher to provide clarity where necessary. Leedy and Ormrod (2014) say that interviews enable a researcher to collect a lot of useful information because respondents are able to seek clarity during the interaction.

#### 3) 3.4.1.3 Observation

Observation is a scientific skill that enable a researcher to obtain firsthand information using five senses. Therefore, observation was also employed to ensure that all necessary information was obtained from the participants. This was done with care to avoid the respondents knowing that they were being observed.

#### 4) 3.4.2 Data collection procedures

The researcher was given an introductory letter by the University and this was accompanied by the application letter addressed to the permanent secretary requesting for permission to have access to the data on social cash transfer. After the request was granted, the data collection process commenced.

Questionnaires were administered to participants by hand. This was due to the nature of the study and the target group, most of the participants needed to be guided on how the questionnaire was to be filled in, and additionally some respondents were unable to read or write hence there were interviewed using the same questionnaires. Some data were collected from the ministry of community

development and social welfare, department of social welfare in particular. Last but not the least, the researcher also employed observation to collect data from the same participants.

### 3.7 Data analysis

The data collected were analyzed quantitatively and qualitatively using Statistical Package for Social Sciences (SPSS) and content analysis was used in qualitative and quantitative data respectively and excel was used to generate pie charts. The respondents were coded or categorized them and then numbers were assigned to each category before they were entered and analyzed, graphs and charts were generated using the software SPSS (CSO, 2009). According to Bhattacharjee (2012) content analysis is the systematic analysis of the content of a text (who says what, to whom, why, and to what extent and with what effect) in a quantitative or qualitative manner. Twambo and Mbetwa (2017) state that qualitative data can be analyzed by content analysis where responses are grouped into similar thematic areas for easy aggregation and understanding of the trend of the data. Bhattacharjee (2012) outlines the steps followed in the analysis process: The data were filtered and sorted just after collection. Collected data was classified based on their similarities; Data coding: Coding is the process of converting data into numeric format. At this stage data was coded by assigning a numerical

value to each category before being entered; Data entry: Coded data was entered directly into a statistical program called SPSS. The Software was used to generate data set, charts, percentages and frequencies were also generated; Analysis: The coded data were analyzed, this was to determine which themes occurred most frequently, in what contexts, and how they were related to each other.

### E. 3.8 Ethical consideration

Belliemi and Buonocore (2011) states that the reasons for considering ethical issues are many. First, norms promote the aims of research which include, truth, avoidance of error and knowledge. For instance, prohibitions against fabricating, falsifying, or misrepresenting research data promote the truth and avoid error. Second, since research often involves a great deal of cooperation and coordination among many different people in different disciplines and institutions, ethical standards promote the values that are essential to collaborative work, such as trust, accountability, mutual respect, and fairness. For example, many ethical norms in research, such as guidelines for authorship, copyright and patenting policies, data sharing policies, and confidentiality rules in peer review, are designed to protect intellectual property interests while encouraging collaboration. Ibid

(2011) indicates the following are some of the ethical issues that were considered;

**Confidentiality:** Confidentiality was highly implemented. Respondents were assured of confidentiality. The information obtained was not circulated to any other person (s) but was strictly used for the research purpose.

**Consent:** No data was be collected without the consent of the respondent. Besides, respondents had full knowledge concerning purpose of the research.

**Honesty:** The research adhered to the idea of being honesty throughout the research; results, methods and procedures of analysis and reporting. No fabrication or falsifying was involved at any stage.

**Carefulness:** The research avoided all the carelessness and negligence that might have caused errors. Records of research activities during primary data collection were well kept and the research design and the procedures used were done with much carefulness.

**Objectivity:** The research was objective at all the stages of the study such as data collection, data interpretation and analysis. There no biasness was entertained.

**Integrity:** Integrity was one of the things that were highly regarded during the research, therefore the researcher was sincere and consistent throughout the research.

### III. FINDINGS/RESULTS

#### 4.0 Introduction

The research was ‘‘an assessment on the effects of social cash transfer on the livelihood of people living with disability in Lusaka’’. This chapter contains the findings of the research and the interpretation of the finding. 90 questionnaires were collected from respondents and the results presented in this chapter represents the responses obtained from the participants and are presented in form of tables and pie charts.

