



Report of the Auditor General on the Social Cash Transfer in Zambia for the Period 2014 to 2017

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ABBREVIATIONS

7NDP	Seventh National Development Plan
AG	Auditor General
AIDS	Acquired Immune Deficiency Syndrome
CSO	Civil Society Organization
DFID	Department for International Development
DSWOs	District Social Welfare Officers
FBO	Faith Based Organisation
HIV	Human Immunodeficiency Virus
MCDSS	Ministry of Community Development and Social Services
MIS	Management Information Systems
NGO	Non- Governmental Organizations
PPMs	Pay Point Managers
SCT	Social Cash Transfer
UNICEF	United Nations Children's Fund
ZAPD	Zambia Agency for Persons living with Disabilities

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Ministry of Health and Child Development

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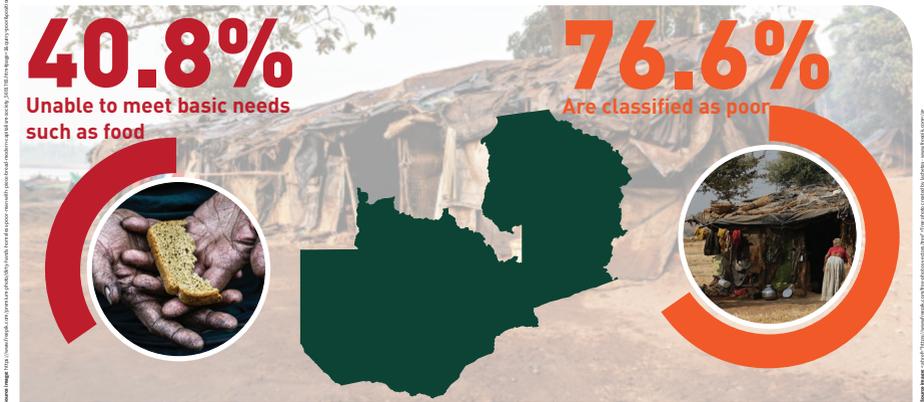
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INTRODUCTION

Poverty is a socioeconomic ill that has continued to affect a significant portion of the population in Zambia. About half of the population currently lives below the poverty line (US\$1.09) while 40.8 percent are unable to meet daily basic needs such as food. The situation is even worse in rural areas where an estimated 76.6 percent are classified as poor (7NDP).



The concept of poverty is portrayed in two main aspects namely; **relative and absolute poverty**. Absolute poverty is a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information (United Nations, 1995). Relative poverty refers to an individual or groups' lack of resources when compared with that of other members of the society (Scott, 1994). Social protection is viewed as one of the key solutions to poverty reduction. Social protection can be “defined as a broad range of activities (policies and programs), which aim to protect and promote the welfare and livelihoods of the poorest and of those most vulnerable to risks and shocks in society (UNICEF, 2014).

The Ministry of Community Development and Social Services under the Department of Social Welfare expedites Government’s social protection programs with the assistance of various development partners, Civil Society Organization (CSO’s), Faith Based Organizations (FBO’s), Non- Governmental Organizations

(NGO's) and other stakeholders. The Social Cash Transfer is a component of the Social Protection mechanism which seeks to reduce the vulnerability of low-income households with regard to consumption and access to basic services, among others.

The cash transfer scheme aims to assist the most destitute and incapacitated households in society to meet their basic needs, particularly health, education, food and shelter. The Scheme is a response to the HIV and AIDS Pandemic, which had led to a growing number of households with no adult breadwinner and to households headed by elderly persons, children and chronically ill persons. The scheme is an alternative to the in-kind assistance offered through community structures and tries to respond to the growing number of poor and vulnerable households (*Ministry of Community Development and Social Services, 2019*).

