



An Investigation on the Selection of Social Cash Transfer Beneficiaries. A Case Study of Sesheke District

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ABSTRACT

To address the plight of orphans and vulnerable children in Zambia, the government together with various international development agencies launched the Cash Transfer Programme for Orphans and Vulnerable Children to provide for their basic needs and promote their human development. The main objective of this research was to investigate the selection of social cash transfer beneficiaries in Sesheke district. The study was based on the following research objectives: to establish the criteria that are used when selecting beneficiaries for social cash transfer in Sesheke district, to assess the effectiveness of the criteria that is been used when selecting the beneficiaries for social cash transfer in Sesheke district and to determine the challenges beneficiaries face when accessing social cash transfer in Sesheke district.

The study used a descriptive survey research design to find characteristics of the research study and the target population for this research were beneficiaries of social cash transfer. Purposive sampling was used in the study to select beneficiaries of social cash from the target population and the sample size was 60 participants. Participants were asked what criteria are used when selecting beneficiaries for social cash transfer and the study established that 4 (7%) said residency criterion, 21 (35%) said households with an elderly person, 24 (40%) said households with members with severe disability and 10 (17%) said child-headed households.

Furthermore, participants were asked if Social Cash Transfer has changed the livelihood of the vulnerable and the study discovered that 31 (52%) said yes meaning Social Cash Transfer has changed the livelihood of the vulnerable, 23 (38%) said no meaning Social Cash Transfer has not changed the livelihood of the vulnerable and 6 (10%) were not sure. Participants were also asked how would they rate the effectiveness of the criteria that is been used when selecting the beneficiaries for social cash transfer in Sesheke district and the study revealed that 24 (40%) said very effective, 19 (32%) said moderately effective, 13 (22%) said least effective and 4 (7%) said not effective at all.

Participants were asked about the challenges beneficiaries are facing when accessing social cash transfers in Sesheke district and the study discovered that 14 (23%) said staying for a long time without receiving money from the government, 17 (26%) said corruption is involved when accessing social cash transfers, 10 (17%) said the money is too little for one to survive and 19 (32%) said old age needs to walk a long distance to access social cash transfers.

Keywords: Participants, Sesheke district, Livelihood, Social Cash Transfer, Beneficiaries and Development

1. Introduction

Social cash transfer has become the main social assistance intervention used in developing countries to mitigate the effects of poverty and is viewed as key to social solidarity and development (UNICEF, 2016). Social cash transfers are mostly used as social protection for rural poor populations and are a form of social protection for vulnerable groups living in poverty, which include the aged and the girl-children (Matandiko, 2010). Among the design parameters of SCTs is the issue of conditionality: Unconditional cash transfers (UCTs) are regular payments given to poor and vulnerable people with no restrictions on how the cash is spent, and no requirements beyond meeting the eligibility criteria (for example, being poor, an orphan, or over 60 years of age).

Social cash transfer can be defined as a regular, non-contributory monetary payment given directly to poor people or households to empower their capabilities for them to have the freedom to be able to increase their consumption of both publicly and privately provided goods and services (Covarrubias et al, 2012). It is argued that states provide Social cash transfers to achieve one or all of the four goals of social protection (Newsham et al., 2011). These are: to protect the poor from the adverse effects of extreme poverty; to prevent the vulnerable from falling into extreme levels of poverty; to promote the capabilities of the poor for them to be self-reliant; and to empower them for social inclusion (Arnall et al., 2010). Due to this multidimensional ability of SCTs to fight chronic poverty both ex-post and ex-ante, there is high interest in their use in developing countries where a significant proportion of the population still lives in such kind of poverty (Devereux, et al, 2006). The next section discusses the term chronic poverty as used in this dissertation.

A cash transfer has become one of the main social protection instruments that have been widely adopted in the recent past to address poverty and vulnerabilities, especially in Sesheke District of Southern Province (Roelen, 2018). Implementation of cash transfer programs has also expanded over the years both in programmatic terms and the number of people covered in the district of Sesheke. Most of the current assessments on cash transfers have been conducted against their material impacts on poverty such as income, consumption, and human capital development. These outcomes are mainly positive because beneficiaries spend cash on the purchase of useful goods and services.