#### 1) 4.2 Benefits of social cash transfer

2) Social cash transfer benefits	effectiveness
3) Reduction on food insecurity	Very effective
Increase diet diversity	effective
Improves nutrition among children	effective
Uplifting the standard of living for recipients	Not effective

#### 4) 4.3 Mode of payment

According to the information obtained from the respondents, all the 90 respondents stated that the mode of payment is bimonthly. This is represented by 100% as shown in the figure below.

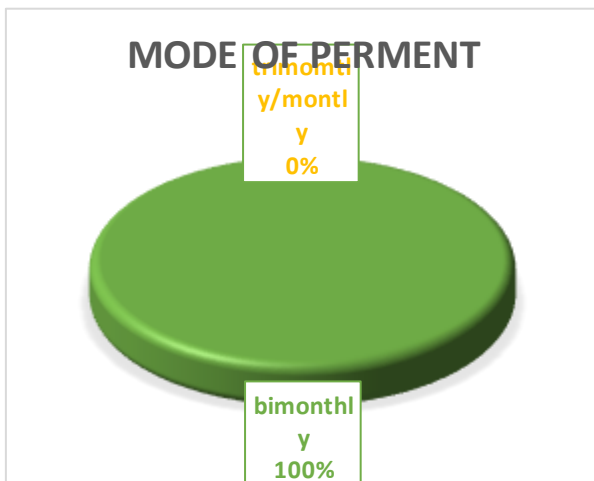


Figure 4.4: mode of payment

#### 5) 4.4 Amount received

Out of 90 respondents 81 stated that the amount received was between K250 and K400 this number represents 90% of total respondents, the other 9 representing 10% stated that the amount received was between K120 and K200 as shown the figure below

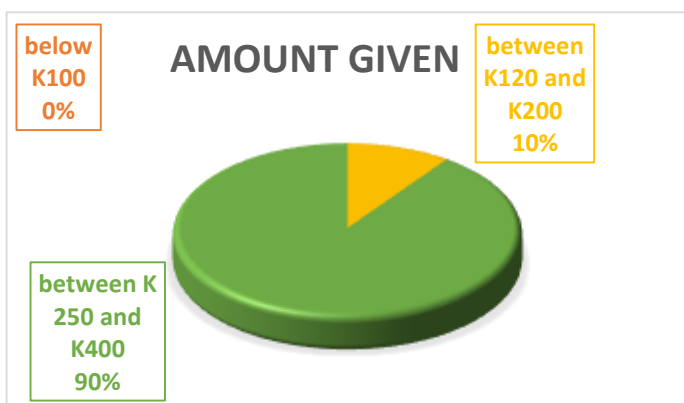


Figure 4.4 amount received

#### 6) 4.5 Nature of the scheme/funds

According to the responses received from respondents, it was shown that the funds received are unconditional, all the 90 respondents stated that the funds are unconditional in nature, this gives 100%.

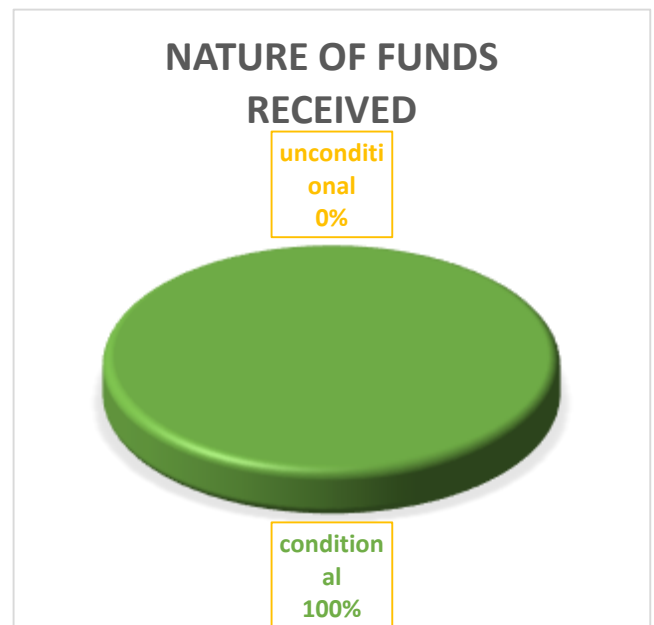


Figure 4.5: nature of the funds

#### 7) 4.6 Effectiveness of the programme

Out of 90 respondents 54 representing 60% stated that the programme is effective, 27 out of 90 respondents representing 30% said the programme was very effective, while 9 respondents stated that the programme was not effective and they are representing 10% of the total number of respondents. This information is shown in the figure below.