The Social Cash Transfer programme was launched in 2003 when the Ministry of Community Development and Social Services, piloted the program in Kalomo district targeting one hundred and fifty-nine (159) labour constrained households who had been experiencing high levels of hunger due to the drought and high prevalence of HIV. **By 2010, the Social Cash Transfer programme had been rolled out to Kazungula, Monze, Kalabo, Shangombo and Kaputa with the introduction of the Child Grant Model and the Old Pension Scheme Model.** The roll out programme continued in 2013 with the scheme being implemented in nineteen (19) districts reaching about 61,000 households. In December the same year, Government announced an increase of 800 percent in funding to the Social Cash Transfer programme which was aimed at expanding the programme to almost 190,000 beneficiaries in fifty districts in 2014 (*Office of the Auditor General, 2019*).

As of 31st December 2017, the scheme had been rolled out to 574,663 beneficiaries in eighty (80) districts of the country. **The scheme is currently supported by cooperating partners namely; Department for International Development (DFID), United Nations Children Fund (UNICEF), Irish Aid, Sweden and the Finland** (*Office of the Auditor General, 2019*).

The Office of the Auditor General in accordance with Article 250 of Constitution of Zambia (Amendment) Act No. 2 of 2016, Public Audit Act No. 13 of 1994 and the Public Finance Management Act No. 1 of 2018 conducted an audit to assess the efficiency and effectiveness of the Social Cash Transfer Programme towards the reduction of extreme poverty among beneficiary households. This document seeks to provide an analysis of the Auditor General's findings on the Social Cash Transfer in Zambia for the period 2014 to 2017.

ELIGIBILITY CRITERIA

ACCORDING TO THE AUDITOR GENERAL'S REPORT ..

on the status of the Social Cash Transfer (SCT) in Zambia, the Ministry of Community Development and Social Services targets the most vulnerable and extremely poor households by prioritizing **households with older persons aged 65 years and above, and households with persons with severe disability**. In addition, the Ministry has set an eligibility criteria in the Harmonised Manual of Operations of the SCT Scheme that aims to ensure that the beneficiary household meet at least one of the following Criterion;



Section 2 of the Persons with Disability Act No. 6 of 2012, defines disability as a permanent physical, mental, intellectual or sensory impairment that alone or in a combination with social or environmental barriers, hinders the ability of a person to fully or effectively participate in society on an equal basis with others. In order to qualify under this criterion, potential beneficiaries must show evidence of disability by way of a disability card being issued by the Zambia Agency for Persons Living with Disabilities (ZAPD) or an approved Disability medical form signed by

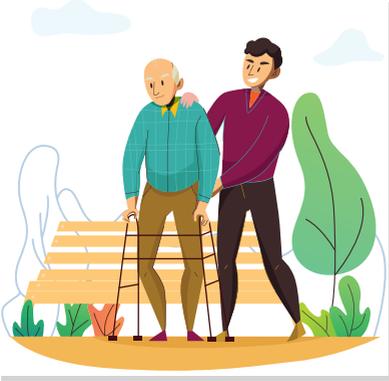
2. Gender



Female headed households that happen to be widows and are keeping orphans are given reasonable consideration as they are more vulnerable to extreme poverty and hunger

(Harmonised Manual of Operations Social C

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Elderly headed households (60 years and above) and are keeping orphans are to be c

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These are only applicable to beneficiaries captured before the harmonisation of the manual which was done in May 2012 and includes the following;

- **Destitution**

The household should be in extreme need (hunger, malnourishment, begging) and is not able to survive without external support, such as a household that does not have enough food, has inadequate shelter, has members that wear rags, has

no regular source of substantive income and has no valuable assets which can be used to help them cope.

- **Incapacitated**

The household must have been living in the same catchment area for at least six months and must be incapacitated (that is, the household should not have any members that are fit-for-work, should have a high dependency ratio of equal to or greater than three members). The dependants must be younger than 19 or older than 64, or aged between 19 and 64 but chronically ill or disabled and cannot perform any form of work even if provided with specialised services to do so.

- **Children under five years**

According to the Harmonised Manual of Operations Social Cash Transfer Scheme, the applicant will be a mother and where the mother is dead, the applicant will be the care giver who is looking after the child and directly responsible for the child's welfare. The scheme targets children below 36 months with the evidence of under five card issued by the Ministry of Health.

