

# **INVESTING DIRECTLY IN THE POOR: A DEMAND FOR SOCIAL PROTECTION IN ZAMBIA**

by

**Chris Petrauskis**

**February 2007**

**JESUIT CENTRE FOR THEOLOGICAL REFLECTION**

*"Promoting Faith and Justice"*

Address: P.O. Box 37774, 10101 Lusaka, Zambia

Location: Luwisha House, (opposite UNZA main gate), Lusaka

Tel: 260-1-290410

Fax: 260-1-290759

E-mail: [socialjctr@jesuits.org.zm](mailto:socialjctr@jesuits.org.zm)

Web: [www.jctr.org.zm](http://www.jctr.org.zm)

## Index

|   |           |
|---|-----------|
| Introduction.....   | 1         |
| <b>Part I – Social Protection – Why?</b>                                  |           |
| The Poor and Vulnerable in Zambia.....                                    | 2         |
| Family Scenarios.....   | 2         |
| 1) Moderately Poor and Viable Household.....                              | 2         |
| 2) Critically Poor and Viable Household.....                              | 3         |
| 3) Moderately Poor and Incapacitated Household.....                       | 3         |
| 4) Destitute Household.....   | 3         |
| 5) Non-poor Household.....  | 4         |
| Conceptualising Social Protection.....                                    | 4         |
| The Case for Social Protection.....                                       | 5         |
| 1) The Moral / Ethical Case for Social Protection.....                    | 5         |
| 2) The Economic Case for Social Protection.....                           | 6         |
| <b>Part II – Social Protection – What?</b>                                |           |
| Non-Governmental Social Protection Initiatives.....                       | 9         |
| Social Protection Initiatives from the MCDSS.....                         | 10        |
| 1) Public Welfare Assistance Scheme .....                                 | 10        |
| 2) Food Security Pack Implemented by Programme Against Malnutrition ..... | 13        |
| 3) Programme Urban Self Help.....   | 15        |
| 4) Micro Bankers Trust.....   | 16        |
| 5) Zambia Agency for Persons with Disabilities.....                       | 17        |
| Social Protection Initiatives Integrated into other Ministries.....       | 19        |
| <b>Part III – Social Protection – How?</b>                                |           |
| The Vision for Social Protection.....                                     | 20        |
| Social Protection Strategy (FNDP).....                                    | 21        |
| Barriers to Realising Social Protection.....                              | 22        |
| Financing Social Protection in Zambia.....                                | 23        |
| Summary of Recommendations.....   | 25        |
| <b>Conclusion: Social Protection in Promotion of Justice.....</b>         | <b>25</b> |

## Acronyms

ARVs – Anti-Retro Viral  
BNB – Basic Needs Basket  
CBOs – Community Based Organisations  
CCF – Christian Children's Fund  
COMESA – Common Market for Eastern and Southern Africa  
CRAIDS – Community Response to AIDS  
CSO – Central Statistical Office  
CST – Church's Social Teaching  
CWACs – Community Welfare Assistance Committees  
DDCCs – District Development Coordinating Committees  
DFID – Department for International Development (of the United Kingdom)  
DWACs – District Welfare Assistance Committees  
ESC Rights – Economic, Social and Cultural Rights  
FNDP – Fifth National Development Plan  
FRA – Food Reserve Agency  
FSP – Food Security Pack  
GRZ – Government of the Republic of Zambia  
GTZ – German Technical Cooperation (Deutsche Gesellschaft für Technische Zusammenarbeit)  
HIPC – Highly Indebted Poor Country  
ICTs – Information and Communication Technologies  
ILO – International Labour Organisation  
JCTR – Jesuit Centre for Theological Reflection  
LCMS – Living Conditions Monitoring Survey (conducted by the CSO)  
MBT – Micro Bankers Trust  
MCDSS – Ministry of Community Development and Social Services  
MDGs – Millennium Development Goals  
MDRI – Multilateral Debt Relief Initiative  
MoFNP – Ministry of Finance and National Planning  
MTEF – Medium-Term Expenditure Framework  
NAPSA – National Pensions Scheme Authority  
NGO – Non-Governmental Organisation  
OVCs – Orphans and Vulnerable Children  
PAM – Programme Against Malnutrition  
PLWHA – People Living with HIV and AIDS  
PRSP – Poverty Reduction Strategy Paper  
PUSH – Programme Urban Self Help  
PWAS – Public Welfare Assistance Scheme  
SADC – Southern Africa Development Community  
SMEs – Small and Medium-Sized Enterprises  
SP – Social Protection  
SP-SAG – Social Protection Sector Advisory Group  
UNDP – United Nations Development Programme  
WDR – World Development Report (produced by the World Bank)  
WFP – World Food Programme  
ZACSMBA – Zambian Chamber of Small and Medium Business Associations  
ZAPD – Zambia Agency for Persons with Disabilities

## INVESTING DIRECTLY IN THE POOR: A DEMAND FOR SOCIAL PROTECTION IN ZAMBIA

### Introduction...

"There are a lot of problems in our society that need to be addressed by the government but no efforts have been made to address these issues. It is as though there is no government. People who are in power, people who are in government are selfish. They only work to better their lives, forgetting the people who put them into power and the reason why they are in power." – Resident of Chawama Compound in Lusaka– June 2005

This provocative quotation provides an entry-point into a JCTR Report that in many ways aims to explore the relationship of the Government of the Republic of Zambia (GRZ) with the poor and vulnerable in Zambia. This perception of one Chawama resident raises a serious question that all policy-makers need to take seriously: How is it that while the GRZ spends trillions of Kwacha each year through implementation of the National Budget, some members of society feel so excluded from government programmes that they even perceive that "there is no government"?

In terms of macro-economic indicators, Zambia appears like a country that is positioned to make a break-through in national development: the economy has achieved positive economic growth for many consecutive years, inflation levels have fallen into single digits for the first time since economic liberalisation, the staggering international debt of over US\$7 Billion has been reduced to just over US\$500 million, and yes, the 2006 Budget Speech by the Minister of Finance and National Planning proposed an impressive total expenditure of 10.2 trillion Kwacha.<sup>1</sup> Linking macro-economic indicators to issues of poverty reduction, economists usually limit their analysis to empirical models predicting that sustained economic growth over 6% or 8% per year will ultimately lead to poverty reduction. This economic thinking almost suggests that "trickle down" poverty reduction is an eventual and automatic result of economic growth, regardless of who participates in this growth and what social policies are in place.

If this narrow growth paradigm is allowed to shape government policies and priorities, then Zambia dangerously risks leaving behind in development the 2/3 of its population (67% poor) who face real, identifiable, daunting but surmountable challenges to break out of situations of poverty. In other words, Zambia is a country in need of pro-poor growth, growth that is inclusive, equitable, just and transforming, growth resulting from the productive efforts of each and every Zambian person, including the poor, the vulnerable, the destitute, the low-capacity, the HIV positive, the disabled, other marginalized groups and each and every member of society. But what interventions can the Zambian Government utilise to not only restore and protect the human dignity of all Zambians, but also to inclusively uplift the creative and productive potential of all members of society, especially the poor?

This JCTR Report presents the moral and economic case for the formulation and scaling-up of a wide-array of "social protection" initiatives in Zambia, in order to take government programmes, services and investments directly to the marginalized and to make development work for the poor.

## Part I – Social Protection – Why?

### **The Poor and Vulnerable in Zambia...**

According to the 2002-2003 Living Conditions Monitoring Survey (LCMS) from the Central Statistical Office (CSO), approximately 67% of Zambian households are poor (unable to afford basic food and non-food items) and 46% extremely poor (unable to afford basic food items)<sup>2</sup>. Attempting to grasp more fully the depth of poverty in Zambia, the Ministry of Community Development and Social Security (MCDSS) (with technical support from GTZ) undertook a number of small surveys in 2003 that studied primarily household food consumption and ability of households to work. From their mapping estimates of household food deficiency, approximately 400,000 households in Zambia are moderately poor (consuming less than 1800 kilocalories/person/day) and 600,000 households are critically poor (consuming less than 1400 kilocalories/person/day). The same survey also classified poor households as either viable (i.e., low-capacity) or non-viable (i.e., incapacitated), depending upon household dependency ratios (number of household members per persons working). An *incapacitated* household is a household with no member fit for work, or with 4 or more persons depending upon only 1 person capable of working. By their estimation, 700,000 poor households in Zambia are viable and 300,000 poor households are incapacitated. The study also estimated that 50% of households (1,000,000) are non-poor in terms of food intake, which compares favourably with the estimate of CSO that 54% of Zambian households can at least afford basic food items. These MCDSS estimates help separate the approximately 2,000,000 Zambian households into the following 5 separate categories:

- 1) Moderately Poor and Viable – 300,000 households
- 2) Critically Poor and Viable – 400,000 households
- 3) Moderately Poor and Incapacitated – 100,000 households
- 4) Critically Poor and Incapacitated – 200,000 households – 10% "destitute" households
- 5) Non-poor (Viable or Incapacitated) – 1,000,000 households<sup>3</sup>

Poor households are not uniform in characteristics but varied in terms of food security and ability of household members to work. The poor often define their poverty as an inability to access basic needs, particularly food, water, health, shelter and education. The poor typically have few assets, limited productive capacity, limited access to social services, constrained political voice, etc. The most serious form of poverty is destitution, which is to be both critically poor and unable to work. The 200,000 destitute households in Zambia are likely the ones most affected by HIV/AIDS related deaths, with women, children and the elderly caring for numerous orphans; the destitute desperately need outside assistance even to merely survive. Those moderately / critically poor households which are viable are often referred to as low-capacity. The destitute / low-capacity typically include orphans and vulnerable children (OVCs), the disabled, the chronically ill, the elderly, subsistence farmers, etc.<sup>4</sup> This deeper understanding of poverty dynamics is essential to the design and implementation of government policies that are inclusive of all Zambian households, especially the critically poor at risk of malnutrition and the incapacitated who are unable to adequately work to meet basic needs.

### **Family Scenarios...**

In order to simplify discussion of household poverty / vulnerability dynamics throughout the rest of this Report, the following realistic family situations have been created to give a human face to each household category:

#### **1) Moderately Poor and Viable Household:**

Mr. and Mrs. Nyirenda live in a remote village in Eastern Province, with four school-aged children. Their main economic activity is agriculture, growing primarily maize and *nshaba* (groundnuts) as cash crops and keeping a few pigs. Separated from the Boma (urban centre of the District where government offices are located) by 45 km of bad road, it is difficult for the household to access fertiliser and sell the cash crops. Outside of government provision of subsidised fertiliser and purchase of maize by the Food Reserve Agency (FRA), no genuine traders frequent the village. With a good harvest, the Nyirenda Family has enough maize to eat approximately 10 months of the year

and enough savings for next year's inputs. In a drought year, the maize harvest may only last a few months, forcing the family to sell any pigs and depend upon assistance from family in Chipata or from food relief. This same situation prevails within almost all households in the village, with all farmers relying upon the same rain-fed, fertiliser-dependent agricultural techniques. Mr. Nyirenda has considered going into tobacco farming and is seeking the capital required to build smokehouses for curing the tobacco. The family struggles to afford school fees and the cost of boarding for the oldest daughter who is doing her grade 11 at the Boma. This viable household normally faces moderate poverty, though at times the household could be characterised as non-poor or critically poor depending upon the season and the adequacy of the previous harvest.

## **2) Critically Poor and Viable Household:**

Mr. and Mrs. Mwansa live in Mansa in Luapula Province, with 1 small child and 1 other dependent who is doing his grade 6 at a community school. Mr. Mwansa was working in the past in the construction industry until a recent fall from a roof left his legs paralysed. For over 1-year now the family has been struggling to adjust to the change in family circumstances. Mr. Mwansa has been unable to continue building houses due to his disability, and the family has been barely surviving from the small income Mrs. Mwansa makes from selling some buns (fritters) at the market. Mrs. Mwansa recently delivered a baby girl, their first child, and therefore income has been very minimal over the past months. The 12-year old boy that they keep is currently the one doing the selling at the market, but the income totals no more than a few thousand Kwacha per day. Mr. Mwansa was working in the informal sector and therefore received no worker's compensation after his terrible injury on the job. Since the accident the family has sold a television and a bicycle to earn some Kwacha, and also the house has been disconnected from electricity and water supply. At least the family owns a small 3-roomed house, so there is no need to pay rentals. As a former builder, Mr. Mwansa dreams of opening his own small carpentry business from home, which he imagines he will be able to manage with some help from his family. Mr. Mwansa has begun seeking out a basic wheelchair to help him get around and also a loan from a well-wisher in order to help him start his business. The Mwansa household is critically poor at the present moment (i.e., not eating well), but also fairly viable in that both Mr. and Mrs. Mwansa are capable of doing work (although Mr. Mwansa has some activity limitations) and that they care for only 2 children at home.