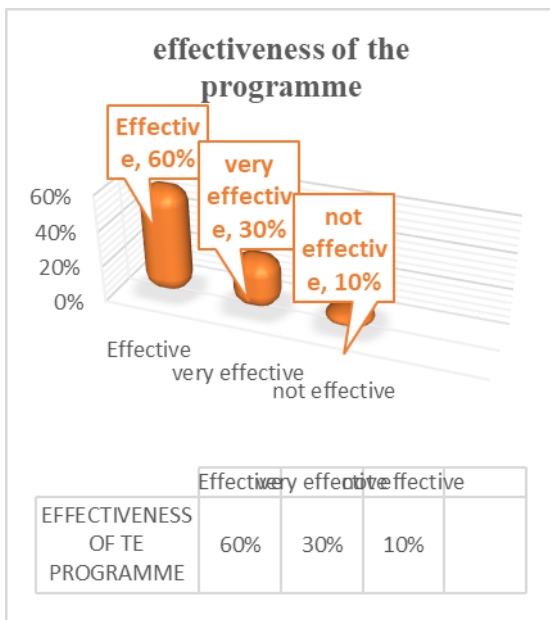


Figure 4.6 effectiveness of the programme

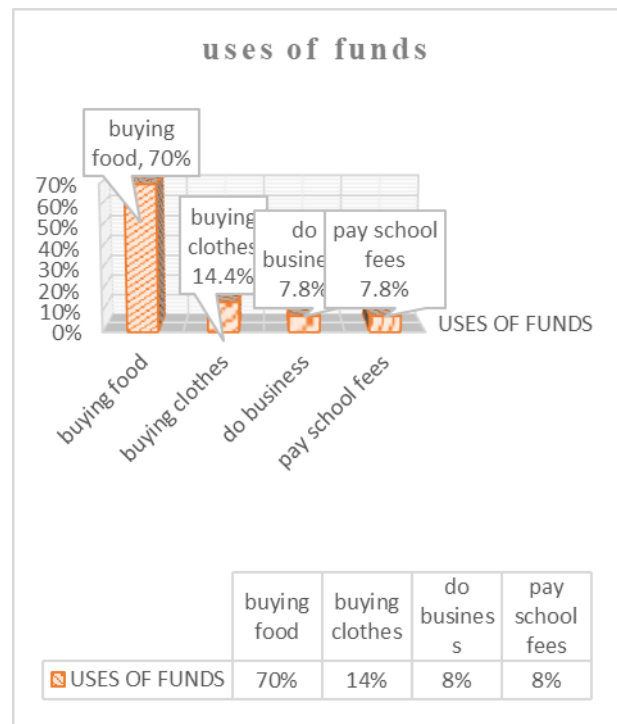


Figure 4.7: uses of funds

### 8) 4.7 Uses of the funds received

According to the responses obtained from the respondents 63 out of 90 representing 70% stated that the funds are used to buy food, 13 respondents representing 14.4% stated that the funds are used to buy clothes, 7 others representing 7.8% stated that the funds are used to do small businesses while the rest 7 responded that the funds are used to pay school fees for their children these are represented by 7.8%.