Households with physically disabled children below the age of 14 years are eligible for entry any time.

The selected household is then subjected to a household's estimated welfare that is below a certain pre-determined threshold provided in the Household Living Conditions Index in the country and determined by the Social Cash Transfer Management Information Systems (MIS) using information collected from households.

TRANSFER MODE AND AMOUNT

Social Cash Transfers (SCT) are regular, non-contributory payments of money provided to incapacitated individuals and households. The beneficiaries receive K90 and are paid bimonthly which amounts to K180 for every payment¹. Persons with disabilities receive double transfers that other vulnerable persons receive². Payments are exclusively channelled through pay points, which are organized in collaboration with other government institutions such as schools and health centres. Pay Point Managers (PPMs) pay out the transfers bimonthly after they have collected the funds from the prescribed bank in the district or town. Every household has the right to appoint a deputy that is authorized to collect the transfer on behalf of the household.

SOCIAL CASH TRANSFER FINANCING 2014- 2017

The SCT scheme has received funding from the **Government of the Republic of Zambia and cooperating partners namely; Department for International Development (DFID)- United Kingdom Government, Irish Aid- Government of Ireland, United Nations Children’s Fund (UNICEF), Sweden and Finland.** The Cooperating partners support the Ministry with the provision of financial and technical assistance. During the period from **2014 to 2017**, the Scheme was **funded amounts totalling K1,134,166,771**(*Office of the Auditor General, 2016*).



The Social Cash Transfer received funding totalling

K1,134,166,711

1. The allocated amount as at 31 December 2017 was K70 and beneficiaries were paid bimonthly amounts of K140. Persons with disabilities received twice the amount K280
2. Allocated amount of K180, bimonthly K360

Table 1: Social Cash Transfer Financing 2014-2017

Source of Funds	2014 ZMW	2015 ZMW	2016 ZMW	2017 ZMW	Total ZMW
DFID	37,961,118	99,885,041	27,000,000	57,926,659	222,772,818
Irish Aid	8,200,000	11,740,000	10,558,000	30,120,000	60,618,000
Sweden	-	-	53,515,892	89,388,322	142,904,214
Finland	-	-	-	20,589,691	20,589,691
GRZ	104,520,229	110,500,000	118,962,444	353,299,374	687,282,047
Total funding available	150,681,347	222,125,041	210,036,336	551,324,046	1,134,166,771

Source: Ministry of Community Development funding details

The Government of Zambia was the major funder of the SCT amounting to 60.6% of the total funded amount. It is evident that there was an increase in Government Funding towards the SCT each year, which shows Government’s efforts and commitment in achieving one of the five pillars of the 7NDP, which aims at reducing poverty and vulnerability.

Table 2: National Budget Allocation towards the SCT 2014-2020

YEAR	AMOUNT ZMW	Percentage of National Budget
2014	104.5 Million 	0.2%
2015	110.5 Million 	0.2%
2016	119 Million 	0.6%
2017	353.3 Million 	0.5%
2018	721.2 Million 	1.0%
2019	699.5 Million 	0.8%
2020	1 Billion 	0.9% 

Source: Compiled by PMRC

AUDITOR GENERAL'S REPORT FINDINGS

The Office of the Auditor General carried out an audit with an objective of assessing the effectiveness of the Social Cash Transfer programme towards the reduction of extreme poverty among beneficiary households. The aim of the audit was to answer the following questions; The extent to which the Social Cash Transfer Programme has been rolled out to the various districts; The extent to which the Ministry had ensured that only eligible people benefit from the transfer; The extent to which the Ministry has ensured that beneficiaries are paid transfer amounts on a timely and regular manner; The development that was made on the beneficiaries of the SCT?