## **3) Moderately Poor and Incapacitated Household:**

Joseph, Cholwe, Virginia and Mapenzi live together in their parent's hut in a village in Southern Province. Both of their parents died in the past four years after prolonged sickness. Joseph is the oldest of the siblings at 16 years, followed by Cholwe (15), Virginia (12) and Mapenzi (9). Joseph never attended school but instead grew up helping his father maintain their heads of cattle and seasonal maize fields. Cholwe began school but dropped out in grade 5 when her father fell sick, in order to help her mother at home. Virginia and Mapenzi both go for classes at a government primary school, and also work at home in the evenings. Since his father's death two years ago Joseph has been rearing the cattle nearly by himself. Therefore, at the time of their mother's recent death the family decided that it was better for the siblings to remain together at their home. Many cattle were slaughtered in the past in order to pay doctors / traditional healers and purchase medicine for the sick parents, but at least they maintain a herd totalling 10 heads. An uncle of theirs sends some money to the household to pay school fees for the younger siblings, but otherwise Joseph and Cholwe have taken up responsibility for providing for the basic needs of the family. The household is clearly incapacitated since it depends upon the work of children, but at the same time the four siblings are faring as well as many of the other village households and are only moderately poor. Of course, there is a great danger that the household will fall into destitution if the agricultural activities decline, due to drought, cattle disease or some other household shock.

## **4) Destitute Household:**

Miss Mundia is an abandoned wife living in a one-roomed hut in Chainda Compound in Lusaka. She has four children, though the two school-aged children do not attend school due to lack of money. Even the oldest daughter left the community school after children ridiculed her for her torn clothes. Miss Mundia earns money by doing piecework at the large farms on the outskirts of Lusaka. She

typically earns between K3,000 and K10,000 on those days that she finds work, though sometimes there are no jobs available. As of late Miss Mundia has developed a persistent cough and she generally feels unwell. She wants to go to Chainta Clinic to get the cough checked out but realises that the queues are very long and even one missed day of work equates to hunger for her children at home. The family usually eats one main meal of nsima per day, occasionally with sweet potatoes or roasted cassava for breakfast or lunch. The children sometimes eat lunch from their friends' homes. Miss Mundia has no plans for the future and only prays to God each night that the next day brings good health and some piecework on the farm. Miss Mundia's household is destitute since she is alone providing for four children and also due to the critical poverty that leads to many missed meals.

#### **5) Non-poor Household:**

Mrs. Njhovu is a retired teacher who lives in Mwinilunga at the Boma. She is a widow caring for 1 secondary school child, 1 grown parent who is not working and also 7 other grandchildren and dependants. Her monthly pension is very little and she only travels to Lusaka once in a year to collect the benefits. The whole family is surviving off of the sales from the shop she constructed in the market when she was paid her terminal benefits of K36 million. Though the family is non-poor, it is actually incapacitated in that she is a grandmother supporting so many orphans and dependents within her household. There is a risk that the family could actually fall into poverty if something should happen at the shop, though her ability to educate the children and grandchildren will possibly reduce the burden on the household in the near future.

Though fictitious in nature, each one of these scenarios has been based upon a real-life situation that one may encounter across Zambia today. Notice how disease (especially HIV/AIDS), disability and drought undermine the ability of households to be productive, to meet basic needs at home and to educate all children through grade 12. These and many other Zambian households are poor not by choice but by circumstance. Also realise that each one of these families has at least some minimal capacity to do work, even the destitute mother Miss Mundia (though children and the elderly should not be expected to work in ways that jeopardise schooling, health, etc.).<sup>5</sup> However, this productive potential typically lies un- or under-utilised due to the debilitating manifestations of poverty (e.g., poor health and need to care for the sick, short-sited focus on immediate needs, illiteracy and poor agricultural practices, lack of access to loans, etc.).

Poverty is a trap that is difficult for households to escape simply, quickly or in isolation. If a family fails to educate the children and allow them to develop life skills, this poverty is passed on from one generation to the next (e.g., Miss Mundia's child who dropped out of school due to shabby clothing is very likely to experience poverty even in adulthood). In a country of few employment opportunities, where HIV/AIDS, persistent drought / livestock diseases and a painful structural adjustment programme (i.e., economic liberalisation) have decimated the resilience and capital (both human capital and savings) of most households, hard work alone is not sufficient to break families out of the poverty trap. Each family is in desperate need of outside investment, in the form of school and skills training, drugs and preventative health measures, agricultural inputs and knowledge of sustainable farming methods, low-interest loans and ability to run businesses with innovation, and so on. The Nyirenda Family in Eastern Province, the Mwansa Family in Mansa, the four Siblings in Southern Province, Miss Mundia in Lusaka, even Mrs. Njhovu in Mwinilunga Boma, desperately need varying levels of household investment to escape / prevent falling into situations of poverty.

#### **Conceptualising Social Protection (SP)...**

According to the UK's Department for International Development (DFID), "social protection" is defined as "public actions – carried out by the state or privately – that: a) enable people to deal more effectively with risk and their vulnerability to crises and changes in circumstances (such as unemployment or old age); and b) help tackle extreme and chronic poverty."<sup>6</sup> In other words, social protection can be understood broadly as any initiative with intention to address situations of vulnerability or poverty in society. In Zambia, the Sector Advisory Group on Social Protection states that "Social Protection refers to policies and practices that protect and promote the livelihoods and welfare of people suffering from critical levels of poverty and deprivation, and/or are vulnerable to risks and shocks."<sup>7</sup> More specifically, social protection initiatives often seek to help households 1)



*prevent* experiencing vulnerability or poverty, 2) *respond* to a situation of temporary / moderate vulnerability or poverty, or 3) *cope* with extreme / chronic vulnerability or poverty.

In developed countries phrases such as "social safety net" and "social security" narrowly define the welfare or pension initiatives that help persons deal with temporary or moderate situations of vulnerability (e.g., retrenchment, unemployment, retirement, etc.). Poverty and unemployment are at manageable levels and therefore social security / social safety nets *responsively* provide a cushion to the minority of the population that is often temporarily excluded from the economic sector. But in a country such as Zambia, where poverty reaches 67% and nearly every member of society experiences vulnerability at some point in life, there is a much greater need for initiatives to *proactively* empower households to prevent, respond to and cope with vulnerability / chronic poverty.

Social protection, therefore, must be understood as something aggressive, radical, long-term, development-oriented. Social protection is a framework for bringing investment, aid, technology, training, etc., directly to the household level, with initiatives often directly targeted to the poor and vulnerable (though some initiatives are universal e.g., free primary education). Social protection is a set of initiatives aimed at catalysing household integration into the economy and society at large, empowering households to take advantage of wider national developments in terms of roads, infrastructure, education, healthcare, agricultural markets, etc. Under the new paradigm of growth-oriented capitalism, it is imperative that a country such as Zambia has a dynamic and well-funded social protection sector to ensure not only relief to the poor and vulnerable, but equitable, pro-poor economic growth, inclusive of each and every disadvantaged group (e.g., women, HIV+, disabled, etc.). Social protection is the investment bridge to make development work for the people, in other words, to translate growth into poverty reduction.

### **The Case for Social Protection...**

Recalling the realistic family scenarios, it becomes apparent that each one of the families is facing obstacles in one form or another to achieving sustainable and dignified lives, where all of the basic needs are consistently met. The Nyirenda household needs agricultural training, technology and possibly a loan to transition into tobacco farming. The Mwansa household needs a wheelchair for Mr. Mwansa, a loan to help start up the carpentry business and welfare support in the short-term to help meet basic needs. Joseph, Cholwe, Virginia and Mapenzi need skills training, education and intermittent assistance with food to maintain household food security, in addition to protection of assets from property grabbing, theft, etc. Miss Mundia needs regular welfare support, health care for herself and education for her children in the short-term and potentially skills training and some capital to begin a small business in the long-term. Realising how traditional safety nets have been exhausted by HIV/AIDS and chronic poverty, it is unlikely that these needed investments and interventions can be feasibly financed from within families or local communities. Social protection is clearly needed in Zambia. Following are two compelling reasons why the Zambian Government ought to make every effort to realise a national social protection scheme for the people:

#### **1) The Moral / Ethical Case for Social Protection**

"Indeed our socioeconomic situations in the country demand some strong moral and ethical approaches to redressing them. Zambia should strive to build a political, economic and social order that will place the well being of human beings above anything else. Without such a moral and ethical approach, even today's fight against poverty and the struggle for the attainment of Millennium Development Goals (MDGs) will be very difficult to realise." – JCTR Press Release – 28 July 2004<sup>8</sup>

Each and every person, formed in the image of God, is born with an innate dignity that must be respected and uplifted in society. This realisation of human dignity manifests from the Social Teaching of the Christian faith, a body of wisdom rooted in the radical attention of Jesus Christ to the poor in society and aimed at guiding how society ought to function in promotion of Christian values. The Church's Social Teaching (CST) teaches us that poverty is primarily a moral issue, for in a situation of poverty it is impossible for a person to realise his or her full human potential -- as



someone able to participate fully in all realms of society (i.e., family, community, economy, politics), as someone free to choose a life of value, as someone able to serve others following the example of Christ, and so forth. Development can best be understood as the movement of persons from less human conditions to more human conditions.<sup>9</sup>

Just as the CST teaches that all humans are born with innate dignity, countless international conventions and treaties state that all human beings are guaranteed basic human rights. The Universal Declaration of Human Rights uplifts not only the civil and political rights of each and every human being (i.e., free speech, freedom from discrimination, etc.), but also spells out economic, social and cultural (ESC) rights guaranteed to all (i.e., right to food and water, right to housing, etc.) As explained in the JCTR 3<sup>rd</sup> and 4<sup>th</sup> Quarter *Policy Brief* of 2004, "Economic, Social and Cultural rights are those rights which mandate that social conditions be adequate for meeting physical, moral and biological requirements for every category of people. They aim at ensuring everyone's access to resources, opportunities and essentials for an adequate standard of living. Among the ESC rights most discussed in Zambia for the inclusion in the new Constitution's Bill of Rights are: the rights to education, health, food, safe water, housing, employment, culture and clean environment."<sup>10</sup> These economic, social and cultural rights are not legally guaranteed to Zambians through the current Constitution, but will only become justiciable (legally enforceable) if they are enshrined within the Bill of Rights of the new Constitution.

The government, as the steward of the good of society, is morally and ethically bound to ensure the full participation and development of each and every person in Zambia. Realising that the poor are often the most vulnerable members of society, the priority of the government ought to be the empowerment of these excluded and neglected persons. The government has a responsibility to directly reach out to the most impoverished members of society, not leaving the survival and well being of these households purely to the market, to the goodwill of the church, to the intervention of God. The primary reason for the formulation of a national social protection framework is that government is morally and ethically bound to each and every Zambian, and that the most vulnerable members of society desperately need the active intervention of the state in order to cope with or escape a poverty trap and achieve dignified lives.

## 2) The Economic Case for Social Protection

"The dichotomy between policies for growth and policies specifically aimed at equity is false."

"To prosper, a society must create incentives for the vast majority of the population to invest and innovate." – 2006 World Development Report – World Bank<sup>11</sup>

Combining constructively with the ethical / moral case for social protection, some of the leading economic thought of today calls upon developing countries and the international community to make pragmatic investments to eradicate extreme poverty and promote greater equity in society. Motivating this shift from free-market oriented dogmatism to human-capital oriented pragmatism are the simple but profound realisations that 1) extreme poverty, disease, malnutrition, social exclusion, conflict, general inequity and other social ills devastate economic growth, and 2) the free-market operating in a total absence of government intervention is incapable of correcting these social ills. This shift in thinking should not be seen as a return back towards socialism, for the economic framework remains growth-oriented capitalism driven by the private sector, but combined with large social and capital investments to help all households participate within developing economies and developing nations participate within the global economy. As illustrated in the quotations above, the 2006 World Development Report (WDR) advances the case for inclusive and equitable development by establishing the link between equity and economic growth.

According to the WDR, governments can enhance economic growth by ensuring *equity*, defined as 1) equal opportunity, independent of race, gender, country or background and 2) avoidance of extreme deprivation in outcomes, particularly in health, education and consumption levels. In a developing country such as Zambia, there often exists an inequality / deprivation trap that leads to wasted human potential. This is a result of market and government failures that discriminate against the poor, often making inaccessible quality education and health care, credit institutions and other business capital,

land, etc. This leads to the passing of poverty and exclusion from one generation to the next. Therefore, it is recommended that policies must: ensure equity of opportunity to all, address inequality in political voice and economic opportunities, and promote equity in the short-term realising the long-term benefits in terms of reduced conflict, strengthened economic institutions (leading to investment and growth) and increased trust and cohesiveness in society. Ultimately, investing in equity pays off in the long-term, in terms of greater social cohesiveness and inclusion, less extreme deprivation of persons, more confidence, risk-taking and innovation within the private sector and overall greater economic growth.<sup>12</sup>

Another 2006 World Bank study strengthens the call for government investment in the poor, by establishing the link between good nutrition and economic growth. The report "Repositioning Nutrition as Central to Development" estimates that the prevalence of malnutrition reduces economic growth in some countries by as much as 2% to 3%. According to the report, "Improving nutrition is therefore as much - or more - of an issue of economics as one of welfare, social protection, and human rights." Therefore, the report recommends countries to scale-up micronutrient programmes because of their effect on productivity, their affordability and their extraordinarily high benefit-cost ratios, to focus nutrition interventions on the period or pregnancy through the first two years of life, to make nutrition initiatives community based to increase effectiveness, and to not limit the fight against malnutrition to the health sector but also ensure investments in "agriculture, rural development, water supply and sanitation, social protection, education, gender and community-driven development." Zambia needs a dynamic, nation-wide social protection scheme to bring about community-driven development, especially in rural areas, to increase household food security, improve access to maternal / child health and nutrition programmes, improve overall nutrition and enhance economic growth.<sup>13</sup>

Jeffrey Sachs, a leading development economist, also writes pragmatically how simple investments at the village and household level are essential to breaking a nation out of a poverty trap.<sup>14</sup> Adapting one of his illustrations to the Zambian scenario, the economic case for making various public investments is further deepened. Take a poor household of six people in Lusaka that earns approximately K500,000 per month. According to the JCTR *Basic Needs Basket* for November 2006, the cost of basic food items for a family of six totals K470,200. The added cost of a 3-bedroom house, water, electricity, soap and a few other non-food items brings the total cost of basic needs to K1,436,400.<sup>15</sup> Imagining that this household at least owns its own three roomed house, it can be assumed that the total monthly cost of basic needs to this family comes to K800,000 in a month. This total of K800,000 excludes the cost of education, health, transport and a few other essentials.