### 9) 4.8 Effect of the scheme on the nutrition and health of young children

According to the responses obtained 75 out of 90 stated that the scheme affects the nutrition and health of the young children in the family, this represents 83%, while the other 15 respondents stated that the scheme has no effect on the nutrition and health of young children and this is represented by 17% as indicated in the figure below

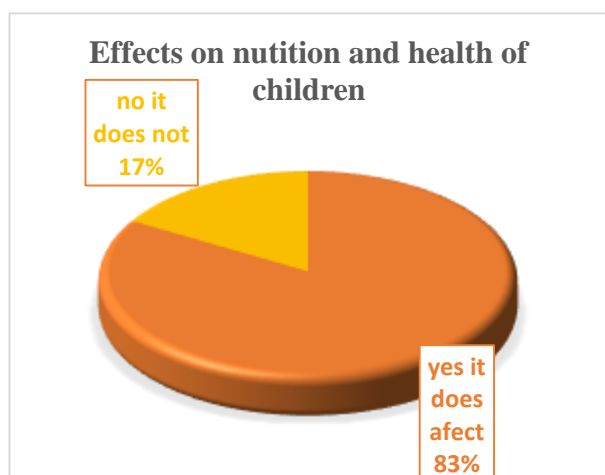


Figure 4.8: effect on nutrition and health of young children

## IV. DISCUSSION, CONCLUSION AND RECOMMENDATION

### 1.1 DISCUSSION

#### 1) 5.1.1 Nature of the scheme implemented

As indicated by the respondents, it is clear that the funds received are unconditional, all the 90 respondents stated that the funds are unconditional in nature, this gives 100%. The ministry of community development and social services through the department of social welfare provide unconditional funds to vulnerable individuals in Zambia. No strings are attached to the social cash transfer, one paid, the ministry does not expect the recipients to meet certain conditions in order for them to continue or state receiving the funds. The only condition according to the respondents is to be vulnerable nothing else.

#### 2) 5.1.2 Amount received

Out of 90 respondents 81 stated that the amount received was between K250 and K400 this number represents 90% of total respondents, the other 9 representing 10% stated that the amount received was between K120 and K200. These figures may be broken down into monthly for better understanding from the information obtained from the department of social welfare at the ministry of community development and social services tallies with the information collected from respondents. According to the documentations by the ministry of disabled people get double the amount of funds which other target groups receive. The Aged Persons, chronically ill, Single Headed Households, Orphans and neglected children, and minor disaster victims get K90 per month which is paid every two months (bimonthly) meaning they receive K180. People with disability get double the amount given to other target groups stated above. This means that respondents since they are physically challenged receive K360 every two months (bimonthly) which is translated into K180 if it is given monthly. The responses received from participants matches with the statement made by the ministry of community development and social services department of social welfare on the website. The department of social welfare stated that "Social Cash Transfers are regular, noncontributory payments of money provided to incapacitated individuals and households. The beneficiaries

receive K90 and are paid bimonthly which amounts to K180 for every payment. Persons with disabilities receive double transfers that other vulnerable persons receive.” This entails that persons with disability receive K180 making it K360 for every payment.

### **5.1.3 Mode of payment**

According to the information obtained from the respondents, all the 90 respondents stated that the mode of payment is bimonthly. This is represented by 100%. The funds are distributed every two months to the target groups throughout the country. People with disability who were the target population in this research receive double the amount that other vulnerable individuals receive. The findings matches with the statement by the ministry that the mode of payment is bimonthly, all the respondents stated that the funds are distributed to them every two months instead of monthly however, this does not affect the amount the beneficiaries receive this is so because instead of giving them K180 every month the funds are distributed every two months meaning K360 is given every two months.

### **3) 5.1.4 Uses of the funds received**

According to the information obtained from the respondents 63 representing 70% stated that the funds are used to buy food, 13 respondents representing 14.4% stated that the funds are used to buy clothes, 7 others representing 7.8%

stated that the funds are used to do small businesses while the rest 7 responded that the funds are used to pay school fees for their children these are represented by 7.8%.

### **4) 5.1.5 Benefits of social cash transfer**

#### **5) 5.1.5.1 Reduction on food insecurity**

Out of 90 respondents, 72 respondents stated that social cash transfer helps in the reduction of food insecurity or improves food security among beneficiaries, this represents 80% of the total sample. 18 respondents representing 20% explained that social cash transfer does not reduce food insecurity or it does not contribute to food security.