1. Extent to which the social cash transfer programme has been rolled out to various districts

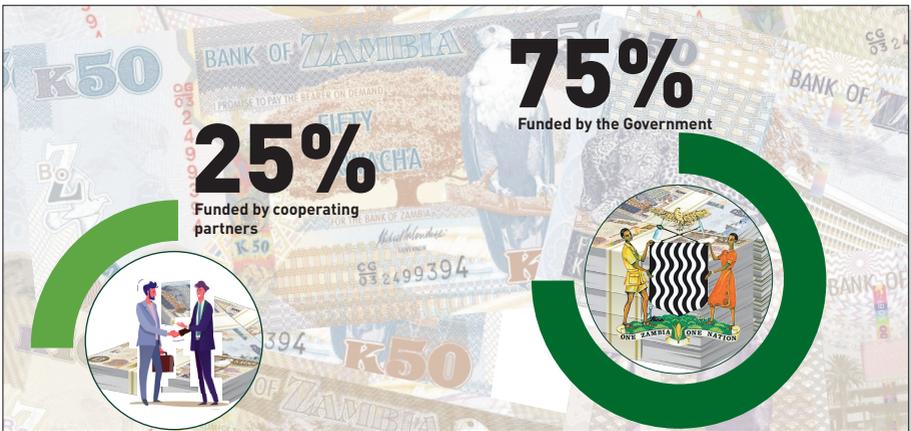
According to the Auditor General's report, the Ministry's desire to roll out the SCT programme from fifty (50) districts in 2014 to 104 districts in 2016 was not achieved. As at 31st December 2017, the programme had been rolled out to 80 districts representing a coverage of 76.9% of the targeted districts. In this regards the Ministry had reached 574,663 out of the target 5,900,000 beneficiaries representing a coverage of 97.4%. Although the Ministry had selected the beneficiaries in the remaining 24 districts, the transfer payments had not yet started.

Table 3: Annual Targeted number of Beneficiaries against the Actual Total Number of Beneficiaries 2014 to 2017

Year	Targeted total number of beneficiaries	Actual total number of beneficiaries	Percentage coverage
2014	85,501	145,698	170%
2015	200,000	149,018	75%
2016	242,000	180,539	75%
2017	590,000	574,663	97%

Source: Report of the Auditor General on the Social Cash Transfer in Zambia for the Period 2014 to 2017

From the table, it is evident that the Ministry had not met the annual targeted number of beneficiaries with an exception of 2014. The reason for failure to reach the planned targets was due to delayed disbursement of funding by cooperating partners. Failure to reach planned targets by the Ministry has implications on the ultimate goal of the scheme which is to reduce poverty and hunger. This entails that there is need for Government and cooperating partners to redesign the scheme to ensure sustainability of the program. **While Government funds 75% of the programme and 25% by cooperating in partners**, a delay or pooling up of funds by cooperating partners has negative effects on the sustainability of the programme as well as the number of targeted beneficiaries.



2. The extent to which the Ministry has ensured that only eligible people benefit from the transfer

During the period under review, the audit revealed that the Ministry paid social cash transfers totalling K2,053,800 to 2,284 ineligible beneficiaries for periods ranging from 2 to 140 months. **During the period under review, ineligible beneficiaries were put on the scheme due to a number of reasons which included; wrong targeting by enumerators, illiteracy and lack of timely verification processes.**

Table 4: Payments made to ineligible beneficiaries.

District	Total beneficiaries	Ineligible beneficiaries	Percentage of ineligible beneficiaries	Amount paid to ineligible beneficiaries K
Chiengi	3,285	418	12.7%	507,520
Chilubi	—	60	—	75,180
Chinsali	3,034	322	10.6%	360,640
Chipata	5,825	73	1.3%	8,820
Chitambo	—	43	—	136,220
Gwembe	1,106	102	9.2%	88,300
Itezhi Tezhi	1,936	41	2.1%	11,060
Kasempa	0	7	—	—
Katete	5,298	91	1.7%	—
Luangwa	1,413	43	3.0%	65,100
Mufumbwe	1,725	6	0.3%	—
Petauke	6,698	910	13.6%	507,520
Samfya	0	48	—	29,960
Serenje	3,216	91	2.8%	248,640
Sinda	3,934	29	0.7%	14,840
Total	74,940	2,284	3.0%	2,053,800