According to Sachs, this family is caught in a poverty trap, desperate just to meet its basic needs, focused on the short-term, spending money as soon as it comes. In such a desperate situation, it is impossible that this family will be able to make any savings or investment (whether in education, skills training, business capital, equipment, etc.) to become more productive and help increase monthly income in the future. Now say for example that this household was able to earn just a little more money each month, say K1,000,000, there at least is a potential that some of the K200,000 beyond the cost of basic needs will be saved each month and used towards improving the overall health, education or productive potential of the household. But until this household surpasses the basic needs threshold, it is impossible for this household to make any real investments towards improving overall productivity, income and welfare in the future.

Now imagine how this poverty trap expands to the society-level, where 67% of households in Zambia fail to afford basic needs. Only one-third of the people can meet the basic needs threshold and afford to save / invest in technology, education, improved health, etc., increase economic output and drive economic growth. The one-third non-poor are put under extreme pressure to support the other two-thirds that are poor, either through family responsibilities or through high income taxes. Under these conditions, with the few formally employed pressured to support 10 or 20 other members of the immediate and extended family, money in excess of the basic needs threshold is rarely saved. The economy of Zambia is stuck in a poverty trap, where it is nearly impossible for the country to accrue any real savings and corresponding investment in productive ventures. Before Zambia's economy can truly take off, it must first climb onto the first rung of the development ladder, where a majority of households can at least meet basic needs.

What then is needed to overcome such a poverty trap? It is not a surprise that what is needed is investment, lots of investment, at both the societal and household-level. Most development initiatives have focused on supply-side investments, putting in place roads, dams, schools, teachers, clinics, banks, electricity, sanitation, police and other essential societal needs. At the same time decades of such investments have failed to reduce poverty in Zambia, leading some to even draw such negative generalisations that Zambians are just lazy, pointing to the abundance of natural resources that lie untapped. Why has development failed to take off? Why does farmland lie idle, why are children still missing out on school, why do 729 of 100,000 live-births lead to maternal mortality, why has agricultural production failed to mushroom in those areas that have gained access to market through new roads, why has production in the manufacturing sector failed to explode with Zambia's integration into the SADC and COMESA markets, why are few Zambian companies able to take risks, develop new products or innovate, why do some members of society fail to feel any benefit of government programmes? Though there has been some general improvement in the overall infrastructure of Zambia (e.g., financial institutions, road network, electrification, etc.), the inability to meet basic needs (i.e., situations of poverty) has prevented most households from taking advantage of overall institutional improvements. The Zambian economy is bound by gross poverty and deprivation.

Investment must be taken down to lower institutional levels, to communities, cooperatives, small businesses and households, in order to enable full inclusion and participation of all in the economy and full accessibility of essential services. The potential for a rapid economic take-off is very high in Zambia, with great peace, economic stability, arable land and under-utilised human resources. Through the pragmatic transfer of simple capital (especially skills, technology and seed-money) to the lower institutional levels, it is possible to drive an agricultural revolution in the rural areas and an explosion of small and medium-sized manufacturers/producers in the urban areas.

In the rural areas, what is most needed at the lowest level includes improved farming techniques (e.g., conservation farming, compost farming), improved seed varieties, crop diversification, appropriate rural technologies (e.g., treadle pumps, small irrigation systems, cultivation equipment), knowledge about income generating activities (e.g., animal rearing, bee-keeping, agro-processing), micro-banking facilities, community seed banks and storage facilities, etc. In urban areas, what is most needed at the lowest level includes access to credit (i.e., seed capital), entrepreneurial and skills training, incentives for investment in production (e.g., tax breaks for small and medium-sized enterprises (SMEs), subsidies on fuel and electricity), appropriate urban technologies (e.g., small-scale manufacturing equipment, low-tech information and communication technologies (ICTs)), etc. For both urban and rural households, what is most needed at the lowest-level (especially to poor and vulnerable households) includes free mosquito nets and malaria treatment, free education for all and education bursaries for the most vulnerable, flexible high school curriculum with options for skills training, free ARVs, HIV related tests and counselling services, free access to health centres and free child health and nutrition services, social welfare for the 10% destitute households in Zambia and other investments and incentives to actively break the poverty trap.

The vision is that investments should be taken directly and immediately to the grassroots through pragmatic and well-designed national social protection initiatives, instead of waiting decades for benefits to hopefully trickle-down from large investors (e.g., within the mining sector) to average households desperate for investment. Many of these local investments could be facilitated through scaled-up versions of existing social protection interventions, currently being implemented by the government, Non-Governmental Organisations (NGOs), Churches and others. Through a creative re-organisation and re-design, the Ministry of Community Development and Social Services could be empowered with a "bag of social protection tools" to proactively and selectively use in empowering all households, from the most destitute to the low-capacity, to *prevent*, *cope* and *respond* to varying situations of vulnerability and poverty.

## Part II – Social Protection – What?

Given the ethical and economic arguments outlined above, it is useful now to explore some of the existing social protection initiatives found in Zambia.

### **Non-Governmental Social Protection Initiatives...**

In the past Zambia has never had a national social protection strategy to ensure that all members of society are prevented from suffering extreme poverty and vulnerability, with no one slipping through the cracks. Though the Poverty Reduction Strategy Paper (PRSP) for 2002-2004 did extensively outline strategies to fight poverty, it did not explicitly establish a social protection strategy for Zambia. It is not surprising therefore that many of the social protection initiatives are responsive rather than proactive, often set-up by independent NGOs or churches to cope with an immediate and glaring need in a particular community (e.g., street-children leading churches to set-up child drop-in centres, HIV/AIDs leading to formation of NGOs offering voluntary counselling and testing (VCT), recurrent drought leading relief agencies to give regular food assistance). These initiatives are often driven by recognition of a moral or ethical responsibility to give assistance to the needy in society. Some of the major non-governmental social protection initiatives include:

- Community Response to HIV/AIDS (CRAIDS) – Disseminating HIV/AIDS information, training in home based care and VCT, funding community HIV mitigation projects
- Habitat for Humanity – Providing simple, decent houses to families in need
- Care International – Providing micro-finance to viable households, agricultural inputs to low-capacity households, food relief to food insecure households, school feeding to OVCs at Community Schools, home based care and supplementary feeding to the chronically ill and cash transfers to incapacitated households
- World Food Programme (WFP) – Administering food relief, school feeding programmes, etc.
- World Vision – Offering empowerment through food relief and skills training
- Christian Children's Fund (CCF) – Sponsoring children in school fees, nutrition, etc.
- Plan International – Sponsoring children and their families to meet basic needs
- Catholic Church Home Based Care – Providing care, drugs, nutritional support to HIV-infected
- Street Children Project in Zambia (Red Cross) – providing transit homes, re-integration of street children, food subsidies to vulnerable households, etc.
- Heifer International – Empowering communities with animals and training in sustainable farming

Of course there are countless other examples of churches, community based organisations, NGOs, orphanages, businesses and others offering help in one way or another to the poor and vulnerable, but this list gives some indication of the wide variety of initiatives that have sprung up to fill a gap left by families, communities and the government to protect everyone through social protection. Most of these non-governmental social protection initiatives are focused on providing one specific service (e.g., care for orphans, agricultural training, etc.) in a fixed region (e.g., compound, district, province), and the freedom to specialise has increased the effectiveness of many of these organisations (i.e., as opposed to the MCDSS which is responsible to each and every vulnerable person in any place across the country).<sup>16</sup> In light of the magnitude of need in Zambia and the limited capacity of the government, there is no doubt that these non-governmental social protection initiatives are providing essential care and assistance to countless individuals and households across the country. Therefore, they are clearly beneficial and necessary programmes in at least the short to medium-term.

At the same time, a 2005 independent assessment of 12 major social protection efforts brought out a number of weaknesses that currently exist in the overall provision of social protection in Zambia, including: a lack of government leadership in the provision of social protection, spreading of resources too thinly to maximise impact, insufficient overall funding of social protection, weak design and targeting of some social protection programmes, and a lack of coordination and cooperation between social protection initiatives (both governmental and non-governmental).<sup>17</sup> It seems that though many NGO, church or community-based social protection initiatives provide effective assistance to vulnerable groups, the lack of cooperation and linkages between these programmes may be hindering overall effectiveness in helping households escape poverty and vulnerability

(especially those initiatives that work in isolation of government). Other weaknesses of non-governmental social protection measures include the limited catchment areas and high concentration of most initiatives in easy to reach areas (leaving the most remote and often most impoverished areas out of their programmes), and also the dependency of most of these initiatives on donor funds, without guaranteed sustainability of assistance (e.g., some organisations feel that disability initiatives have been sidelined by a switch in donor priority towards funding HIV initiatives<sup>18</sup>).

## **Social Protection Initiatives from the MCDSS...**

The Ministry of Community Development and Social Services (MCDSS) is the government ministry most responsible for providing social protection to the most vulnerable in society, including widows, the disabled, orphans and vulnerable children, the destitute, etc. It is also the ministry that hosts the Social Protection Sector Advisory Group (SP-SAG), a body of government and non-governmental stakeholders which assists in research, policy formulation, monitoring and evaluation, and general coordination of the social protection strategy for Zambia. The MCDSS is the coordinating agency for numerous services in Zambia, including administration of adoptions, re-integration of vulnerable children and provision of welfare to the vulnerable (implemented through the Public Welfare Assistance Scheme). Also, the MCDSS coordinates a number of other initiatives, in both a supervisory role (e.g., orphanages) and a funding role (e.g., Food Security Pack). The grant-aided institutions falling under MCDSS include: Micro Bankers Trust, National Trust Fund for the Disabled, Programme Urban Self Help, Africa Housing Fund, National Vocational Training Centre, Zambia Agency for Persons with Disabilities, Zambia National Library Centre for the Blind, Matero After Care Centre, Cheshire Homes, etc. Following are brief overviews of some of the major social protection initiatives that fall under the MCDSS, targeted at both incapacitated and low-capacity households:

### **1) Public Welfare Assistance Scheme (PWAS)**

#### **Profile:**

- *Category:* Household Welfare Transfers
- *Mission:* "To assist the most vulnerable in society to fulfil their basic needs, particularly health, education, food and shelter"<sup>19</sup>
- *Target:* The 2% (200,000) most destitute individuals in Zambia (e.g., Miss Mundia household); more specifically, head of house is elderly, disabled, chronically ill, female, child or household has no productive assets, relatives to provide assistance or adults capable of working. Otherwise looks out for OVCs, victims of isolated disasters, poor quality housing, children not in school, no food at the house or recent death of a household head.
- *Service Provided:* Transfer of food, shelter, blankets and other basic welfare needs to targeted households or support of individuals in meeting health care or education costs
- *Beneficiaries:* 90,059 beneficiaries (2004) across 72 districts, identified by Community Welfare Assistance Committees (CWACs) located in over 6500 communities<sup>20</sup>
- *GRZ Budget:* K10.6 Billion (approximately US\$3 million) (2006) / (K9.3 Billion for 2007)<sup>21</sup>
- *Strengths:* Effective, country-wide, community-based identification of the destitute, OVCs, children out of school, etc., provision of assistance directly to the most needy in Zambia
- *Weaknesses:* Poor and erratic funding from the Ministry of Finance and National Planning (MoFNP), low levels of assistance to beneficiaries, voluntary status of the CWACs
- *Opportunities:* Possible transformation into a national welfare system that provides unconditional cash transfers to the destitute (drawing upon lessons from GTZ and Care International pilot cash transfer schemes), possible utilisation of CWACs to identify other vulnerable groups (e.g., the low-capacity) for targeting other social protection initiatives (e.g., micro-finance with Micro Bankers Trust, agricultural inputs with Programme Against Malnutrition, etc.), possible linkages with other government initiatives (e.g., health and nutrition initiatives, school bursaries, etc.)