The majority of the respondents stated that social cash transfer improve food security, therefore findings in this research agrees with the UNICEF (2015) findings which stresses that social cash transfer increasing households’ food consumption and dietary diversity by increasing households’ spending on food, allowing families to have greater choice and placing nutritious foods within economic reach. It provides families with the opportunity to improve complementary feeding among young children, as well as the diets of older household members. Besides, in the event of shocks, predictable social transfers minimize negative coping mechanisms, such as a decrease in food intake within the household or the purchase of cheaper, less nutritious food in name of putting food on the table. The findings therefore tally with



UNICEF explanation on the benefits that comes with the scheme.

The social cash transfers have reduced poverty and the distribution of poverty, resulting in fewer households at the very poorest levels. One of the goals of the scheme is to improve the food security of beneficiary households and specifically increase the percentage of households eating two or more meals per day. The program has had large effects on consumption, with most of the expenditures going towards increased food consumption. The research has revealed that these additional expenditures on food translated to greater food security (MCDSS, 2014).

## **6) 5.1.5.2 Increase diet diversity**

According to the responses obtained from the interviewed individuals, 80 out of 90 respondents stated that the scheme increases diet diversity this is represented by 88.9%, while 10 respondents stated that the scheme has not increased their diet diversity and these are represented by 11.1%. In this study 88.9% of respondents agreed with the UNICEF statement that social cash transfer helps in the diversification of the diet for it enhances households' productive capacity and also strengthen production capacities and/ or generate additional income, which can be leveraged to increase investments in production, promote dietary diversification and, ultimately, achieve improved nutrition outcomes among the target groups.

## **7) 5.1.5.3 Effect of the scheme on the nutrition and health of young children**

According to the responses obtained 75 out of 90 stated that the scheme affects the nutrition and health of the young children in the family, this represents 83%, while the other 15 respondents stated that the scheme has no effect on the nutrition and health of young children and this is represented by 17% as indicated in the figure below.

## **8) 5.1.5.4 Information form the department of social welfare**

According the information provided from the department of social welfare, the object of the programme is to reduce extreme poverty and vulnerability. The programme covers the entire country, the recipients are able to buy basic needs such as clothes, food, other basic goods and access to health care and provide better conditions for their children. Household that have a member with a severe disability (as per the disability medical assessment slip or ZAPD card that indicates the level of disability. The information just confirms the information provided by the respondents who are the recipients. According to the department of social welfare, persons with disabilities receive double the amount that other vulnerable individuals receive. This means that persons with disabilities receive K180 which is paid every two months meaning the recipients receive K360 for every payment made. This means that the mode of payment is a bimodal. The nature of

the social cash transfer provided is unconditional, and the department explained the programme being effective. Since the social cash transfer is unconditional, recipients have the ability to choose how the funds received is used.

## 9) *5.1.6 Effectiveness of the programme*

Out of 90 respondents 54 representing 60% stated that the programme is effective, 27 out of 90 respondents representing 30% said the programme was very effective, while 9 respondents stated that the programme was not effective and they are representing 10% of the total number of respondents. This information makes it clear that the programme has been effective despite 10% of the respondents stating that the scheme has not been effective due to various reasons alluded to by the respondents such as lack of enough funds by the ministry, delay in payments due to man power and other circumstances beyond the ministry's control.

## 5.2 CONCLUSION

The research has revealed that social cash transfer has been known for its importance in many countries around the world. Despite the fact that the funds received is quite small due to a number of individuals who receive the funds, the scheme helps to cushions shocks associated with lack of basic needs by physically challenged individuals due to challenges associated with living with disability.

It has been clearly indicated that social cash transfer improves diet diversity, increases consumption and improves nutrition and health among children of the households. Since the funds are paid in cash, some respondents use them to pay fees for their children while others have been able to set up small businesses. The research has also revealed that the implementation of the scheme has been effective, the selection of recipients and the distribution of funds have been transparent. It has been found that the Ministry has been successfully implementing the cash transfer program. Beneficiaries have received the correct amount of money according to schedule, have been able to access the money without any cost and with relative ease, and have not experienced unethical solicitations. Since the mode of payment is bimodal and because physically challenged individuals receive double the amount than what other target groups receive, the funds are more helpful.