Source: Report of the Auditor General on the Social Cash Transfer in Zambia for the Period 2014 to 2017

The audit also revealed the inclusion of uncertified disabled beneficiaries on the scheme. Out of the total of 8,558 beneficiaries purported to be disabled, credentials of only 76 beneficiaries could be verified while the balance of 8,482 beneficiaries had neither a medical certificate nor certification from the Zambia Agency for Persons Living with Disabilities (ZAPD) to confirm their disability. This anomaly was attributed to long distances from health facilities that have qualified doctors to issue medical certificates as well as lack of ZAPD office presence in all districts.

The anomalies associated with the registration of beneficiaries through paper exercise is a clear indication that the scheme must be digitised in order to deal with wrong targeting and inclusion of ineligible beneficiaries. While e-voucher is not entirely a model success story due to some well-known hiccups, its targeting process can be adopted and customised for the Social Cash Transfer Scheme. This has the potential to reduce administration costs and avoid undeserving beneficiaries from being on the scheme

The presence of ineligible beneficiaries on the scheme has implications on the sole purpose of the program as the wrong beneficiaries deprive those in need an opportunity to receive funding and alleviate poverty. The lack of presence of ZAPD offices in the districts poses a challenge and has implications on the implementation of the scheme as well as the 7NDP which advocates for an integrated development approach which calls for creation of partnerships and synergies for proper service delivery. In this regard, there is need for the Ministry of Community Development and Social Services to ensure presence of ZAPD in the districts through partnerships with other ministries who are present in all the districts.

3. The extent to which the Ministry has implemented the Social Cash Transfer programme in an efficient manner

According to the Auditor General's Report, efficient implementation of the Social Cash Transfer meant disbursement of funds from the Ministry headquarters to the Districts within a stipulated time period as indicated in the Social Cash Transfer Programme Logic Framework; reviewing of beneficiary amounts annually and administrative costs being within the ceiling of 15% of the total programme budget.

The report however revealed the opposite as the Ministry delayed to disburse funds. In the 50 districts selected during the audit, payments of transfer amounts to benefit households were delayed for periods ranging from 8 to 332 days (the average delays increased from 20 days in 2014 to 88 days in 2016).

Table 5: Delays in Disbursement of Funds

Narration	2014	2015	2016
Average number of days delayed	20.2	55.4	88.4
Maximum number of days delayed	152	178	332
Minimum number of days delayed	0	0	0
Payments made in less than 1 week	28	11	15
Payments delayed beyond the baseline (beyond 6months)	0	0	8

Source: Report of the Auditor General on the Social Cash Transfer in Zambia for the Period 2014 to 2017

These delays were attributed to delayed disbursement of funds by the Treasury, delays to Pay Point Managers due to lack of phone network for correspondence on the availability of funds and unavailability of Pay Point Managers most of whom are teachers when schools close. The delay in the disbursement of funds by both the Treasury and the Ministry to the districts has a negative implication on planning for the District Social Welfare Officers (DSWOs) as well as beneficiaries who would have make plans for the money.

Therefore, delayed funds erodes the goal of moving people out of the poverty trap as most of the beneficiaries rarely have other sources of income other than the cash transfers. **In order to achieve the main goal of the scheme, there is need for the Treasury especially with the current economic hardships and huge debt repayments to ensure that money for the scheme is planned for in advance and social protection is made a funding priority in the national budget.**