## Commentary:

Realising the dire situation of destitute households in Zambia, the Public Welfare Assistance Scheme (PWAS) is positioned to become one of the most critical social protection programmes in Zambia. The PWAS is targeted at those critically poor and incapacitated households such as Miss Mundia, the abandoned wife in Chainda compound, and it is designed purely to help these destitute households access basic needs, especially food, blankets, housing, education and health care. Destitute households are identified by Community Welfare Assistance Committees (CWACs) found within thousands of communities across Zambia. The major thrust of the PWAS is that communities are given the tools to identify the most needy in their communities, and then the government comes in to provide regular assistance to these households or individuals. According to a European Union review of the PWAS "This innovative, well-designed and promising scheme for welfare provides an exciting model for other nations in the region. The Public Welfare Assistance Scheme in Zambia is one of the few functioning state funded 'national' welfare schemes in operation utilizing community targeting mechanisms."<sup>22</sup>

Though the PWAS structure is quite strong, the effectiveness of the PWAS is being undermined largely by poor overall funding. Looking at the total 2006 budget of K10.6 Billion, each of the approximately 90,000 beneficiaries (based on 2004 figures) are only entitled to just about K90,000 in assistance for the entire year (taking into account 25% administrative costs). Whereas those targeted are supposed to receive some form of assistance (e.g., food, blankets, school fees, etc.) on a quarterly or monthly basis, financial constraints have limited these contributions to once or twice in a year. The government pledged to fund the PWAS to the equivalent of US\$5 million per year, but budgeted amounts have consistently fallen below this benchmark over the past few years. In addition to low budgets, total releases to PWAS have also been poor. For example, the 2001 budget showed a large increase in PWAS funding to K18.9 billion (exceeding the US\$5 million pledge), but total allocation throughout 2001 only reached K2 billion. The same pattern prevailed again in 2002, with only 12% of K14.3 billion released. As a programme made up of thousands of community volunteers across the country, PWAS is being undermined by poor and erratic funding that disappoints and demotivates volunteers and beneficiaries countrywide.<sup>23</sup> The unwillingness of the government to invest in the destitute (i.e., those households likely most affected by HIV/AIDS, orphanhood, retrenchment, widowhood, etc.) is disheartening.

At the same time, the PWAS stands as possibly the most promising and exciting social protection initiative in the country, especially if it is transformed into a national, cash transfer-based social welfare programme. According to the Social Protection Chapter within the Fifth National Development Plan (FNDP), it is the intention of the Ministry of Community Development and Social Services to marry together cash transfer schemes and the PWAS.<sup>24</sup> Cash transfers have been utilised in a number of countries in recent years, particularly in Latin America (e.g., in Mexico the Oportunidades programme provides 4.5 million families with regular, conditional cash transfers for food and school<sup>25</sup>), as a social protection initiative that allows critically poor or incapacitated households to choose how to utilise government assistance (instead of only receiving food aid, etc.). Cash transfers can be either conditional, where recipients must meet a number of positive conditionalities (e.g., over 85% attendance of children in school), or unconditional, where recipients are free to spend the cash in any way without supervision.

Currently in Zambia, there are at least five separate pilot cash transfer schemes being implemented by the MCDSS, utilising the PWAS structure, in cooperation with GTZ in Kalomo and Monze Districts and Care International in Kazungula, Chipata and Katete Districts. The longest-running, best-evaluated pilot scheme has been the Kalomo cash transfer implemented under the training and assistance of GTZ (a project taken over by DFID in 2007). The scheme provides monthly cash transfers of K30,000 or K40,000 (increased by K10,000 in January 2007) to the neediest 10% of households in the pilot area (assuming that 10% of households are destitute based upon the national average). The purpose of the programme is to reduce extreme poverty, hunger and starvation of the most critically poor and incapacitated households in the community.

At community level, the Community Welfare Assistance Committees of the MCDSS consult community members and headpersons in order to identify and rank the 10% most destitute

households in the community. Those households put on the scheme can collect cash monthly from one of twenty-seven (27) designated pay points (e.g., schools, post offices, etc.). According to monitoring reports dating back to its inception in 2004, participating communities have seen a reduction in school absenteeism, a decline in overall deaths, improvement of household nutrition, decrease in frequency of begging and increase in cash-flow within local shops. Also, cash is almost always well spent, with 68% spent on consumption (e.g., food, clothing, etc.), 25% on investment (e.g., goats, seeds, labour, etc.) and 7% on savings. Other benefits of cash transfers include: money remains within the community, people are allowed to choose how best to use the money and cash transfers are less costly to administer than food aid (administrative costs of the Kalomo initiative are 17%,<sup>26</sup> compared to 25%-30% for the PWAS<sup>27</sup>).

Starting in January 2007, the same targeted cash transfer scheme will be implemented in Monze District. Just as in the Kalomo pilot, the MCDSS will be empowered to implement the cash transfer, from the design to monitoring stages. The purpose of this pilot will be to learn lessons on how best to roll-out a cash transfer in a new district, with specific interest in determining the capacity needs of the MCDSS at district-level, the time it takes to expand the programme to the entire district and the capacity needs of the Ministry at provincial-level in order to coordinate cash transfers in multiple districts. The Monze pilot might also be used to help refine the process for targeting beneficiaries.<sup>28</sup>

Other cash transfer pilots are being implemented by the MCDSS with the assistance of Care International, one in Kazungula District, one in Chipata District urban and one in Katete District. These three cash transfer pilots are similar in many ways to the Kalomo pilot (i.e., utilising social welfare's PWAS structure, transferring cash to the vulnerable on a monthly basis, etc.), but at the same time each pilot has been designed to test at least one new variable and to learn independent lessons about cash transfers. Initiated in August 2005, the Kazungula pilot intends to learn about the logistical challenges of administering a cash transfer in a least populated, low-density district, and the impact of increased transfer levels on livelihood outcomes. Initiated in February 2006, the Chipata pilot intends to study the effectiveness of cash transfers in the urban scenario, by providing slightly higher monthly transfers of K40,000 or K50,000 in addition to school bonuses of K10,000 per primary school child and K20,000 per secondary school child. In all the three pilots, there are lessons to be learned on the implementation capacity of the MCDSS and ways to improve the same.

Yet to be initiated (before May 2007), the Katete pilot intends to test the effectiveness of universal targeting of persons over 60 years of age, instead of directing transfers to those 10% destitute households identified through a CWAC. Such a "universal pension" recognises that a majority of the destitute are in fact the elderly. With more and more elderly persons becoming primary care providers for grandchildren (due mainly to AIDS related deaths), there is growing support in the region (e.g., Lesotho, South Africa, etc.) for provision of a universal old-age pension to supplement existing contributory pension schemes. Building the capacity of a CWAC to effectively manage a cash transfer can take up to one month. Therefore the pilot in Katete will hopefully also prove whether it will be easier for Zambia to scale-up nationally to a universal old-age pension as opposed to a cash transfer targeted at the destitute.<sup>29</sup>

Though the PWAS does not provide loans, agricultural inputs, etc., meant to make households more productive, it does lay the foundation for community development by providing assistance to the most destitute and by reducing the local burden of care for the most vulnerable. Beneficiaries of PWAS assistance are better able to meet basic needs and access health and education, therefore improving overall human capital. Also, if linkages are established with other government programmes, PWAS beneficiaries are an excellent target group for receipt of other coping social protection initiatives (e.g., school bursaries, health and nutrition initiatives, etc.). Though it is very challenging for households to escape destitution simply through PWAS or cash transfer benefits, graduation out of need for social welfare is possible if households are linked to other productive social protection initiatives. Even incapacitated households (including Miss Mundia the widow and the siblings in Southern Province) have some limited productive potential that ought to be nurtured to grow.



## 2) Food Security Pack (FSP) Implemented by Programme Against Malnutrition (PAM)

### Profile:

- *Category:* Food Security Pack for Vulnerable but Viable Farmers
- *Mission:* "To improve small scale farmer productivity and household food security to reduce poverty through the provision of a pack of basic agricultural inputs: cereal seed (maize) for 1 lima; leguminous seed (beans) for half a lima, and; another half a lima seed for a root/tuber crop"<sup>30</sup>
- *Target:* Vulnerable but viable farmers (including some incapacitated households (e.g., siblings from Southern Province)), especially the 800,000 small-scale agricultural households in Zambia; more specifically, households cultivating less than 1 hectare of land and female/child-headed, headed by disabled, supporting orphans, affected by calamities or keeping unemployed youth
- *Service Provided:* Provision of a Food Security Pack (FSP) of agricultural inputs (i.e., cereal seed, leguminous seed, root/tuber seed, fertiliser, lime, etc.), training (e.g., conservation farming, wetland farming), technology transfer (e.g., treadle pumps) and market entrepreneurship (e.g., Seed/Cereal Bank Development, food processing development, etc.) in order to empower beneficiaries with increased capacity to achieve self-reliance and commercial viability. Beneficiaries are required to make a small repayment of agricultural produce after each harvest.
- *Beneficiaries:* 19,000 in 2006/2007 farming season (as compared to 33,000 in 2005/2006, 39,867 in 2004/2005 and 160,000 in 2003/2004) across 72 agricultural blocks, with beneficiaries identified by Area Food Security Committees made up of local NGOs, community based organisations (CBOs), traditional leaders, etc. (programme was designed to target 200,000 beneficiaries per year)
- *GRZ Budget:* K15 Billion (2006/2007 Agricultural Season)<sup>31</sup> / (K10 Billion for 2007/2008)<sup>32</sup>
- *Strengths:* Distribution structure spanning all 72 districts, administration of a Cereal/Seed Bank in each agricultural block to recover some of the harvest from beneficiaries as a loan repayment and to improve crop marketing, cooperation between government (e.g., extension officers providing training), NGOs (e.g., network of local NGOs administering FSP) and private sector (e.g., at market level), promotion of conservation farming practices that reduce dependency on inorganic fertilisers, estimated savings to the government of K168 billion that would have been required for food relief, improvement of household and national food security
- *Weaknesses:* Low, erratic and late funding that has led to distribution of partial Food Security Packs and has reduced graduation rates, vulnerability of large investments (in inputs) to drought, inability of PAM to clearly sell the effectiveness of the FSP to the government
- *Opportunities:* Possible increase of the size of Food Security Pack to allow: 2 lima Maize, ½ lima legume and ¼ to ½ lima cassava/sweet potatoes, possible integration of Alternative Livelihoods component (e.g., vegetable production and processing, fish farming, bee keeping, blacksmiths, etc.) into beneficiary communities, possible strengthening of Cereal/Seed Banks as marketing centres, linkages with other social protection initiatives especially the Micro Bankers Trust.<sup>33</sup>

### Commentary:

With the majority of Zambian households located in rural areas, and the majority of poor households engaging in subsistence farming in the rural areas, what is most needed in Zambia is an agricultural revolution. In other words an explosion in agricultural output brought about by improved seed varieties, better farming methods and animal husbandry methods, etc. In the agricultural sector, the introduction of simple technologies (e.g., fertiliser, treadle pumps, improved seeds, simple ploughs, etc.) at the household level can generate huge increases in national agricultural productivity and food security. In Zambia agricultural development is essential to national development: higher food production leads to higher rural incomes and lower urban food prices, both bringing about higher levels of food security in the country; higher food production also increases greater resources for diversifying into other income generating activities (e.g., goat rearing) at household level and increases overall opportunities for agro-business (e.g., producing peanut butter, cooking oil, etc.) at national level. Frequent droughts, cattle diseases, HIV related illnesses and deaths, etc. have hampered agricultural productivity in the country. The government has a huge responsibility to

## 2) Food Security Pack (FSP) Implemented by Programme Against Malnutrition (PAM)

### Profile:

- *Category:* Food Security Pack for Vulnerable but Viable Farmers
- *Mission:* "To improve small scale farmer productivity and household food security to reduce poverty through the provision of a pack of basic agricultural inputs: cereal seed (maize) for 1 lima; leguminous seed (beans) for half a lima, and; another half a lima seed for a root/tuber crop"<sup>30</sup>
- *Target:* Vulnerable but viable farmers (including some incapacitated households (e.g., siblings from Southern Province)), especially the 800,000 small-scale agricultural households in Zambia; more specifically, households cultivating less than 1 hectare of land and female/child-headed, headed by disabled, supporting orphans, affected by calamities or keeping unemployed youth
- *Service Provided:* Provision of a Food Security Pack (FSP) of agricultural inputs (i.e., cereal seed, leguminous seed, root/tuber seed, fertiliser, lime, etc.), training (e.g., conservation farming, wetland farming), technology transfer (e.g., treadle pumps) and market entrepreneurship (e.g., Seed/Cereal Bank Development, food processing development, etc.) in order to empower beneficiaries with increased capacity to achieve self-reliance and commercial viability. Beneficiaries are required to make a small repayment of agricultural produce after each harvest.
- *Beneficiaries:* 19,000 in 2006/2007 farming season (as compared to 33,000 in 2005/2006, 39,867 in 2004/2005 and 160,000 in 2003/2004) across 72 agricultural blocks, with beneficiaries identified by Area Food Security Committees made up of local NGOs, community based organisations (CBOs), traditional leaders, etc. (programme was designed to target 200,000 beneficiaries per year)
- *GRZ Budget:* K15 Billion (2006/2007 Agricultural Season)<sup>31</sup> / (K10 Billion for 2007/2008)<sup>32</sup>
- *Strengths:* Distribution structure spanning all 72 districts, administration of a Cereal/Seed Bank in each agricultural block to recover some of the harvest from beneficiaries as a loan repayment and to improve crop marketing, cooperation between government (e.g., extension officers providing training), NGOs (e.g., network of local NGOs administering FSP) and private sector (e.g., at market level), promotion of conservation farming practices that reduce dependency on inorganic fertilisers, estimated savings to the government of K168 billion that would have been required for food relief, improvement of household and national food security
- *Weaknesses:* Low, erratic and late funding that has led to distribution of partial Food Security Packs and has reduced graduation rates, vulnerability of large investments (in inputs) to drought, inability of PAM to clearly sell the effectiveness of the FSP to the government
- *Opportunities:* Possible increase of the size of Food Security Pack to allow: 2 lima Maize, ½ lima legume and ¼ to ½ lima cassava/sweet potatoes, possible integration of Alternative Livelihoods component (e.g., vegetable production and processing, fish farming, bee keeping, blacksmiths, etc.) into beneficiary communities, possible strengthening of Cereal/Seed Banks as marketing centres, linkages with other social protection initiatives especially the Micro Bankers Trust.<sup>33</sup>

### Commentary:

With the majority of Zambian households located in rural areas, and the majority of poor households engaging in subsistence farming in the rural areas, what is most needed in Zambia is an agricultural revolution, in other words an explosion in agricultural output brought about by improved seed varieties, better farming methods and animal husbandry methods, etc. In the agricultural sector, the introduction of simple technologies (e.g., fertiliser, treadle pumps, improved seeds, simple ploughs, etc.) at the household level can generate huge increases in national agricultural productivity and food security. In Zambia agricultural development is essential to national development: higher food production leads to higher rural incomes and lower urban food prices, both bringing about higher levels of food security in the country; higher food production also increases greater resources for diversifying into other income generating activities (e.g., goat rearing) at household level and increases overall opportunities for agro-business (e.g., producing peanut butter, cooking oil, etc.) at national level. Frequent droughts, cattle diseases, HIV related illnesses and deaths, etc. have decimated agricultural productivity in the country. The government has a huge responsibility to rejuvenate agricultural productivity.