Despite the positive effects that social cash transfer has on the recipients and successes scored by the ministry of community development and social services in the implementation processes, there has been a number of challenges faced by the ministry. Some of the challenges include; lack of adequate funds to carter for all the persons living with disability besides other target groups around the country. Donor governments at times are more willing to provide commodities instead

of funds, therefore this makes the resource unavailable; it is difficult to target the recipients since cash is attractive to everyone, it becomes more difficult to target because even the able-bodied individuals want to be included. Additionally, the distribution of funds is delayed and recipients do not receive the funds on time as scheduled due to circumstances beyond the ministry's control.

Finally, it clearly indicated that social cash transfer helps many individuals in various ways, it helps to cushion the adverse effects associated with disability and the high levels of HIV and AIDS that have brought more problems to many families and the country at large.

### 5.3 RECOMMENDATIONS

- There is need to empower the physically challenged individuals and their family members with entrepreneurial skills so that they may be able to set up income generating businesses to avoid over dependence on the scheme.
- There is need for more partners to come on board and supplement government's efforts in its quest to alleviate poverty among the marginalized group in society.

### ACKNOWLEDGEMENTS

Glory and honour be to the almighty God for His mercy and blessings. Special appreciation goes to my supervisor, Mr. Lungu though my words are not enough, allow me to simply say thank you for your great ideas that have nurtured this paper. Your relentless effort has led to the completion of this study. Being under your supervision was a rare opportunity. Many thanks go to the Information and Communications University (ICU) Lecturers for imparting Knowledge in me I say thank you so much. To the Zambia Research and Development Center (ZRDC), thank you for your scholarship, I will always remain your good Ambassador.

My wife Leah Chabala Mukupo, my son Victor Mukupo Bwalya and daughter Ruth Musonda Mukupo, thank you for your great love and support.

I wish to say thank you to Mwarona College Management for the great support and all work mates for the cheerful moments shared.

Last but not the least I would love to thank my friends Musonda Wiseman, Chikonde George, Ndlove Mathias and Ketani Phiri among others for the support rendered in various ways.

## V. REFERENCES

- [1] Abdoulayi, S, Angeles, G, Barrington, C .2017, 'Evaluating the effectiveness of an unconditional social cash transfer programme for the ultra-poor in Malawi,' *3ie Grantee Final Report*. New Delhi: International Initiative for Impact Evaluation (3ie).
- [2] Anyanwu, S, E. 1998. *Introduction to Business Management*. Owerri; Canun Publication.
- [3] Barrientos, A. and P. Lloyd S. 2002. *Non-Contributory Pensions and Social Protection, Issues in Social Protection Series*. Social Protection Sector, International Labour Organisation (ILO), Geneva. Barrientos, A. 2006. *Pensions for development and poverty reduction*, in Michael (eds.), Oxford University Press.
- [4] Bernd, S. 2005. 'The Pilot Social Cash Transfer Scheme Kalomo District – Zambia,' *Independent Consultant*. Berlin, Germany.
- [5] Brick, H .1996. *Fundamentals of research methodology for health care professionals*. Cape Town Juta & company ltd.
- [6] Central statistical office, 2009, *Zambia Sexual Behaviour Survey*. CSO, Lusaka, Zambia.
- [7] Chileshe, C 2018, *Progress and update of the social cash transfer programme in Zambia*. PMRC, Lusaka, Zambia.
- [9] Concise oxford English dictionary 11<sup>th</sup> edition.
- [10] Davies, S 2007, *Making the Most of It: A Regional Multiplier Approach to Estimating the Impact of Cash Transfers on the Market*. Concern Worldwide (Malawi).
- [11] DFID, 2011, Department of international development: *Cash Transfers Evidence Paper*. UKAid.
- [12] Esther, S. Matthias, R & Michelo, S. 2007, *Experiences with social cash transfers as a tool to mitigate the impact of AIDS in rural families in Zambia*. MCDSS, Lusaka.
- [13] Freya O. 2014. *Social protection programmes for people with disabilities*. Gsrdc.
- [14] Gelson T, Nicholas F, Bernadette C & Esther S. 2014. Social Cash Transfers and Household Welfare: Evidence from Zambia's Oldest Scheme. *Journal of Applied Economics and Finance*. Vol. 1, No. 1.
- [15] Ghauri, Pervez & Gronhaug, K. 2010, *Research Methods in Business Studies*. 4th edition. Essex, England. Pearson Education Limited.
- [16] Government of Malawi & World Bank 2006, *Malawi Poverty and Vulnerability Assessment. Draft*.
- [17] Holmes, R. and Jackson, A. 2007, 'Cash Transfers in Sierra Leone: Appropriate,