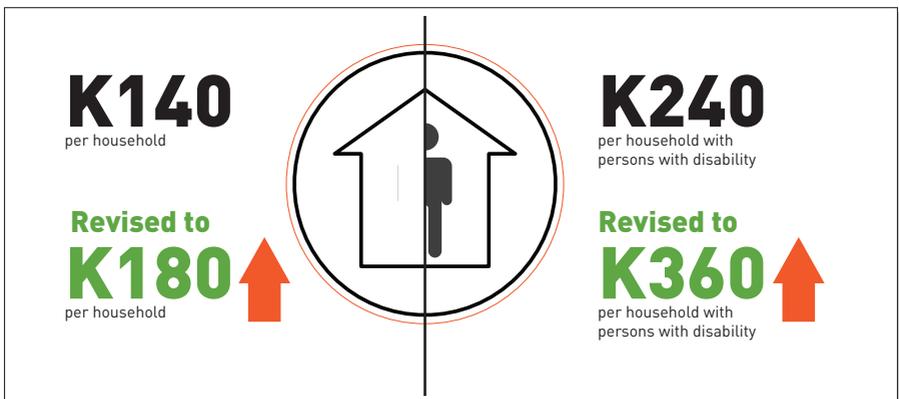
Secondly, the Ministry of Community Development and Social Services did not regularly review the transfer amount in the period under review to reflect the inflationary adjusted amounts on an annual basis. The report revealed that during the years under review, the transfer amounts to beneficiaries were only reviewed in 2014 from k60 in 2013 to k70 in 2014 and the amounts have remained the same as of 2017.

Table 6: Annual Transfer Amount against expected Inflationary adjusted Transfer Amount

Year	Approved transfer amount	Central Statistics Office annual inflation rate	Expected inflationary adjusted transfer amount	Variance
2013	60	7%	64.2	4.20
2014	70	8%	69	-0.79
2015	70	10%	76	6.13
2016	70	18%	90	19.99
2017	70	4%	94	23.97

Source: Report of the Auditor General on the Social Cash Transfer in Zambia for the Period 2014 to 2017

The lack of annual review of the transfer amounts goes against Central Statistical Office recommendations that consumer price index inflation rates, that the amount should be adjusted to respond to annual inflation. The bi-monthly transfer fee was K140 per household and K240 for households with persons with a disability (The amount has currently been revised to K180 and K360 respectively, according to the latest update from the Ministry of Community Development and Social Services).



With regards to provincial administrative costs, the audit revealed that contrary to their Standard Harmonised Operation Manual that required that the Ministry maintains the administration costs at 15% of the total transfer amounts a total K63,539,888 was paid to districts above the 15% threshold. Furthermore, between 2014 and 2017, the Ministry spent administration costs of K317,748,992.42 which was 42% of the transfer value of K760,516,736.29 contrary to the grant agreement which require that administration costs should not exceed the international rule of thumb of 20% of the transfer value.

This entails that fewer beneficiaries benefited from the Social Cash Transfer as more funds were used to pay administrative costs as opposed to its core purpose of the programme. Given that the average administrative cost exceeded the grant agreement standards and resulted in the breach of the grant standards this has the potential to reduce donor confidence, which may attract less funding in future.

There is therefore need to migrate to an electronic platform with the least cost of administering the SCT programme. When cash is transferred to beneficiaries through e-payment technologies such as mobile phone accounts or smartcards, there is potential to cut costs and reduce corruption compared with physical payment methods. E-payment systems can also improve accessibility and security for programme recipients, which is important for reaching vulnerable groups including older people, people with disabilities and people in remote areas (*Watch, 2012*).

Given that cash transfers are physically delivered to a set of pay points often post offices or Government offices, programme recipients are required to travel to these pay points to collect cash payments at a set time. Physically delivering cash incurs high transport costs and security risks for the programme provider. In addition, these pay points are often infrequent, especially in rural or remote areas, so recipients often have to travel long distances to get to the pay points. This can also involve costs that eat into the value of the cash transfer, if recipients have to pay for transport or spend hours travelling and queuing to collect the cash. This has proven to be a considerable barrier for the most vulnerable recipients, especially older people, people with disabilities, or those who are unable to travel due to ill-health.