In the overall work to increase agricultural production in Zambia, the Food Security Pack stands as possibly the most promising and effective government initiative to build capacity of low capacity but viable farmers. In implementing the FSP, the Programme Against Malnutrition (PAM) targets many of the most poor and food insecure farmers across the country, those not only tilling less than one acre, but also facing a serious vulnerability such as a child head of house. Due to unaffordable inputs and poor agricultural knowledge, such peasant farmers typically fail to produce more than a few bags of maize in a season, leaving them desperate for food aid to survive the year. Thinking of the realistic family scenarios, the orphaned siblings in Southern Province may be suitable beneficiaries for receiving a Food Security Pack, which is given over a period of two consecutive years. Though the household is managing to meet basic needs, agricultural production is likely declining due to Joseph's relative inexperience as a farmer. Receiving the FSP would help him diversify and expand the agricultural activities to not only include livestock and maize but also into maybe beans and sweet potatoes. The training and any simple technology received would increase the likelihood that this household could expand agricultural production and escape poverty.

The Food Security Pack has been recognised by both donors and International Financial Institutions as a major entry point for poverty reduction and growth of the rural poor.<sup>34</sup> The most glaring and unfortunate weakness of this positive social protection initiative is its poor, late and erratic funding. Whereas the programme was designed to reach 200,000 farmers a year for a period of five years, insufficient budgets have limited targeted beneficiaries to 160,000 (2003/2004), 39,867 (2004/2005) and 15,000 (2006/2007). Funding was only K43 billion out of the required K89 billion in 2003/2004 and K9 billion out of K32 billion in 2004/2005. The announced K15 billion for the 2006/2007 agricultural season is less than 10% of K137.5 billion requested to reach at least 150,000 farmers (a number closer to the 200,000 benchmark). More devastating have been the erratic and late releases of budgeted funds, which has in some cases led to the provision of only partial Food Security Packs to beneficiaries, therefore leading to a failure of these vulnerable farmers to restore household savings and resilience within two agricultural seasons. At the end of the day, the graduation rates from the programme have failed to meet expectations, which has further decreased confidence in the programme and justified lower budgetary allocations. The other major challenge with the FSP relates to the unpredictable rains, with just one drought capable of wiping out gains made by the programme.

Despite these challenges, the Food Security Pack has made a number of impacts in increasing food production and nutrition security among the poor. In 2002/2003, 132,000 metric tons of food valued at K82 billion was produced from an investment of K26 billion; in 2003/2004, 197,000 metric tons of food valued at K124 billion was produced from an investment of K43 billion. Crop failure in 2004/2005 season decimated production, but it is estimated that without the FSP, the government would have needed to provide K168 billion in relief food over the 2003/2004, 2004/2005 agricultural seasons combined. Furthermore, the development of Cereal / Seed Banks has enhanced marketing of agricultural products and also allowed communities to share seed / food reserves with other vulnerable members of the community.<sup>35</sup> The movement of vulnerable rural households, especially those in remote areas, into self-sustaining, commercially-viable farmers is not a simple, short-term or isolated venture. The Food Security Pack cannot be written off quickly as ineffective for its inability to achieve targeted graduation rates over 50%. However, PAM should strive to increase linkages with other social protection initiatives, to help FSP graduates maintain and expand their farming activities through access to credit (e.g., through Micro Bankers Trust), subsidised fertilisers (e.g., through the Fertiliser Support Programme), etc.

### 3) Programme Urban Self Help (PUSH)

#### Profile:

- *Category:* Assets (food and training) for work
- *Mission:* To develop community infrastructure for livelihood improvement (e.g., roads, sanitation, fields, etc.) and facilitate skills transfer to vulnerable households by implementing work for food projects in underdeveloped areas
- *Target:* Households that are critically or moderately poor but viable (e.g., orphaned siblings in Southern Province, Nyirenda Household) and communities in need of essential infrastructure
- *Service Provided:* Provision of food in exchange for work on a community development project, facilitation of skills training (e.g., practical skills like carpentry or tailoring, basic literacy, healthcare and hygiene awareness, sexual and reproductive health, etc.), encouragement of group savings through savings and solidarity groups
- *Beneficiaries:* Approximately 15,000 participants (households receiving food aid) in approximately 100 sites, across 6 provinces<sup>36</sup>
- *GRZ Budget:* K4.0 Billion (2006) / (K2.5 Billion for 2007)<sup>37</sup>
- *Strengths:* Plurality of skills training and infrastructure programmes offered and responsiveness to needs identified by the community, technical expertise in implementing infrastructure development projects, focus on leaving skills behind and encouraging self-sustainability / savings habits of programme graduates, temporary provision of regular food assistance to vulnerable households while household member undergoes skills training.
- *Weaknesses:* No strong monitoring and evaluation / advocacy dimension to demonstrate success in building infrastructure and providing skills to the vulnerable, weak relationship with the Ministry of Community Development and Social Services and the Social Protection Sector Advisory Group, past failures in accessing inputs from PAM for beneficiaries and in facilitating graduation of beneficiaries into the Micro Bankers Trust (to access loans), difficulty in assisting certain vulnerable groups (e.g., disabled, children, etc.).
- *Opportunities:* Possible linkages with PAM and Micro Bankers Trust, possible expansion into a national "assets for work" programme operating within every district.

#### Commentary:

Programme Urban Self Help (PUSH) is an innovative and dynamic programme that simultaneously facilitates community infrastructure development, skills training to members of poor and vulnerable households and food assistance to food insecure households. Furthermore, PUSH does not specialise in the work it does but allows communities to identify what community works are most necessary (e.g., constructing roads, community fish ponds, drainage ways, cattle crash plates for vaccination, bridges, etc.) and what practical skills training to provide (e.g., carpentry, tie and die, tailoring, landscaping, etc.) in addition to training in literacy, basic hygiene, sexual and reproductive health, etc. As a social protection initiative, it is multi-faceted in that it includes a welfare component (suitable for the critically poor) in addition to a capacity-building component (suitable for households with at least one member able to do work). Returning to our realistic stories, the critically poor but viable household was represented by Mr. Mwansa the former carpenter, but unfortunately PUSH has not extensively mainstreamed people with disabilities into its programmes. Since Mr. Mwansa is already a skilled carpenter, the Mwansa household might be better suited by welfare support (possibly through the PWAS) until a time when a loan is sourced to help begin his carpentry business. Looking again at the families, PUSH may be more suited for 16 year-old Joseph of Southern Province, in order to provide food assistance in the short-term while also giving him a skill to increase agricultural productivity at home.

Looking at other strengths, it is important to recognise that PUSH has a technical department with qualified engineers to ensure all infrastructure projects meet building standards. Also, PUSH helps facilitate certification of graduates in various trades, working through the local councils. In terms of weaknesses, it seems that PUSH has had difficulty in networking with other grant-aided social protection initiatives from the MCDSS (e.g., PAM and Micro Bankers Trust). At the same time this failure to link may be a result of weak overall coordination of the grant-aided projects by the Ministry

of Community Development and Social Services. Whereas all grant-aided programmes should cooperate from planning through targeting to implementation of social protection initiatives, it seems that the programmes nearly work in isolation, sometimes preferring to venture into new types of service instead of calling upon existing expertise in these areas (e.g., if PUSH were to introduce an input component instead of calling upon PAM to help beneficiaries access the FSP). At the same time, PUSH has failed in the past to access inputs from PAM, possibly due to the limited resources of PAM. PUSH has successfully networked with an initiative of the Ministry of Commerce, Trade and Industry, the Zambia Chamber of Small and Medium Businesses Associations (ZACSMBA), in terms of developing markets for products. Overall, Programme Urban Self Help is an essential social protection strategy in that it not only provides skills and food aid but works on the improvement of essential infrastructure for improvement of community well-being.<sup>38</sup> However, there is need for PUSH (along with many of the other social protection initiatives) to undertake extensive evaluation of the outcomes and impacts of its programmes, specifically examining how participants have benefited after graduation and how infrastructure has benefited and been maintained by communities.

#### 4) Micro Bankers Trust (MBT)

##### Profile:

- *Category:* Micro-Finance
- *Mission:* To provide financial services, especially credit and savings, to households cut off from accessing traditional banking facilities due to vulnerability (especially in urban areas) or remote household location (especially in rural areas)
- *Target:* Households that are critically / moderately poor but viable (e.g., Nyirenda household, Mwansa household), located primarily in rural areas
- *Service Provided:* Credit for agricultural production (e.g., dairy equipment, seeds, irrigation), for simple manufacturing (e.g., machinery, etc.), for service provision (e.g., restaurant, etc.) or for commerce (e.g., cross-boarder trading, etc.) and capacity building in village banking / savings
- *Interest Rates:* 6%/yr – irrigation equipment, 7%/yr – machinery, 12%/yr – dairy, 40%/yr – production, 48%/yr – commerce
- *Beneficiaries:* 15,531 members in 517 groups (as of Sept 2006) across 25 districts in 8 provinces
- *GRZ Budget:* K1.0 Billion (2006) – actual funding at K1.14 Billion as of September 2006<sup>39</sup> / (K350 Million for 2007)<sup>40</sup>
- *Strengths:* Provision of micro-finance to remote areas where other micro-finance institutions do not reach, empowerment of low-capacity rural and urban households with loans to expand production
- *Weaknesses:* Interest rates that are too high for many poor households, difficult mandate to cover all operations from within interest earned on loans, low on-time repayment rates especially during the agricultural season (e.g., in September 2006 only 25% of payments made on time)
- *Opportunities:* Possible linkages as a feeder institution for graduates of PAM and PUSH, possible scaling-up to a nationwide micro-finance institution assisting poor households to move beyond subsistence farming and start small and medium enterprises (SMEs)

##### Commentary:

Recognising the challenge of most households to save in Zambia, the Micro Bankers Trust (MBT) has a great opportunity to assist low-capacity households increase production by accessing loans. Across the country many households lie idle because of no access to basic financing with flexible repayment methods and affordable rates. This fact should guide micro-finance institutions, for no commercial banks seem willing to fill this vacuum. The majority of MBT clients access loans for agricultural production, with the money used for inputs such as seed and fertiliser. For loans less than K5 million, recipients belong to groups of between 15 to 20 members, which increases overall repayment rates due to peer pressure. Loans for irrigation and machinery are the only individual loans, with longer repayment periods (up to 3 years) and lower annual interest rates. In addition to providing credit, MBT links clients with other local NGOs, government initiatives, etc. to provide training in entrepreneurial skills, starting a business, etc. (though MBT on special occasions facilitates these trainings itself). Also, the MBT helps promote community savings (e.g., village banking)



through capacity building programmes in how to save, how to utilise savings, etc. Mr. Nyirenda, the moderately poor but viable farmer from Eastern Province, might be a suitable candidate for a loan from MBT since he has existing capacity and is only looking to diversify his agricultural activities. In design Micro Bankers Trust could also provide a good stepping stone for graduates of other social protection initiatives geared at more vulnerable households (e.g., Food Security Pack, PUSH, etc.).