Studies conducted around the world indicate that cash transfers can positively impact poverty and vulnerability via increased household income, which in turn, directly and indirectly, reduces poverty and vulnerabilities (Roelen et al. 2018). Cash transfers facilitate poor families to invest in their children's human capital development with evaluations in cash transfer programs in Latin America showing improvements in children's education, health, and nutrition (Bassett 2009). Similarly, cash transfer can improve children's protection against exploitative child labour by undermining the economic foundation on which such repressive practices are based (UNICEF 2009). According to Roelen et al. (2018), cash transfers can increase people's participation in the local economy through investment in agricultural and entrepreneurial activities.

In 2005, the Government of Zambia through its National Statistical Office (NSO), carried out an integrated household survey (IHS) which found that 52.4 % of Zambians were living below the national poverty line of MK47.00 (about US\$0.30 at the time) per day (Chinsinga, 2009, p. 3). Out of the 52.4 %, 22 % were found living on less than MK27.00 or US\$0.20 per day and were categorized as ultra or chronically poor (Miller, et al, 2010, p.487-488) (for a discussion on chronic poverty, see Chapter 2, Section 2.3). Of the chronically poor, 10 % (ibid, p. 488) were also found to be labour constrained, meaning that they did not have any able-bodied person between the age of 19 and 64 years or had one able-bodied person aged between 19 and 64 years but who was caring for three or more dependants such that he or she could not use his or her labour to earn a living (GoM, 2006). The survey also found that despite the high levels of chronic poverty, there was no comprehensive social protection scheme in the country (Miller et al., 2010).

1.1 Literature

In Zambia the Food and cash transfer programme (FACT) has seen improvements in food security and evidence shows that most of the cash transfer is spent on groceries (Vincent and Cull 2009). It has also been discovered that in Zambia cash transfer increase access to healthcare and education facilities. Currently The Government of Zambia's (GoM) Social Cash Transfer (SCT) scheme an unconditional cash transfer program targeted to ultra-poor households with high dependency ratios is rolling. The eligibility requirement incorporates several dimensions of vulnerability and is considered to be an AIDS-sensitive social protection program. The average size of transfer is \$14 per month per beneficiary family and the program is fully executed by the government, and is part of the portfolio of the Ministry of Gender, Children and Community Development with policy oversight and guidance provided by the Ministry of Economic Planning and Development (Chambers, 1992)

In Zambia, social welfare system is playing an increased role in poverty reduction for the past decade. A number of social transfers exist in Zambia which includes Old Age Pensions, Child Support Grants (CSG) and Care Dependency Grants (CDG). All the social cash transfer have been credited as critical for promoting social development and poverty reduction. The Zambia Child support grant aimed at improving nutrition, education and health is good examples in which cash transfer contribute to social development and poverty reduction.

The wide adoption of cash transfer especially in Zambia has come with a lot of scepticism concerning operational issues like targeting, administrative capacity and speculations of dependency. Hanlon et al (2010) has argued that theoretically targeting the poorest is more effective in poverty reduction however the selection process is complex. The selection, targeting, categorization and identification processes are done by those implementing the programme which makes the process complex. Targeting errors have been recorded in some studies which have led to other countries to use community targeting where community members identify beneficiaries, however the selection process itself can be divisive according to Hanlon et al (2010), it can cause tensions and conflicts in communities. In some circumstances, beneficiaries may forge identities to suit the identification criterion, thus the cash transfer intervention becomes a social construct where different actors have a stake.

As noted in Samson (2009), many low income countries lack capacity especially in the social ministries. Local offices tend to face inadequate human resources, office facilities, transport, communication and field infrastructure. He therefore argue that administrative capacity need to be ascertained first both at national and local level. Garcia and Moore (2012) noted that in Zambia administrative capacity threatened the expansion of the cash transfer to other districts. They argue that the administration was short staffed and relied heavily on teachers and health workers in communities, who also had other responsibilities and could not commit.

Zambia is among one of the world's poorest countries. The poverty headcount declined from 62.8 per cent in 2006 to 60.5 percent in 2010 with almost no change in proportion of people living in extreme poverty, (Zambia Country Analysis, p.13 2015). An analysis of the priorities in Zambia reveals that, beyond income individuals value a broad range of things. They require adequate food and nutrition, safe and accessible water supply, better medical services, good quality education, at all levels, affordable transport services, adequate shelter, secure livelihood and productive and satisfying jobs (Republic of Zambia, 2002, UNDP, 1996). In order to tackle issues to do with poverty in Zambia, it is important to introduce programs that help to effectively reduce poverty. Social cash transfers are one of the programs that can effectively reduce poverty among the old aged, the vulnerable children and the disabled people in Zambia.

