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

by

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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

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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.[1] 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)[2]. 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[3]

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.[4] 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 Chainda 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.).[5] 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."[6] 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."[7] 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[8]

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.[9]

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 3rd and 4th 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.[10]" 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[11]

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.[12]

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.[13]

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.[14] 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.[15] 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.

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%,[26] compared to 25%-30% for the PWAS[27]).

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.[28]

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.[29]

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"[30]
- *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)[31] / (K10 Billion for 2007/2008)[32]
- *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.[33]

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 reduced agricultural productivity in the country. The government has a huge responsibility to [illegible] 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.[34] 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.[35] 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[36]
- *GRZ Budget:* K4.0 Billion (2006) / (K2.5 Billion for 2007)[37]
- *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 Zambian 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.[38] 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[39] / (K350 Million for 2007)[40]
- *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)

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[46], 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 Plant (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."[47]

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.[48] 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 retires receiving inadequate monthly pensions falling far below their regular salaries and the cost of basic needs.[49] 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.[50]

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.[51]

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.

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> "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[52]

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.[53] 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.[54] 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).[55] 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.[56] For example, the cost of administering a national cash-transfer welfare scheme (a reformed PWAS) has been estimated to cost K130 billion per year,[57] 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.[58]

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 19th 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[59]. 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)[60], 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.

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