However, the MBT faces a serious challenge in offering loans that are low-interest and affordable, realising that its targeted clients are still poor and vulnerable. Interest rates ranging from 40% to 48% for agricultural production and commerce may simply not be manageable by such vulnerable households, which may be leading to the low on-time repayment rates. As a grant-aided organisation, the MBT has been instructed not to use the assistance from the MCDSS to meet operational costs, therefore leading MBT to meet these costs through interest earned. To increase overall effectiveness, it may be in the best interest of MBT to source outside funding or receive separate monies from the MCDSS for paying salaries or further expanding client base, in order to reduce interest rates to a much lower level. Overall repayment rates might also be increased if part of the interest collected were returned to the groups (e.g., in a group savings fund) to allow the communities to draw upon this money to fund development projects. Though MBT is a more business-minded social protection initiative, it must also bare in mind that its clients are the poor, fighting challenges at home such as hunger, disease, disability, illiteracy, etc. Despite these challenges, the Micro Bankers Trust has great potential to become a nationwide loaning institution with vision of empowering vulnerable and marginalised groups.<sup>41</sup>

## 5) Zambia Agency for Persons with Disabilities (ZAPD)

### Profile:

- *Category:* Empowerment of the Disabled
- *Mission:* "The creation of an enabling / conducive environment and empowerment of persons with disabilities"<sup>42</sup>
- *Target:* Persons with disabilities, including the blind, partially sighted, deaf and dumb, hard of hearing, mentally ill, ex-mental cases, mentally retarded and the physically handicapped (e.g., Mr. Mwansa), estimated somewhere between 256,690 persons (2000 National Census) and 10% of the population.
- *Service Provided:* Resettlement of the disabled (i.e., to ensure access to serviced land, household food security and income from agriculture), physical rehabilitation of the disabled (i.e., provision of supportive devices to enhance mobility), economic empowerment of the disabled (i.e., skills training and entrepreneurship development training), revamping of farm centres and farm centre infrastructure for income-generation for the Agency, community sensitisation on disability issues, welfare assistance to the disabled individuals, assistance to associations of the disabled.
- *Beneficiaries:* (no exact figures available; the agency implements programmes in all 9 provinces)
- *GRZ Budget:* 6.4 Billion (2006) / (K4 Billion for 2007)<sup>43</sup>
- *Strengths:* Ability to provide skills training / economic empowerment through 15 established farm centres across the country, legal backing as an organisation formed through an Act of Parliament, good donor willingness to support the disability movement in Zambia and consistent support from the MCDSS.
- *Weaknesses:* Difficulty in empowering the disabled to become economically independent (e.g., the farm centres are not yet self-sustaining), insufficient resources (e.g., offices, training centres, vehicles, equipment, money for welfare transfers, money for training in Income Generating Activities, etc.) to provide empowerment services to all types of disabled persons across the country, insufficient M&E systems to establish outcomes / effectiveness of services provided.
- *Opportunities:* Creation of a computerised database to register / track all disabled persons across the country, construction of customer care centres to provide places for facilitation of meetings, trainings, etc., to persons with disabilities, more cooperation with PAM, MBT and the PWAS in providing the disabled with agricultural inputs, micro-finance or welfare transfers.<sup>44</sup>

## Commentary:

It is estimated that between 2% and 10% of the Zambian population is affected by a disability, including blindness, deafness, mental illness, physical handicap, etc. Recently there has been a shift in thinking around disability issues that places all persons on the same disability continuum, no longer separating people into two distinct categories: the "disabled" and the "non-disabled" / "normal." Each person has his or her own "activity limitations" of varying seriousness that inhibit ability to participate fully in society (e.g., short-sightedness, allergy, depression, dyslexia, lameness, deafness, etc.). Furthermore, there are interventions that can be taken to overcome or reduce the seriousness of these limitations (e.g., glasses, antihistamine medicine, counselling, mobility devices, sign-language, etc.). With the right intervention, even those with serious activity limitations (i.e., the "disabled") can be empowered to function independently and fully in society and the economy. For example, with access to the right equipment, a physically handicapped person can live a completely independent life, moving around with a wheelchair, driving a vehicle specially adapted for a physically handicapped person, independently entering and exiting wheelchair accessible buildings / offices, etc. However, without mobility devices, handicap friendly infrastructure and other deliberate interventions, such a physically handicapped person would likely fail to access basic social services (e.g., education, health, etc.) and participate in a sustainable economic activity.<sup>45</sup> The government has a responsibility to ensure that the special needs of those with serious activity limitations are taken into account in society, to fight against the marginalisation of the disabled.

The Zambia Agency for Persons with Disabilities (ZAPD), formed through an Act of Parliament in 1996, is the primary government intervention towards helping the disabled. ZAPD offers a variety of activities, most notably economic empowerment of the disabled by providing work and training at 15 farm centres across the country, rehabilitation and entrepreneurial training to the disabled, welfare assistance to some of the most destitute disabled persons and re-settlement of some low-capacity disabled persons onto lands where it is possible to undertake sustainable farming activities. It seems that ZAPD has a good, ambitious vision to create a database of all disabled persons in Zambia, in addition to the construction of more customer care centres to provide a place for disabled persons to visit and have their needs addressed. The registration of all disabled persons with ZAPD (i.e., at customer care centres located across the country) would make it feasible to target appropriate interventions towards Zambians with varying activity limitations (i.e., disabilities) and promote greater participation in the economy and society at large. Take for example Mr. Mwansa, the newly paralysed carpenter whose family has fallen into serious poverty. If ZAPD had a strong presence across the country, Mr. Mwansa in Mansa could register at a customer care centre, apply to receive a free wheelchair, state his intention to begin a carpentry business and possibly be linked with MBT or some other micro-finance institution to receive a loan. At the present, it doesn't seem that ZAPD has the capacity to bring empowering interventions to all disabled persons across the country, but there are great opportunities for the expansion of this agency providing social protection to the disabled. At the same time, there is serious need to evaluate the efficiency and effectiveness of current ZAPD programmes, in order to learn lessons to guide possible expansion in the future.



### **Social Protection Initiatives Integrated into other Ministries...**

Government-implemented social protection initiatives are not limited to the Ministry of Community Development and Social Services, but are integrated into nearly every ministry. Sometimes these initiatives are referred to as equity initiatives (e.g., as within the Ministry of Education), and other times these social protection initiatives are not programmes but pieces of legislation (e.g., the Minimum Wages and Conditions of Employment Act). Following is a brief list of the many other efforts from government ministries:

- Ministry of Health – Free maternal and child health care, free vaccinations and child health weeks, free services for under 5 and over 65, free ARVs, etc.
- Ministry of Education – Free primary education, school bursaries to vulnerable pupils, feeding programmes, child health and nutrition programmes, girl-child campaign, etc.
- Ministry of Labour and Social Security – Administration of the National Pension Scheme Authority (NAPSA), establishing of accepted minimums in hiring of labour, etc.
- Ministry of Agriculture and Cooperatives – Subsidised fertiliser to peasant farmers through the Fertiliser Support Programme, cattle re-stocking and vaccinations, training in conservation farming techniques, etc.
- Ministry of Sport, Youth and Child Development: Administration of Youth Empowerment Fund (though it is unclear how these resources have been distributed in 2006), implementation of Street Children Programme, etc.
- Office of the Vice-President: Disaster Management (e.g., food relief during droughts), etc.

### Part III – Social Protection – How?

#### **The Vision for Social Protection...**

The realisation of an effective, dynamic, proactive social protection strategy capable of empowering all types of vulnerable households and groups, including the destitute, child-headed households, the disabled, people living with HIV/AIDS, women-headed households, etc., depends upon the scaling-up and strong coordination of a wide array of government and non-governmental social protection initiatives. Social protection will never be realised in Zambia without an empowered Ministry of Community Development and Social Services, a ministry capable of administering and coordinating social protection initiatives at the community level, a ministry with the capacity to identify the needs of vulnerable households and the capacity to deliver appropriately targeted programmes. For Zambia to tackle poverty head-on, the MCDSS must become one of the central government ministries, with a large bag of social protection tools (and a corresponding large budget), to foster bottom-up development by taking investments directly to the lowest levels. If the government is to be truly pro-poor, the MCDSS must be involved with the coordination of any social protection initiative in the country, including 1) non-governmental social protection initiatives, 2) social protection initiatives within the MCDSS (including the grant aided) and 3) social protection initiatives integrated into other government ministries.

One, in terms of non-governmental social protection initiatives (implemented by NGOs, Churches, etc.), the MCDSS at district level should provide general coordination of all assistance activities. This is not to say that the Ministry should begin managing the affairs of each and every charitable effort across Zambia (e.g., all orphanages run by the government), but simply serve as general advisor, coordinator, regulator and harmoniser of the social protection efforts being implemented via civil society (i.e., a parallel channel of service provision). This can be done under the auspices of the District Welfare Assistance Committees (DWACs), which are usually sub-committees of the District Development Coordinating Committees (DDCCs).

At the time being it seems NGOs can easily form through the Registrar of Societies and begin implementing any legal initiative imaginable without any cooperation with government or other non-governmental groups. This leads to situations where efforts are doubled in some areas (e.g., two competing micro-finance institutions) while other areas are totally left out from social protection initiatives. Some of these donor-funded initiatives also turn out to be poorly designed or short-term in nature, often leaving a particular community in the same or even a worse situation than before.

A well-funded MCDSS could help create a much-needed link between the efforts of civil society and that of the government, instead of the common situation where NGOs and government create parallel structures for providing the same service (e.g., both government and an NGO providing food relief in the same district). Under this coordinating role, any civil society group wanting to implement a social protection initiative should be required to first seek advice and approval from the MCDSS at district level, and subsequently be open to inspections from the Ministry and attend regular district coordinating meetings. Independent non-governmental initiatives are essential to the provision of social protection in the short to medium-term, and the MCDSS should be given a stronger role in the coordination and harmonisation of these efforts. Over time some of the most effective non-governmental initiatives could even become grant-aided organisations under the MCDSS.

Two, the MCDSS itself both implements (e.g., PWAS) and funds (e.g., MBT, FSP, PUSH, ZAPD, etc.) some of the most broad, far-reaching social protection initiatives in Zambia. These programmes provide a number of the most essential investments to help empower and protect both the destitute and low-capacity, including micro-finance, agricultural inputs and training, welfare support, infrastructure development through food for work, special skills and entrepreneurial training for the disabled, among others. Though most of these initiatives boast of their presence in nearly every district, it appears that the programmes have been implemented too thinly and independently to make significant improvements in the lives of vulnerable people across Zambia. The MCDSS must be empowered to scale-up each one of these grant-aided initiatives to the national level, for it is only through the integration of these efforts that the vulnerable will be given the steps out of their poverty situation.

Take Miss Mundia, the destitute mother from Chainda compound. She needs immediate, regular welfare support (particularly a cash transfer) in order to cope with severe destitution and household food insecurity. At the same time, she is also in need of skills training, free agricultural inputs (if she has access to a small field), access to a low-interest loan, or some other social protection initiative in order to help her begin some sustainable economic activity (e.g., farming, trading, etc.). Without a combination of social protection initiatives working in cooperation, it will be nearly impossible for Miss Mundia and her family to escape extreme poverty. In the same way, rural participants in the PUSH programme and other people with disabilities associated to ZAPD need increased access to inputs from PAM and loans from MBT. For years there has been a futile search for the one single intervention to move people out of poverty; it takes a well coordinated package of social protection initiatives to gradually restore household capacity and achieve self-reliance. The MCDSS, as a major funding agent of the FSP, MBT, ZAPD, PUSH and other grant-aided institutions, must use its position to ensure cooperation in programming and sharing of administrative systems where possible (e.g., sharing office space). Also, recognising that Community Welfare Assistance Committees are decentralised across thousands of communities in the country, these CWACs could potentially take on a larger role in the identification of suitable candidates for other social protection initiatives (e.g., is there need for both CWACs and Area Food Security Committees in a single community?).

Three, the MCDSS should take stronger leadership in design, targeting and supervision of social protection initiatives integrated within other ministries. Nearly every ministry establishes "equity initiatives" to help ensure that the most poor and vulnerable are able to access their services (e.g., bursaries provided by the Ministry of Education, free health care for children under five, etc.). In a country where an estimated 67% of the population is poor, 16% HIV-infected, between 2% to 10% disabled<sup>46</sup>, 20% of under-18 children orphaned, no ministry can function adequately without special social protection initiatives to ensure these services work for the poor. The disability movement in Zambia has observed that anytime they want something from government they are referred to the Ministry of Community Development and Social Services, regardless if they are trying to start a business with the Ministry of Commerce, Trade and Industry or trying to obtain agricultural information from the Ministry of Agriculture and Cooperatives. In order to mainstream disability in government, it has been proposed that every ministry should open a disability "desk" capable of catering for the specific needs of disabled Zambians. Along the same lines there is likely a need for each and every vulnerable group (e.g., widows, OVCs, people living with HIV/AIDS (PLWHA), etc.) to be mainstreamed across all ministries, to make each ministry responsive to special needs of each and every vulnerable group. It seems what is truly needed is the mainstreaming of the MCDSS across all government ministries, through the opening up of a "Social Protection Desk" (i.e., a social protection / equity planning unit) within each and every ministry. The role of this desk would be to help in the coordination and planning of social protection and equity initiatives integrated within individual ministries and ensure that government programmes cater for each and every marginalised group.

To realise such a proactive and strong coordinating capability, the MCDSS would need serious redesign, capacity building and budgetary increases. At the same time, the government cannot leave the provision of social protection to the churches and NGOs. The sustainability of independent, donor-funded initiatives is not assured, whereas the Zambian government as the steward of public resources has the ultimate and long-term responsibility to ensure the well-being of the people.

