

SOCIAL PROTECTION AND LIVELIHOODS SERIES



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SOCIAL CASH TRANSFER INFOGRAPHIC

In Zambia, the ministry mandated with the portfolio of social welfare is the Ministry of Community Development and Social Welfare (MCDSW). The Department of Social Welfare, advances governments social protection programs with the assistance of various development partners such as Civil Society Organisations (CSO's) and Faith Based Organizations (FBO's).

NATIONAL POLICY AND LEGAL FRAMEWORK

“The National Social Protection Policy (NSSP)” is the overarching policy that provides for the legislation currently guiding the sector. According to the NSSP, various pieces of legislation have been enacted and adopted to provide for advancement in social protection. The main ones listed according to the policy are:

NATIONAL LEGISLATION



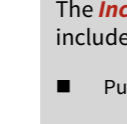
 Persons with Disabilities Act No. 6 of 2012	 Day Nurseries Act CAP 313	 Employment of Children and Young Persons Act CAP 274	 Anti -Gender Based Violence Act No. of 2009	 Anti- Human Trafficking Act No. 1 of 2011	 Non-Governmental Organizations Act No. 16 of 2009
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REGIONAL AND INTERNATIONAL (PROTOCOLS AND INSTRUMENTS)

 The United Nations (UN) Convention on the Rights of the Child	 The United Nations (UN) Convention on the Rights of Persons with Disabilities;	 African Union Policy Framework	 Universal Declaration of Human Rights	 Declaration on Social Progress and Development	 Convention on the Elimination of all forms of Discrimination
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ZAMBIA'S KEY SOCIAL PROTECTION PROGRAMS

Based on the various social protection needs highlighted in Zambia, MCDSW has a number of programmes classified under three main segments namely;

 1 Low capacity households	 2 Children without adult care	 3 Incapacitated households
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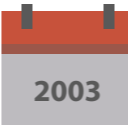
The **Incapacitated households** has three major components which include;

- Public Welfare Assistance Scheme (PWAS)- in-kind transfers
- Food Programme Management- provision of food to vulnerable households and the widely acclaimed
- Social Cash Transfer Scheme- cash transfers to destitute and incapacitated households.**


FOCUS: SOCIAL CASH TRANSFER

The social cash Transfer program under the incapacitated household programs has had significant impact on poverty reduction and reducing inequalities in Zambia.


WHEN DID IT START?

 The first SCT scheme was started in Kalomo in **2003** with the support of Deutsche Gesellschaft fur Technische Zusammenarbeit (German Technical Assistance to Zambia (GTZ)).

TO WHAT EXTENT HAS THE PROGRAMME GROWN?

 Since the initial pilot stage, the program is currently being implemented in **78 districts** (representing 240,000 households) around the country. The choice of the districts was based on extreme poverty rates and achieving provincial balance.


WHO IS ELIGIBLE?

 A person over **65 years or person with a severe disability** (determined by disability assessment) and resident in the community for over 6 months.

HOW MUCH DO BENEFICIARIES (HOUSEHOLDS) RECEIVE?

 The SCT amount is at **K70 per household per month (K140 bimonthly)**.
 Households with members who are living with **disabilities** receive a double amount of **K140 per month (K280 bimonthly)**.

HOW DO BENEFICIARIES RECEIVE THE CASH?

 Payments are exclusively channeled through **Pay Points (schools and health centers)**.
 Pay Point Managers (PPMs) pay out the transfers after they have collected the transfers from the agreed Bank in the District town.

WHO IS AUTHORIZED TO RECEIVE/COLLECT THE CASH ON BEHALF OF THE HOUSEHOLD?

Every household has the right to appoint a **Deputy** that is authorized to collect the transfer on their behalf.

BENEFITS OF THE SOCIAL CASH TRANSFER

- Increased multiplier effect.
- Reduced the burden of caring for the beneficiaries from the community members.
- Increased self worth among the beneficiaries.

HOW IS THE TARGETING OF HOUSEHOLDS CARRIED OUT?

The MCDSW has piloted various targeting models including child grants, multiple categorical, social pension and 10% incapacitated model but settled on the harmonized model.

The harmonized model uses the following approach:

- 1. Community sensitisation**
Community Welfare Assistance Committees (CWACs) make the community aware of the programme and eligibility criteria.
- 2. Beneficiaries opt in**
Those individuals or groups, who feel that they are eligible, report to SCT 'desk' that is set up within their community. CWACs can also support persons with disabilities unable to attend the registration.
- 3. Living Conditions Test**
Information about potential individual beneficiaries is entered into the SCT Management Information System (MIS) to conduct a living conditions test to identify the most vulnerable households. Note that while eligibility is determined at an individual level, the household receives the SCT.
- 4. Community validation**
The final proposed list of beneficiaries is shared with the community to gather their feedback on whether the list comprises appropriate SCT beneficiaries.

OPPORTUNITIES/LINKAGES

Below are some linkages/opportunities identified by MCDSW going forwards.

- Village banking initiatives
- Health and nutrition
- HIV/AIDS programs

The Ministry is working towards enhancing the management of information systems and further creating a strategic registry that will enhance integrated management systems for efficiency.

PMRC RECOMMENDATIONS

- 1. Increase budgetary allocation** to SCT and other poverty reduction programs. There is need to evaluate all poverty reduction programs related to social welfare.
- 2. Increased capacity building for integrated management systems.** Improved management systems will provide for reduced duplication and effective targeting of beneficiaries.
- 3. Increase incentives to community members.** This will motivate individuals to volunteer and play an active role in the implementation and monitoring of the SCT program.