Government is therefore, urged to consider utilizing mobile phone technology which has various financial platforms such as mobile money. Mobile phone penetration has increased over the years from 41.6% in 2010 representing 5,447,536 active subscribers to 97.2% in the third quarter of 2019 representing 16,889,138 active subscribers and therefore presents an opportunity for administration of SCT programme that cuts the administration costs. **This system also has the potential to eliminate duplicate beneficiaries which would further reduce the cost.**

4. The extent to which developments have been made on the beneficiaries of the Social Cash Transfer Programme.

As a way of assessing the developments that have been made the Office of the Auditor General carried out a case study in Gwembe district to assess the improvements in the number of meals that beneficiaries were taking per day. Out of the 73 beneficiaries targeted in the case study, it was reported that 12, 42 and 19 households had one, two and three meals per day respectively. There is evidence that the Social Cash Transfer has a positive impact in improving food security as each of the targeted households within the study had at least one meal per day.

Equally, in February 2016 an impact assessment study under taken by the American Institute of Research showed that the Multiple Targeting Grant under the Social Cash Transfer Programme increased the percentage of households eating two or more meals per day by 15% point (A percentage point is the unit for arithmetic difference of two percentage). The case study carried out in Gwembe District equally assessed the number of livestock that beneficiaries owned. Out of the 73 households surveyed, the audit revealed that in 2016, the number of beneficiaries owning livestock had improved. **For example, the number of beneficiaries not owning livestock had reduced from 21 in 2014 to 6 in 2016.**

The study also showed that beneficiaries had a growing preference for superior agricultural assets such as a plough as compared to inferior agricultural assets such as hoes and axes. The preference for superior agricultural assets has a

positive impact on agricultural productivity as the use of ploughs is less labour intensive, hence a larger piece of land can be cultivated in a shorter period of time. Equally the ownership of ploughs is a form of empowerment for the beneficiaries as their ploughs can be used to cultivate other farm lands of other farmers within their community. Therefore, the preference of ownership of superior agricultural assets has a trickle down effect which benefits communities.

The Social Cash Transfer Programme also impacted positively on the housing structures of the beneficiaries. It was reported that there were some improvements in the number of beneficiaries roofing their houses with iron sheets as opposed to roofing with grass or straw. Similarly, there was an improvement in the number of beneficiaries building their own houses with pan or burnt brick materials. Before 2014, none of the beneficiaries built their houses using concrete block, but as of 2016, seven beneficiaries had started building their houses with concrete bricks and poles, which is an indication that the Social Cash Transfer has helped in improving the dwelling structures of beneficiaries.

In terms of lighting, it was reported that there was an increase in the number of beneficiaries using solar energy and torches as opposed to using kerosene and candles. Finally, the Social Cash Transfer Programme had also helped with increasing the number of households owning assets such as bicycles, beds, chairs, radio etc. The study showed that the number of households owning bicycles increased from 4 to 10, beds from 14 to 19, chairs from 13 to 16 and radios from 9 to 10 from 2014 to 2016.

RECOMMENDATIONS

As a way of ensuring that the objectives of the Social Cash Transfer Programme are achieved, the Office of the Auditor General highlighted the following recommendations which the Ministry of Community Development and Social Services ought to take on. PMRC is in full support of the AG's recommendations. In addition PMRC suggests measures to ensure that the AG's recommendations are achieved.

The Auditor General's recommendations	PMRC's recommended measures to ensure that the AG's recommendations are achieved
<p>Ensure that only eligible beneficiaries as per set beneficiary selection criteria benefit from the programme by strengthening the selection process (Identification, enumeration and validation) and ensuring that verification of beneficiaries is done before payment commences.</p>	<ul style="list-style-type: none"> ■ There is need for intensive data cleaning to curb the duplication of National Registration Cards. ■ There is need for continuous validation to reduce on ghost beneficiaries as well as households in which the beneficiaries are deceased. ■ There is need for the digitization of the selection process in order to deal with unscrupulous individuals who would want to be on the scheme while employed like civil servants. (e.g. the case of e-Voucher programme).
<p>Improve collaboration with the Zambia Agency for Persons with Disabilities to develop a more rigorous framework for identification, verification and certification of the disabled beneficiaries so that the correct and deserving beneficiaries benefit from the programme.</p>	<ul style="list-style-type: none"> ■ There is need for a memorandum of understanding to be signed with terms of reference outlining the role of the Zambia Agency for Persons with Disabilities. ■ Government should increase funding for the Zambia Agency for Persons with Disabilities (ZADP) to increase capacity of officers responsible for identification, verification and certification of eligible beneficiaries. Alternatively, the Ministry of Community Development and Social Services is urged to ensure that synergies and partnerships are formed with Ministries that have presence in all districts to enable ZAPD to utilize their offices for the administration of SCT programme.