Social Cash Transfer can be defined as regular non- contributory payments of money provided by government or non-governmental organizations to individuals, households, with the objective of decreasing chronic or shock induced poverty, addressing social risk and reducing economic vulnerability,

(Samson, 2009 p. 43). Social cash transfer was implemented by the Ministry of community Development and it provides cash to incapacitated and destitute households on a monthly basis. Beneficiary households are entitled to k90 per household and are paid bi-monthly at k180.

People with disabilities are also entitled to benefit from the social cash transfer and households with people with disabilities in Zambia receive double of what the other households get, they get k180 and are paid bi-monthly at k360. The main objective of the social cash transfer program is to reduce extreme poverty and to prevent its transmission across generations. To address food insecurity while improving school enrolment and attendance, and the health and nutrition status of beneficiaries. The Social Cash Transfer Programme started as a pilot in Kalomo District, through support from the German Government and has been scaled up to other districts in a phased manner.

A disability is any continuing condition that restricts everyday activities. The Disability Services Act (1993) defines disability as a disability which is attributed to an intellectual, psychiatric, cognitive, neurological, sensory, or physical impairment or a combination of those impairments, which is permanent or likely to be permanent, which may or may not be of a chronic or episodic nature, which results in substantially reduced capacity of the person for communication, social interaction, learning or mobility and a need for continuing support services.

People with disabilities constitute one of the most marginalized and poorest groups in any accounts for about 2.4 per cent of the population in Zambia. According to the WHO, 2 million women and men in Zambia, or 15 per cent of the population have a disability. According to the preliminary findings of the Zambia National disability survey the disability prevalence rate in Zambia is at 7%. Most of the disabled are found among the poorest deciles of the population. The linkage between poverty, vulnerability, and economic rights is well documented. Increasingly poverty is being tied to the lack of access to equal opportunities. There is inequitable distribution of resources, the marginalization and dis-empowerment of certain groups. Therefore, failing to include specific groups such as people with disabilities in social protection programmes is not only problematic from a human protection rights of view, economically counterproductive.

The social cash transfer program is very beneficial to the vulnerable groups in different societies. People with disabilities benefit much from the social cash transfer because it is one of the social protections programmes that help them to be empowered. Even though social cash transfers are aimed at reducing poverty most especially among vulnerable groups in society, it is important to evaluate its effectiveness mostly among the people with disabilities in Zambia.

A 2008 literature review and 2009 OECD policy note both assessed the evidence to identify the links or transmission mechanisms between social protection (particularly cash transfers) and the growth in incomes of the poor, beyond the immediate benefit of the transfer. Most of these operate by increasing overall economic efficiency. The main mechanisms through which cash transfers can increase the economic activity and incomes of the poor include enabling greater household investment in human capital; helping households to accumulate productive assets (and avoid losing such assets in the face of short-term shocks); enabling the poor to obtain access to finance on better terms; and encouraging the operation of labour markets by helping low-income households meet the costs of connecting to job opportunities.

A World Bank study has analysed Brazilian national household survey data and found that receipt of the transfer has increased urban entrepreneurship (owning a business as an employer or self-employed worker) and increased the diversity of household income sources. The study concludes that Bolsa Familiar has helped stimulate entrepreneurship by relaxing the constraints of lack of start-up capital and insurance (and thus risk aversion) for very poor households⁹⁵of reducing poverty and vulnerability. The field of cash transfers encompasses a diversity Malawi, Opportunity International Bank of Malawi (OIBM) reports that 45 percent of recipients enrolled in the Dowa Emergency Cash Transfer (DECT) scheme, which ended in 2007, are still using their bank account more than two years later.

Cash transfer programmes can, in theory, contribute to building social cohesion and strengthening the legitimacy and effectiveness of states in several ways. The OECD (2009) and the Chronic Poverty Research Programme (CPRC) both highlight that social protection can contribute to social cohesion in a manner that: strengthens the 'contract' between citizens and the state; promotes social inclusion, integration and greater accountability. The UN Independent expert on Extreme Poverty recognizes that cash transfers are a policy option that can assist States in fulfilling their human rights obligations. Transfers have the potential to impact positively on the exercise of a number of economic, social, cultural, civil and political rights.