- Affordable and Feasible?’ EPRU, Ministry of Finance, Sierra Leone, ODI, London.
- [18] Kabaso, A and Mbetwa, S 2017, ‘Investigating Challenges of Small and Medium Enterprises (SMEs) in the Utilisation of Computer Technologies, a Case of Mansa,’ *The International Journal of Multidisciplinary Research*. Available on [www.ijmdr.net](http://www.ijmdr.net). Accessed (28/07/18: 18:00).
- [19] Kebede, E 2006, ‘Moving from Emergency Food Aid to Predictable Cash Transfers;’ *Recent Experience in Ethiopia Development Policy Review*, vol. 25, no.5, PP: 579-99.
- [20] Louisa, S. 2014. ‘Cash transfer programming,’ *Benefits and risks*. Available on <https://phap.org/thematic-notes/2014/>. Accessed (2018/08/01, 19:40).
- [21] Makalani. M, 2016. *An assessment of the planning cycle in Zambia’s road construction projects*; master thesis, UNZA, Lusaka.
- [22] Marguerite S, Wamuldila W, Stephen B, Joseph M, and Leslie S .2011. Because I am disabled, I should get a grant’: Including disability in social protection programmes. *International Conference: “Social Protection for Social Justice”* Institute of Development Studies, UK.
- [23] Mathukutty M. Monippally and Badrinarayan S. P 2010. *A Guide for Management Students and Researchers*. New Delhi 110 044, India.
- [24] Mathukutty, M. & Badrinarayan, S. P .2010. *A Guide for Management Students and Researchers*. New Delhi 110 044, India.
- [25] McCord, A. 2006. *An Overview of Social Protection Interventions in Kenya*. UNICEF Kenya.
- [26] Ministry of Community Development, Mother and Child Health. 2014. *Social cash transfer programme impact evaluation (randomized control trial)*.
- [27] Mkuni, M .2016. An assessment of the planning cycle in Zambia’s road construction projects: Master dissertation, university of Zambia, Lusaka.
- [28] Muhamed, Z 2016, "The relevance of conditional cash transfers in developing economy: the case of Muslim countries", *International Journal of Social Economics*, Vol. 43, no. 12, pp.1513-1538. (Online) available on <https://doi.org/10.1108/IJSE-06-2014-0116>, accessed (12/08/18, 20:16).
- [29] Overseas Development Institute, 2007, *Cash Transfers and their role in Social Protection*. ODI, London, UK. Available on <https://www.odi.org/resources/docs/1662.pdf>. Accessed (2018/08/01, 19:46).
- [30] Patience, M. 2010. ‘Social cash transfers: how are they contributing to rural livelihoods: the case of Kalomo social cash