<p>Ensure that administration costs are kept to the minimum as per the Ministry's own set target of 15% in the Harmonised Manual of Operations for Social Cash Transfer.</p>	<ul style="list-style-type: none"> ■ PMRC urges Government to consider utilizing mobile phone technology which has various financial platforms such as mobile money. Mobile phone penetration has increased over the years and therefore presents an opportunity for the administration of the SCT programme that will cut on some of the administration costs as well as eliminate the duplication of beneficiaries. ■ Controlling Officers should look into finding different streams of funding for administrative costs by applying for calls for proposals. ■ There is need for a contingency budget which should supplement administrative costs.
<p>Implement measures to ensure that transfers from the Treasury are made in a timely and consistent manner to avoid a trickle-down effect of delayed payment to Provinces, Districts and ultimately to beneficiaries.</p>	<ul style="list-style-type: none"> ■ Controlling Officers must develop a rigorous follow-up system on funding, ensuring that funds are received on time. ■ Reports on the impact of the Social Cash Transfer must be shared with senior government officials from the Treasury so that they are informed of the benefits of the scheme as well as the effects of delayed funding on improving the livelihoods of the beneficiaries which will encourage them to prioritize and disburse funding on time.

<p>Collaborate with the Ministry of Chiefs and Traditional Affairs in order to encourage the beneficiaries to build toilets.</p>	<ul style="list-style-type: none"> ■ There is need to identify national and international organisations that are working on improving water and sanitation, for potential partnerships, which will reduce cost by the line Ministries. Alternatively, there is need to encourage community based projects that promote infrastructure development. ■ Previous national budget allocations have fallen short of Government commitments to improve rural water and sanitation. In the 2018 National Budget, Government has stated its intention to prioritize the increased access to social services and completion of on-going education, health and water and sanitation infrastructure in rural areas. However, the budget allocations towards Housing and Community Amenities showed 42% of this budget going towards Lusaka Sanitation Project. In order to re-balance the allocations in this sector, the Government must in future consider allocating more resources towards rural sanitation to achieve objectives set out in Reducing Development Inequalities under Pillar Three of the Seventh National Development Plan
<p>Collaborate and coordinate with the Ministries Agriculture and Livestock and Fisheries to consider offering agricultural extension services to Social Cash Transfer beneficiaries.</p>	<ul style="list-style-type: none"> ■ Community leaders such as Headmen can be trained in basic extension services so as to act as starting point of services before District Extension Service Officers can be mobilised to teach advanced techniques in agricultural extension services

CONCLUSION

The Social Cash Transfer (SCT) programme has proven successful in reducing poverty and promoting inclusive growth. This is evident from the developments that the program has made such as improving food security, ownership of assets and livestock and in uplifting the standards of the beneficiaries' household dwelling type and sanitation. Zambia has made tremendous strides with regards to the rolling out of the SCT programme, which is a clear illustration of how political will and a favourable political space can sustain the scale -up process of the programme. **The major challenges that the SCT programme is facing are high administration costs, delayed transfers and inclusion of ineligible beneficiaries.** These challenges can be curbed by migrating the SCT programme from the traditional cash transfers to an electronic platform, which has the potential to cut costs, reduce leakage, improve accessibility and provide better security compared to physically delivering cash to fixed pay points.

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