Research into the multidimensional aspects of poverty and vulnerability has made an important contribution to the development of cash transfers. Poor and near-poor households in low- and middle-income countries face a wide range of risks (such as crop failure, natural disaster, illness, accident, employment failure) which make it harder, and often impossible, to improve and sustain their standard of living over the long term. There is an established body of evidence to show that the poor are rarely able to insure themselves against such shocks. As a result, they cope with shocks by selling productive assets, taking children out of school, and reducing nutritional intake.

This vulnerability affects both the non-poor, who are vulnerable to falling below the poverty line, as well as those already in poverty, who are vulnerable to falling into ever deeper destitution and chronic poverty. Cash transfers are not the only way of addressing vulnerability. In some contexts, other interventions such as insurance provision and increasing access to finance offer better value for money. In many contexts, however, cash transfers work better than these alternatives, particularly for the poorest households.

2. Material and method

The research design refers to a plan and technique incorporating stages of comprehensive expectations to detailed methods of how data was collected, analysed and interpreted (Chetty, 2019). This study approach was quantitative in that it will be able to quantify the study on hand via the generation of

numerical data, converted into statistics. The quantitative research method operates with statistics and anything quantifiable in an organized way of investigating occurrences and relationships. This approach also makes it easy for this researcher to apply statistics in the analysis of the problems.

A plan of how and where data was collected and analysed. To investigate the causes of absenteeism among primary school learners and a descriptive research design was employed. Hale (2018) defines descriptive research design as explaining the characteristics of a sample taken from the population and generalizing their conclusions to represent the entire population. This study used a survey method of descriptive research design as participants were meant to provide answers from questionnaires. The survey method of descriptive research design is suitable for this study as it helps in getting data that describe occasions thereafter, arranges, tabulates, portrays, and defines the data that assisted in responding to research questions

The sample size is a collection of items from the population or a subset of a group of interest that is studied in research (Macnee & McCabe, 2008). To select the number of beneficiaries of social cash to be part of the study, the researcher established the total number of beneficiaries of social cash to be 110. Therefore, the following formula by Cochran, (1963) was used to come up with the sample size for beneficiaries of social cash transfer

The formula:
$$n = \frac{N}{1 + N(e)^2}$$

Whereas: N= Target population

n=Total sample size

e = Desired margin error

N=110 desired margin error (0.05)

$$n = 110 / (1 + 110(0.05)^2) = 60 \text{ beneficiaries of social cash}$$

In the study, out of the 60 beneficiaries of social cash as the population size, 60 participants were sampled using the formula above; this is because there were limited resources and time for the researcher to collect data from a sample size bigger than the one used.

The sampling technique is that part of the study that indicates how respondents were selected to be part of the sample and were not selected haphazardly but chosen systematically. Therefore, purposive sampling was used in the study to select beneficiaries of social cash

A reliable data collection instrument is questionnaire. It is used when collecting data over a large sample. The administering of the questionnaires to respondents was arrived at after creating an understanding between the researcher and the respondents, by explaining the purpose of the study. Also, the availability of many respondents at a time made it possible for the researcher to collect data within a short period, get a high response rate and also reduce the financial expenses.

3. Results and Discussion

The study was aimed at investigating the selection of social cash transfer beneficiaries. The findings were summarized as stated below: The study revealed that 40 were female representing (66.7%) as compared to male respondents who were 20 representing (33.3%). The study found that the age number of respondents that fell within the range of 20-25 years was 4 representing (6.7%) as compared to 17 respondents that fell within the range of 26-30 years which represented (28.3%) of the total respondents. A large number of the respondents that is, 39 respondents fell in the age range of 31 years and above which represents (65%). Out of the total number of 60 respondents sampled, the study discovered that 11 respondents representing 18.3% were not married, 33 respondents representing 55% were married, 7 respondents representing 11.7% were divorced, 6 respondents representing 10% were widows and 3 of the respondents representing 5% were widowers

5.2 Criteria that is used when selecting beneficiaries for social cash transfer in Sesheke district

Participants were asked if they have received social cash transfers as a beneficiary and the study revealed that 9 (15%) said that they have never received social cash transfers as a beneficiary and 51 (85%) said that they have received social cash transfers as a beneficiary. This finding is supported by Nanda et al., (2014) whose study also revealed that the introduction of cash transfers gave parents economic and social motivation to keep girls in school to delay the age of marriage.