- transfer scheme,' master thesis, Hague, Netherlands.
- [31] DFID .2005. *Social Transfers and Chronic Poverty: Emerging Evidence and the Challenge Ahead*. a DFID practice paper, October 2005, DFID, London.
- [32] Pedro A and Laura D. 2018. *A brief history of Zambia's Social Cash Transfer Programme*. The International Policy Centre for Inclusive Growth
- [33] Samson, M. (2009) *Social Cash Transfers and Pro-Poor Growth*. OECD
- [34] Saunders, M. Lewis, P & Thornhill, A. 2009. *Research Methods for Business Students*. 5th Edition.
- [35] Schubert, B. and Huijbregts, M 2006, 'The Malawi Social Cash Transfer Pilot Scheme, Preliminary Lessons Learned; Paper presented at the conference on "Social Protection initiatives for Children, Women and Families,' *An Analysis of Recent Experiences*. New York,
- [36] Shepherd, A 2007, 'Uganda Cash Transfer Pilot Scheme,' *Case study from ODI Annual Report*, Available on [http://www.odi.org.uk/annual\\_report/ar2007/holmes\\_social\\_protection.pdf](http://www.odi.org.uk/annual_report/ar2007/holmes_social_protection.pdf). Accessed (25/07/18, 20:02).
- [37] Stanfield, M .2015. 'Social Cash Transfer Scale-up for Zambia;' *a journal of international policy center for inclusive development*, vol.1, no.287.
- [38] Susan, J .2011. 'Social Cash Transfers;' *A Useful Instrument in Development Cooperation*. Friedrich-Ebert-Stiftung, Berlin, Germany.
- [39] Samson et al. 2004. *The Social and Economic Impact of South Africa's Social Security System*, Finance and Economics Directorate, Department of Social Development, EPRI, Cape
- [40] Town. Samson, M., K. MacQuene and I. van Niekerk .2006. *Designing and Implementing Social Transfer Programmes*, EPRI, and Cape Town.
- [41] Samson, M. and M. Williams .2007. *A Review of Employment, Growth and Development Impacts of South Africa's Social Transfers*, EPRI Working Paper No. 41. Cape Town
- [42] Tanzi, V. 1992. *Structural Factors and Tax Revenue in Developing Countries: A Decade of Evidence*, I. Goldin and L. A. Winters (eds.), Open Economies, Structural Adjustment and Agriculture, Cambridge University Press.
- [43] The International Bank for Reconstruction and Development/world bank. 2013. *Using Social Safety Nets to Accelerate Poverty Reduction and Share Prosperity in Zambia*. Washington. USA.
- [44] UNICEF .2015. *Social Cash Transfers and Children's Outcomes: A Review of*

- Evidence from Africa. ESARO, December, 2015.
- [45] Williams, M. J. 2007. *The Social and Economic Impacts of South Africa's Child Support Grant*. Research paper No. 40, EPRI, Cape Town.
- [46] Adato M, Bassett L. 2009. *Social protection to support vulnerable children and families: the potential of cash transfers to protect education, health and nutrition*. AIDS Care 21: 60–75.
- [47] Adato M, Devereux S, Sabates-Wheeler R. 2016. *Accessing the 'right' kinds of material and symbolic capital: the role of cash transfers in reducing adolescent school absence and risky behaviour in South Africa*. The Journal of Development Studies 52: 1132–46.
- [48] Akresh R, de Walque D, Kazianga H. 2013. *Cash transfers and child schooling: evidence from a randomized evaluation of the role of conditionality*. World Bank Policy Research Working Paper 6340.
- [50] Akresh R, de Walque D, Kazianga H. 2012. *Alternative cash transfer delivery mechanisms: impacts on routine preventive health clinic visits in Burkina Faso*. World Bank Policy Research Working Paper 5958.
- [51] Baird S, Chirwa E, McIntosh C, Ozler B. 2010. *The short-term impacts of a schooling conditional cash transfer program on the sexual behavior of young women*. Health Economics 19: 55–68.
- [52] Baird S, McIntosh C, Ozler B. 2011. *Cash or condition? Evidence from a cash transfer experiment*. The Quarterly Journal of Economics 126: 1709–53.
- [53] Baird S, de Hoop J, Ozler B. 2012. *Income Shocks and Adolescent Mental Health*. The Journal of Human Resources 48: 370–403.
- [54] Baird S, Ferreira F, Ozler B, Woolcock M. 2013a. *Relative effectiveness of conditional and unconditional cash transfers for schooling in developing countries: a systematic review*. Campbell Systematic Reviews 8: 1–124.
- [55] Baird S, Chirwa E, de Hoop J, Ozler B. 2013b. *Girl power: cash transfers and adolescent welfare: evidence from a cluster-randomized experiment in Malawi*. NBER Working Paper Series 19479
- [56] Baird S, Garfein RS, McIntosh CT, Ozler B. 2013c. *Effect of a cash transfer programme for schooling on prevalence of HIV and herpes simplex type 2 in Malawi: a cluster randomized trial*. The Lancet 379: 1320–9.