### **Social Protection Strategy (FNDP)...**

Formulated as a chapter of the Fifth National Development Plan (FNDP), Zambia has now put in place a social protection strategy for the country. Its nine specific objectives are to "Increase the ability of low capacity households to meet their basic needs, to reduce extreme poverty in incapacitated households through welfare support, to rehabilitate street and other vulnerable children and youth and those with disabilities, to increase access to health services for people from incapacitated and low capacity households, to increase access to education for people from incapacitated and low capacity households, to increase the level of awareness and ensure the protection of legal rights for vulnerable groups, to enhance capacity of local and national institutions delivering social protection programmes, to develop a monitoring and evaluation framework that

guides the implementation of social protection programmes, and to mobilise adequate resources for social protection programmes."<sup>47</sup>

Some of the key strategies outlined in the draft strategy include: entrepreneurship workshops, agricultural inputs for low capacity households, micro-credit schemes, public works projects, creation of a funding basket for informal-sector activities, support to private initiatives assisting incapacitated households (e.g., cash), rehabilitation programmes for street children, livelihoods training to orphans and vulnerable children, free healthcare to vulnerable and incapacitated households, community health-insurance schemes, universal provision of free HIV-related tests, school bursaries to incapacitated households, scaled-up school feeding programmes, support of training-initiatives to paralegal staff, and awareness exercises about human rights.<sup>48</sup> On paper the social protection strategy looks very dynamic and comprehensive, balancing both government and independent initiatives, targeting low-capacity, incapacitated and child-headed households in addition to street children, setting ambitious targets for reduction in destitution and extreme poverty. But a number of challenges may inhibit the realisation of these visions for social protection.

### **Barriers to Realising Social Protection...**

The major barriers to achieving social protection in Zambia are of two types, both actual structural barriers and perceived barriers (including ideological biases). Both of these barriers need to be overcome in order to achieve social protection for the people.

The actual barriers relate mainly to prevailing government policies and overall administrative capacity of government, especially within the Ministry of Community Development and Social Services. A few specific policies and laws stand out as an impediment to the protection and empowerment of vulnerable groups. Foremost, the Zambian labour laws are very weak in regards to protecting employees, especially in regards to casualisation, minimum wages and the protection of workers in retirement. As the laws stand now, employers are allowed to hire employees continuously on contracts less than six months in order to avoid paying more than a basic hourly wage, a labour abuse that has become referred to as the casualisation of labour. In terms of minimum wages, the most recent Statutory Instruments (Nos. 56 & 57) exclude a majority of employees from their minimum guarantees, including members of trade unions, government employees, domestic workers and other vulnerable employees in various excluded industries (e.g., dairy, meat, etc.). Related to social security for retiring employees, the Public Service Pension Authority and the former Zambia National Provident Fund have failed to protect workers in retirement. In design, the new National Pensions Scheme Authority (NAPSA) has been improved in a way to adjust all contributions alongside inflation in the country, but it has yet to prove long-term viability as a social security scheme. There is much concern from various stakeholders that NAPSA contributions are not being well managed, which may again result in retirees receiving inadequate monthly pensions falling far below their regular salaries and the cost of basic needs.<sup>49</sup> Another weakness of NAPSA is that it excludes the majority of employees in Zambia from making contributions, including the self-employed (e.g., small scale farmers) and members of the informal sector.<sup>50</sup>

In terms of administrative barriers, the success of any of the social protection initiatives depends upon the improvement of the government's administrative capacity at the District and sub-District levels. The Decentralisation Policy stands as a roadmap to making government effective down to the lowest levels, but it remains largely unimplemented a few years down the road. The Ministry of Community Development and Social Services needs the capacity to assess and distinguish the varying types of vulnerability at community level, to appropriately target beneficiaries of the various social protection initiatives, to request an adequate budget to bring assistance to all targeted beneficiaries, to implement social protection initiatives transparently and without corruption and to monitor and evaluate the impacts of all these efforts in order to improve performance in the future. The basic administrative capacity has been developed through existing programme structures (e.g., the CWACs), but the overall ability to plan and coordinate needs to be seriously enhanced to make these initiatives more successful.

At the same time, the more serious barriers to realising social protection are those that are perceived and based upon ideological arguments. In order to overcome the actual barriers, the perceived

barriers must first be overcome to allow sufficient *political will* to manifest. Some of the perceived barriers include: there is no money for social protection, social protection only becomes affordable after the economy grows, social protection is a move back towards socialism, social protection leads to a welfare syndrome where people become overly dependent on outside assistance, government is too corrupt to administer nationwide social assistance programmes (e.g., cash transfers, provision of agricultural inputs, etc.), the poor are poor simply because they are lazy, social protection should only be given to the low-capacity (e.g., in the form of subsidised inputs) as opposed to the destitute (e.g., in the form of welfare), social protection is simply consumption-oriented expenditure, etc.<sup>51</sup>

None of these perceptions should be taken lightly, for any one of them could be backed up with real case examples (e.g., someone referring to a relative who is poor because he or she drinks alcohol too much). At the same time, overall opinions about the feasibility of an effective social protection system should not be based simply upon generalisations or past failures. In the recent past a number of countries (e.g., Brazil, Mexico, Namibia, etc.) have had large success fighting inequity and exclusion by implementing various social protection initiatives, including social incentives (e.g., monthly cash transfer given for school costs only if children maintain attendance rates over 85%), universal old-age pensions, provision of free nutritional support in addition to ARVs, village loan and banking schemes, among others. Depending upon how well social protection initiatives are designed and how honestly they are administered, they could either promote sustainable emergence of households out of situations of vulnerability or emergence of a perpetual welfare syndrome. As more and more success stories emerge (e.g., the Kalomo cash transfer scheme is heralded worldwide as an effective initiative), it can only be hoped that misconceptions, generalisations and ideological biases can be defeated and sufficient political will generated. At that point in time, the prevailing structural barriers (i.e., policies and administrative capacity) could be overcome through committed investment to improve the institutions that administer social protection initiatives and to increase the number of beneficiaries that are assisted. The ultimate barrier to realising social protection may be lack of political will, which manifests in poor government financing of the sector.

### Financing Social Protection in Zambia...

"The failure to achieve development targets that have been set incessantly in recent decades can by and large be explained by a lack of *strong commitment* to translate plans into real action to change the lives of the majority poor people. Time and again meetings are held at both local and international levels to look at the plight of the poor. But rarely do these meetings result into tangible benefits for the poor. "For how long will the poor wait before experiencing positive change in their lives?" – JCTR Press Release – May 04<sup>52</sup>

The economic case for realising a healthy, well-educated, all-inclusive, incentive-based society is undeniable. But at what level should Zambia fund social protection initiatives and where can the resources for social protection be found? According to a modelling exercise of the International Labour Office (ILO), a comprehensive package of social protection initiatives in a developing country like Zambia can cost anywhere between 10% to 50% of government expenditure in the short-term, decreasing steadily over time to more affordable levels.<sup>53</sup> According to the 2007 to 2009 Medium-Term Expenditure Framework (MTEF) for Zambia, the social protection budget will only reach 0.54% of total expenditure in 2007, 0.66% in 2008 and 0.68% in 2009.<sup>54</sup> Looking at the projected figures within the Fifth National Development Plan (FNDP), the total budget for social protection initiatives will rise by only 22% over a five year period, from K61.7 billion in 2006 to K74.7 billion in 2010 (which may actually be a decrease in real terms due to inflation).<sup>55</sup> With the budget for social protection in Zambia remaining at less than 0.75% of total government expenditure, it is clear that there is a large resource gap for providing a basic social protection package to the nation. But how large is this resource gap?

According to members of the Social Protection Sector Advisory Group (SP-SAG), the needs-based budget for social protection that they submitted to the Ministry of Finance and National Planning (MoFNP) was *ten times* higher than the budget that now appears in the FNDP.<sup>56</sup> For example, the cost of administering a national cash-transfer welfare scheme (a reformed PWAS) has been estimated to cost K130 billion per year,<sup>57</sup> whereas total allocation for welfare support (e.g., the existing PWAS) is only budgeted between K12.6 billion in 2006 and K12 billion in 2010 (less than



10% of total need). If the social protection budget were to be a needs based budget, the figures in the FNDP ought to appear somewhere between K617 billion and K750 billion per year from 2006 to 2010, or approximately K700 billion in any given year. Under this scenario, the total social protection investment would equal approximately 6% of total government expenditure, a figure that is less than the ILO estimates but also maybe more realistic given the current situation in the country.

It must be recognised how Zambia faces serious fiscal constraints, even after the cancelling of the majority of her external debts. In order for Zambia to reach this estimated social protection threshold (6% of total expenditure), approximately 5.4% of spending must be either created or re-allocated towards social protection initiatives. Where can these resources be found? According to a provocative UNDP study entitled "Does Debt Relief Increase Fiscal Space in Zambia?" it was concluded that due to many conditionalities that constrain Zambia's ability to spend money, the total combined effect of debt cancellation through the Highly Indebted Poor Country (HIPC) initiative and Multilateral Debt Relief Initiative (MDRI) is only an increase in fiscal space (Zambia's spending capacity) by 0.8%. With the social protection gap at 5.4% of total expenditure, the debt relief savings are insufficient to scale-up social protection initiatives to the needed level. At the same time, this report does recommend that Zambia shift approximately 3.3% of its current budget towards more pro-poor, Millennium Development Goal-oriented initiatives.<sup>58</sup>

Looking at the budget ceiling outlined in the MTEF for 2007, it does seem very possible that Zambia could prioritise some of its expenditure towards more development-focused initiatives, especially with the Ministry of Community Development and Social Services ranked 19<sup>th</sup> in terms of total budgetary allocations. Funding for the MCDSS ranks behind that for education, health, defence, agriculture, police, the National Assembly, the Ministry of Finance and National Planning and a few other institutions, and ranks just ahead of allocations towards the Cabinet. It is unfortunate that the MCDSS, which caters for approximately 7 million poor persons in Zambia, especially women and children, receives less funding than the National Assembly and only slightly more than the Cabinet, two institutions that are made up of only a few hundred individuals. It is clear that Zambia could better prioritise its expenditure towards the poor. However, even with a large-scale re-allocation of resources towards the Social Protection strategy, there would still likely remain a large funding gap of at least 2% or 3% of total expenditure.

The overall financing gap towards meeting the Millennium Development Goals (MDGs) remains huge, estimated at a figure US\$903 million per year for the next 10 years<sup>59</sup>. In other words, the need for resources is so great, in so many sectors (e.g., education, health, agriculture, infrastructure, etc.), that extreme fiscal discipline and a broadened tax base combined could never raise the additional resources Zambia desperately needs to meet the MDGs; there is no fiscal solution to end poverty in Zambia. There is no denying, therefore, that the large investments proposed here, extending all the way down to the household level through social protection initiatives, must be largely financed through donor funds. Donor aid can be understood as an investment in reducing global inequity and increasing overall global economic growth. Realising that the Poverty Reduction Strategy Paper failed to make a dent in poverty largely because of its under funding (funded to only 1% of total estimated cost over the three year period)<sup>60</sup>, it is crucial for donors to support the pro-poor sectors of the Fifth National Development Plan (i.e., education, health, social protection, agriculture, nutrition, etc.) to ensure that this next five years will see true movements of people from less to more human living conditions. Also, it may be useful for the Ministry of Community Development and Social Services to establish a separate "Social Protection Fund" to allow continuous outside contributions from donors, the private sector, etc., with money strictly utilised to scale-up the numbers of beneficiaries from the PWAS, MBT, PUSH, FSP, ZAPD and other grant-aided initiatives.

## Summary of Recommendations...

- 1) The Zambian Government, especially the Ministry of Finance and National Planning, the International Finance Institutions (i.e., IMF, World Bank, etc.) and Bilateral Donors should begin to conceptualise social protection as a series of investments to increase household capital and capacity, to promote a more equitable and inclusive society and to catalyse accelerated, broad-based economic growth.
- 2) The Ministry of Finance and National Planning, International Finance Institutions and Bilateral Donors should scale-up investment in all pro-poor, MDG-oriented government programmes, especially the financing of the Social Protection Strategy for Zambia, equity initiatives within the Ministry of Health and Ministry of Education, support to small-scale farmers, infrastructure development (e.g., roads, water supply, electricity, etc.), etc.
- 3) The Zambian Government should transform the Ministry of Community Development and Social Services (MCDSS) into a well-funded, dynamic, proactive ministry leading the fight against poverty, with the capacity to harmonise and regulate non-governmental social protection initiatives, to provide a basic package of core social protection initiatives across every community (through self-administered and grant-aided initiatives), and to coordinate social protection / equity initiatives found within each ministry.
- 4) The Zambian Government should establish a MCDSS-headed "Social Protection Desk" or planning unit within every ministry, to coordinate integrated social protection / equity initiatives and ensure the programmes of each ministry are inclusive to all vulnerable groups (i.e., poor, destitute, OVCs, disabled, widows, HIV positive, etc.).
- 5) The Ministry of Community Development and Social Services should scale-up existing self-administered and grant-aided social protection programmes (i.e., PWAS, PAM, PUSH, MBT, ZAPD, etc.) to ensure the availability of a basic package of core social protection initiatives (e.g. cash transfers, loans, a Food Security Pack, food for work, skills training, empowerment to the disabled and OVCs, etc.) within each and every district.
- 6) The Ministry of Community Development and Social Services should launch a transparent, well-managed "Social Protection Fund" to facilitate adequate, sustainable investment from donors, IFIs, the private sector, etc., into providing basic social protection in Zambia, with resources utilised to fund the basic package of core social protection initiatives. The Social Protection SAG is in the best place to oversee such a fund.
- 7) The Zambian Government should implement the Decentralisation Policy to strengthen capacity at the district and community levels, in order to effectively identify vulnerable households and persons, target social protection initiatives towards the appropriate beneficiaries and administer the basic package of core social protection initiatives.
- 8) The Zambian Government should operate with zero-tolerance for corruption, especially in the administration of decentralised social protection initiatives.
- 9) The Zambian Government should enshrine Economic, Social and Cultural Rights within the Bill of Rights of the new Constitution, in order to give all persons the right to food, water, shelter and basic social protection.