Participants were asked if they have been receiving social cash transfers on time and the study discovered that 19 (32%) said yes meaning they have been receiving on time, and 38 (63%) said no meaning they have not been receiving on time and 3 (5%) were not sure if they have been receiving on time. It should also be noted that delays in paying beneficiaries undermine the very essence: reduction of vulnerability, risk, hunger, and poverty among its targeted beneficiaries and risks causing more chronic poverty in situations where grants are dependent on such incomes. This result is consistent with Sanfilippo et al. (2012) who noted that when beneficiaries become dependent on these grants and do not receive them at the expected time, they resort to negative coping mechanisms that are detrimental such as taking children out of school, cutting down on healthcare, substandard nutrition, and engaging in less productive activities.

Participants were asked what criteria are used when selecting beneficiaries for social cash transfer in Sesheke district and the study established that 4 (7%) said residency criterion, 21 (35%) said households with an elderly person, 24 (40%) said households with members with severe disability and 10

(17%) said child-headed households. According to Arnold et al. (2011:2), cash transfer is “direct, regular and predictable non-contributory payments” to poor and vulnerable individuals and households. It is considered under social assistance within the social protection system (Roelen et al. 2018) and targeted the most vulnerable section of the population such as the elderly, persons with disabilities, and children. The logic behind cash transfers is that individuals are assumed to be rational beings who can effectively utilize cash to address their needs and improve their living standards (Arnold 2011).

5.3 Effectiveness of the criteria that is been used when selecting the beneficiaries for social cash transfer

Participants were asked if Social Cash Transfer has changed the livelihood of the vulnerable in Sesheke district and the study discovered that 31 (52%) said yes meaning Social Cash Transfer has changed the livelihood of the vulnerable, 23 (38%) said no meaning Social Cash Transfer has not changed the livelihood of the vulnerable and 6 (10%) were not sure. Bastagli et al., (2016) agree with these findings. They argue that while SCTs have several positive outcomes, there is a risk that cash transfers can invoke negative feelings in the community. They observe that the extent to which such effects are triggered may be strongly linked to cash transfer design and implementation features. To avoid such community feelings and make SCTs more acceptable, SCT interventions should have a deliberate and effective communication strategy such as the formulation of local committees for the purpose. At a policy level, negativity can also be mitigated by making SCTs universal in identified poor communities so that all vulnerable children can access SCTs.

Participants were asked how would they rate the effectiveness of the criteria that is been used when selecting the beneficiaries for social cash transfer in Sesheke district and the study revealed that 24 (40%) said very effective, 19 (32%) said moderately effective, 13 (22%) said least effective and 4 (7%) said not effective at all. The Social Cash Transfer Programme also contributes to education. Beneficiary households can send more children to school with a 10 percent increase in the number of children attending primary school. (Mukanga, 2015).

5.4 The challenges beneficiaries face when accessing social cash transfer

Participants were asked about the challenges beneficiaries are facing when accessing social cash transfers in Sesheke district and the study discovered that 14 (23%) said staying for a long time without receiving money from the government. 17 (26%) said corruption is involved when accessing social cash transfers, 10 (17%) said the money is too little for one to survive and 19 (32%) said old age needs to walk a long distance to access social cash transfers.

This result is consistent with what Chinsinga, (2009) found that the social cash transfer program is susceptible to abuse by politicians. Participants reported that politicians have realized the potential political impact of social cash transfers and are therefore making efforts to get fully involved in the management of social cash transfers in their constituencies for political reasons. This observation is valid, given the political dynamics that characterize most social protection programs in Africa generally (Samson & Williams, 2007: 2). For example, in Kenya, Uganda, and Botswana social cash transfer programs were used as incentives to reward supporters of particular political candidates, and as a weapon to ‘punish’ those perceived to be supporting political opponents by excluding them from such interventions (Hickey, 2007). But as Hickey (2007) notes, it is often authoritarian or semi-democratic regimes that tend to use social cash transfers ‘to boost regime legitimacy and retain political power.

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