## Conclusion: Social Protection in Promotion of Justice...

"AIDS and justice issues are so intimately linked that action on behalf of justice will almost automatically be action against the epidemic." – *HIV and AIDS: A Justice Perspective*<sup>61</sup>

To provide social protection is to promote a more just and inclusive society, a society where the government brings assistance and empowerment to the people and the dignity of no human person is denied. To provide social protection is to help fight household food insecurity and poverty and to promote the empowerment of the marginalized, especially women, children, the disabled and people living with HIV/AIDS. As Michael Kelly develops in his paper *HIV and AIDS: A Justice Perspective*, actions that promote a more just society are also actions that help defeat the HIV epidemic. In a society without basic social protection, in which poverty, household food insecurity, social and economic exclusion of marginalized groups and inequity are allowed to prevail, there can be no meaningful progress in the fight against HIV/AIDS. Let Zambia lay a just foundation for development and the fight against HIV/AIDS, by taking the recommended steps to ensure the people basic social protection!



## Citations

- <sup>1</sup> GRZ (2006), *2006 Budget Address*, Ministry of Finance and National Planning, Presented to the National Assembly by Honourable Ng'andu P. Magande, MP, Minister of Finance and National Planning, 3<sup>rd</sup> February, 2006.
- <sup>2</sup> CSO (2004), *Living Conditions Monitoring Survey Report 2002-2003*, Central Statistical Office, November 2004, Lusaka, Zambia.
- <sup>3</sup> GRZ (2006), *The Pilot Social Cash Transfer Scheme – Kalomo District, Zambia – Summary Report 4<sup>th</sup> Edition*, Ministry of Community Development and Social Services and GTZ, December 2006, Lusaka, Zambia.
- <sup>4</sup> Input from Robby Mwiinga, Senior Programme Manager Social Cash Transfers, Care International-Zambia, 24<sup>th</sup> January 2007, Lusaka, Zambia.
- <sup>5</sup> Interview with Mr. Gregory Mwanza, Chief Planner, Ministry of Community Development and Social Services, 25<sup>th</sup> September, 2006, Lusaka.
- <sup>6</sup> DFID (2006), "Social Protection in Poor Countries," Social Protection Briefing Note Series, Number 1, January 2006, London, England.
- <sup>7</sup> GRZ (2006), Fifth National Development Plan 2006 - 2010, Ministry of Finance and National Planning, December 2006, Lusaka, Zambia.
- <sup>8</sup> JCTR (2004), "Situation of Pensioners, Fuel Price Increase Worry JCTR," JCTR Press Release, 28<sup>th</sup> July, 2004, Lusaka, Zambia.
- <sup>9</sup> Pope Paul VI (1967), *Populorum Progressio*, Vatican.
- <sup>10</sup> JCTR (2004), "Zambia's Economic, Social and Cultural Rights: Why Should They be in the New Constitution?" JCTR Policy Brief: 3<sup>rd</sup> and 4<sup>th</sup> Quarter 2004, Lusaka, Zambia.
- <sup>11</sup> The World Bank (2006), *World Development Report 2006: Equity and Development*, World Bank and Oxford University Press, Washington, DC.
- <sup>12</sup> The World Bank (2006), *World Development Report 2006: Equity and Development*, World Bank and Oxford University Press, Washington, DC.
- <sup>13</sup> The World Bank (2006), *Repositioning Nutrition as Central to Development*, Washington, DC.
- <sup>14</sup> Sachs, Jeffrey, *The End of Poverty: Economic Possibilities for our Time*, Penguin Books, New York, New York, 2005.
- <sup>15</sup> JCTR (2006), *Lusaka Basic Needs Basket*, Social Conditions Research Project, November 2006, Lusaka, Zambia.
- <sup>16</sup> Interview with Mr. Gilbert Makambwe, Director of Social Welfare, Ministry of Community Development and Social Services, 25<sup>th</sup> September, 2006, Lusaka, Zambia.
- <sup>17</sup> GRZ (2005), *An Assessment in the Framework of the Development of a Social Protection Strategy*, Ministry of Community Development and Social Services and GTZ, February 2005, Lusaka, Zambia.
- <sup>18</sup> Presentation by David Makwasa at the JCTR, Director, DisaCare Wheelchair Centre, 3<sup>rd</sup> November, 2006.
- <sup>19</sup> GRZ (2003), *Understanding the NEW PWAS: Public Welfare Assistance Scheme*, Ministry of Community Development and Social Services, November 2003, Lusaka, Zambia.
- <sup>20</sup> GRZ (2005), *An Assessment in the Framework of the Development of a Social Protection Strategy*, Ministry of Community Development and Social Services and GTZ, February 2005, Lusaka, Zambia.
- <sup>21</sup> GRZ (2007), Estimates of Revenue and Expenditure (Yellow Book), Ministry of Finance and National Planning, Lusaka, Zambia.
- <sup>22</sup> GRZ (2003), *Understanding the NEW PWAS: Public Welfare Assistance Scheme*, Ministry of Community Development and Social Services, November 2003, Lusaka, Zambia.
- <sup>23</sup> GRZ (2003), *Understanding the NEW PWAS: Public Welfare Assistance Scheme*, Ministry of Community Development and Social Services, November 2003, Lusaka, Zambia.
- <sup>24</sup> GRZ (2006), Fifth National Development Plan 2006 - 2010, Ministry of Finance and National Planning, December 2006, Lusaka, Zambia.
- <sup>25</sup> DFID (2005), *Social Transfers and Chronic Poverty: emerging evidence and the challenge ahead*, A DFID Practice Paper, October 2005, London, England.
- <sup>26</sup> Times of Zambia, (2006), "Social Protection: A Basic human right," by Chris Petrauskis, 10 April, 2006, Lusaka, Zambia.
- <sup>27</sup> GRZ (2005), *An Assessment in the Framework of the Development of a Social Protection Strategy*, Ministry of Community Development and Social Services and GTZ, February 2005, Lusaka, Zambia.
- <sup>28</sup> Input from Esther Schüring, Technical Advisor, MCDSS/GTZ Social Safety Net Project, 21<sup>st</sup> December 2006, Lusaka, Zambia.
- <sup>29</sup> Interview with Robby Mwiinga, Senior Programme Manager Social Cash Transfers, Care International-Zambia, 27 September, 2006, Lusaka, Zambia.
- <sup>30</sup> GRZ (2005), *An Assessment in the Framework of the Development of a Social Protection Strategy*, Ministry of Community Development and Social Services and GTZ, February 2005, Lusaka, Zambia.
- <sup>31</sup> The Sunday Post (2006), "govt allocates K15bn for 2006/07 FSP implementation" by Ireen Mukabo, 24th September, 2006, Lusaka, Zambia.
- <sup>32</sup> GRZ (2007), Estimates of Revenue and Expenditure (Yellow Book), Ministry of Finance and National Planning, Lusaka, Zambia.
- <sup>33</sup> Programme Against Malnutrition (2005), *The Targeted Food Security Pack for Vulnerable but Viable Farmers: Programme Performance*, December 2005, Lusaka, Zambia.
- <sup>34</sup> Programme Against Malnutrition (2005), *The Targeted Food Security Pack for Vulnerable but Viable Farmers: Programme Performance*, December 2005, Lusaka, Zambia.
- <sup>35</sup> Programme Against Malnutrition (2005), *The Targeted Food Security Pack for Vulnerable but Viable Farmers: Programme Performance*, December 2005, Lusaka, Zambia.
- <sup>36</sup> Interview with Mwape Lubilo, National Programme Coordinator, Programme Urban Self Help, 12th December, 2006, Lusaka, Zambia.
- <sup>37</sup> GRZ (2007), Estimates of Revenue and Expenditure (Yellow Book), Ministry of Finance and National Planning, Lusaka, Zambia.
- <sup>38</sup> Interview with Mwape Lubilo, National Programme Coordinator, Programme Urban Self Help, 12th December, 2006, Lusaka, Zambia.
- <sup>39</sup> Micro Bankers Trust (2006), *Quarterly Report July – September 2006*, Lusaka, Zambia.
- <sup>40</sup> GRZ (2007), Estimates of Revenue and Expenditure (Yellow Book), Ministry of Finance and National Planning, Lusaka, Zambia.
- <sup>41</sup> Interview with Grace Nkhuwa, Programme Coordinator, and Namaya Lwenika, Monitoring and Evaluation Officer, Micro Bankers Trust, 6 December, 2006.
- <sup>42</sup> Manda, S.D. (2006), *Zambian Agency for Persons with Disabilities Brochure*, January 2006, Lusaka, Zambia.
- <sup>43</sup> GRZ (2007), Estimates of Revenue and Expenditure (Yellow Book), Ministry of Finance and National Planning, Lusaka, Zambia.
- <sup>44</sup> Interview with Imutongo Muyoba, Director Administration and Finance, Zambia Agency for Persons with Disabilities, 1<sup>st</sup> February 2007, Lusaka.
- <sup>45</sup> ZAFOD, INESOR, CSO, SINTEF (2006), *Living Conditions among People with Activity Limitations in Zambia*, September 2006, Lusaka, Zambia.
- <sup>46</sup> ZAFOD, INESOR, CSO, SINTEF (2006), *Living Conditions among People with Activity Limitations in Zambia*, September 2006, Lusaka, Zambia.
- <sup>47</sup> GRZ (2006), Fifth National Development Plan 2006 - 2010, Ministry of Finance and National Planning, December 2006, Lusaka, Zambia.
- <sup>48</sup> Times of Zambia, (2006), "Social Protection: A Basic human right," by Chris Petrauskis, 10 April, 2006, Lusaka, Zambia.
- <sup>49</sup> Zambia Institute for Public Policy Analysis (2007), *Journal – Theme on Social Security*, 1<sup>st</sup> Quarter 2007, Kitwe, Zambia.
- <sup>50</sup> JCTR (2006), "Employee Vulnerability in Zambia: A Policy Guide to Casualisation, Minimum Wage and the Dignity of Work," JCTR Policy Brief: 3<sup>rd</sup> Quarter 2006, Lusaka, Zambia.
- <sup>51</sup> DFID (2006), *Report of Study on Drivers of Change for a National Social Protection Scheme in Zambia*, November 2005, Lusaka, Zambia.
- <sup>52</sup> JCTR (2004), "JCTR Says Commitment Is Central to Uplifting People's Lives," JCTR Press Release, 3<sup>rd</sup> June, 2004, Lusaka, Zambia.
- <sup>53</sup> Presentation of Report *Can Low Income Countries Afford Basic Social Protection? – Discussion Paper 13 – Social Security Department – International Labour Office*, by Krzysztof Hagemejer, June 2005, Livingstone, Zambia.
- <sup>54</sup> GRZ (2006), *2007 – 2009 Medium Term Expenditure Framework and the 2007 Budget*, Ministry of Finance and National Planning, November 2006, Lusaka, Zambia.
- <sup>55</sup> GRZ (2006), Fifth National Development Plan 2006 - 2010, Ministry of Finance and National Planning, December 2006, Lusaka, Zambia.
- <sup>56</sup> Interview with Dr. Nyirenda, Executive Director, Programme Against Malnutrition, 21 September, 2006, Lusaka, Zambia.
- <sup>57</sup> Input from Esther Schüring, Technical Advisor, MCDSS/GTZ Social Safety Net Project, 21<sup>st</sup> December 2006, Lusaka, Zambia.
- <sup>58</sup> Weeks, John and Terry McKinley (2006), *Does Debt Relief Increase Fiscal Space in Zambia? The MDG Implications*, commissioned by the UNDP International Poverty Centre, September 2006, Brasilia, Brazil.
- <sup>59</sup> JCTR, CSPR, CCJDP (2005), *The Cost of Meeting the MDGs in Zambia*, October 2005, Lusaka, Zambia.
- <sup>60</sup> CSPR (2005), *Evaluation of the 2002 – 2004 Poverty Reduction Strategy Paper (PRSP)*, October 2005, Lusaka, Zambia.
- <sup>61</sup> Kelly, Michael J. (2006), *HIV and AIDS: A Justice Perspective*, commissioned by JCTR, April 2006, Lusaka, Zambia.

