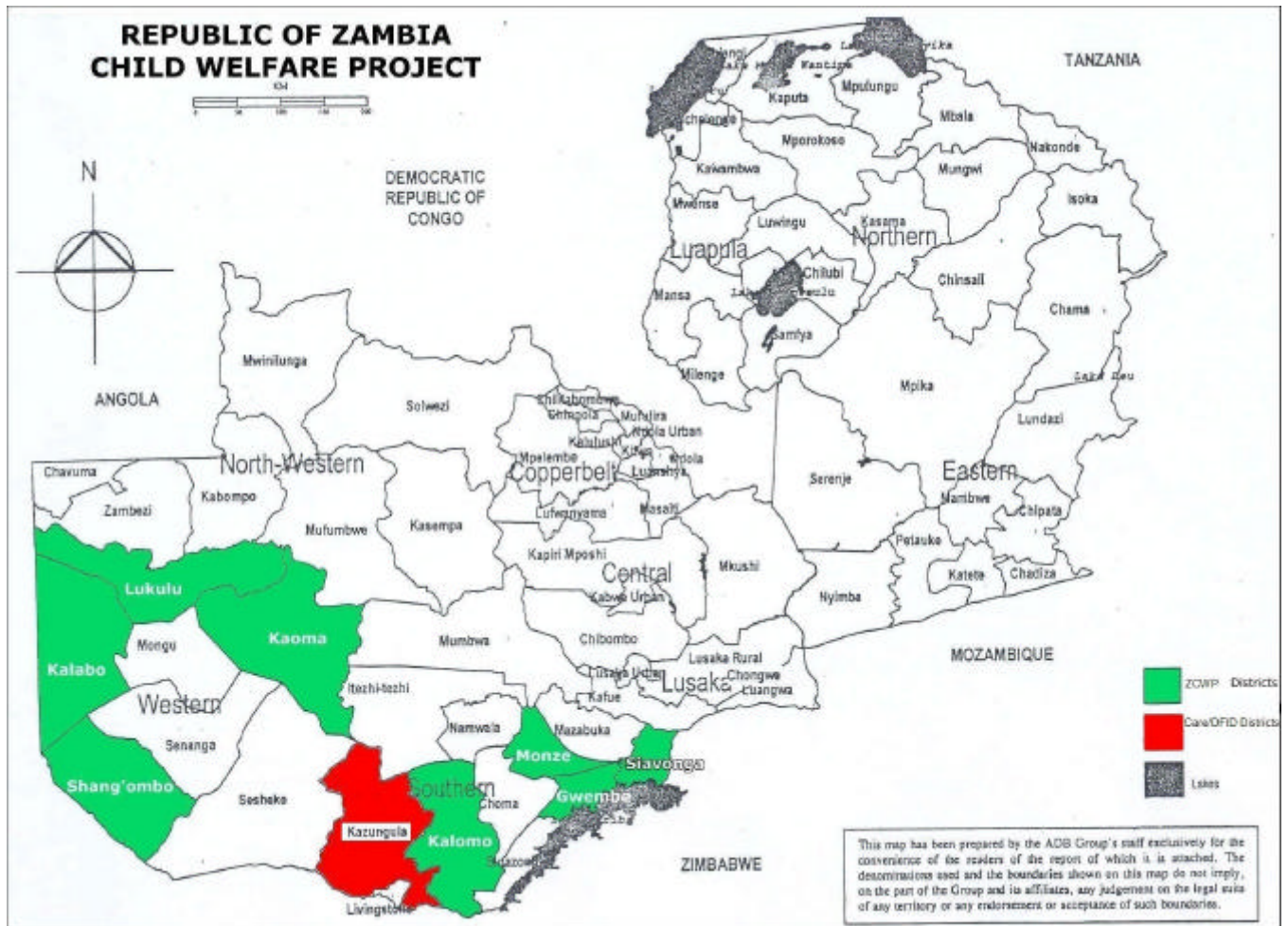


Scaling Up – Extending Social Cash Transfers beyond the Pilot Area (6th Report)



Report on a Consultancy to Plan the Extension of the PWAS Administered Kalomo Pilot Social Cash Transfer Scheme in the Context of the GRZ/AfDB Zambia Child Welfare Project, Lusaka, December 2004

Scaling Up – Extending Social Cash Transfers beyond the Pilot Area 6th Report

Consultant: Dr. Bernd Schubert
Tel. while in Zambia: 097-865186
Tel. in Germany: 00-49-30-805 82821
Email: bernd.schubert@agrar.hu-berlin.de

Lusaka
December, 2004

GTZ long term Advisor to the Social Safety Net Project
of the MCDSS: Dr. Jörg Goldberg
Tel : 097-770335 or 01- 229446
Email: socsec@zamnet.zm

Table of Contents

List of Acronyms	iii
1 Introduction	1
2 Performance of the Kalomo Pilot Scheme between May and November 2004	2
3 Implications of the Transition from the GTZ Financed Pilot Scheme to the GRZ / AfDB Financed ZCWP	9
4 Preparation for the Extension of the Scheme to all Areas of Kalomo District	10
5 Plan for the Extension to Monze District	11
6. Critical Issues	13
6.1 Securing Timely and Reliable Access to Funds given the Complexity of the ZCWP Organisational and Administrative Structure	13
6.2 Cooperation with other ZCWP Components	14
Annex 1. Brief Description of the Social Cash Transfer Scheme	15
Annex 2. Summary of the Zambia Child Welfare Project	22
Annex 3. Indicators used for Monitoring and Evaluation of the Pilot Scheme	25
Annex 4: Report of the “DWAC day in Kalomo”	30
Annex 5: Report of an Orientation Visit of the DSWO Monze Kalomo	33
Annex 6: Report of an Orientation Visit of the DSWO Choma to Kalomo	40
Annex 7: Media Coverage of the Kalomo Pilot Social Cash Transfer Scheme	43

List of Acronyms

AfDB	African Development Bank
ACC(s)	Area Coordinating Committee(s)
CWAC(s)	Community Welfare Assistance Committee(s)
DSWO	District Social Welfare Officer
DFID	Department for International Development
DWAC	District Welfare Assistance Committee
GPS	Geographical Positioning System
GRZ	Government of the Republic of Zambia
GTZ	German Technical Cooperation
HIV/AIDS	Human Immune Virus / Acquired Immune Deficiency Syndrome
MBT	Micro Bankers Trust
MCDSS	Ministry of Community Development and Social Services
M + E	Monitoring and Evaluation
MoFNP	Ministry of Finance and National Planning
OVC	Orphan and Vulnerable Children
PAM	Programme Against Malnutrition
PCU	Project Coordination Unit
PMU	Project Management Unit
PSWO	Provincial Social Welfare Officer
PWAS	Public Welfare Assistance Scheme
ZAMSIF	Zambia Social Investment Fund
ZCWP	Zambia Child Welfare Project
ZMK	Kwacha (5,000 ZMK = 1 US Dollar)

1 Introduction

In August 2003 the Ministry of Community Development and Social Services (MCDSS) decided to establish a Pilot Social Cash Transfer Scheme in Kalomo District. The Public Welfare Assistance Scheme (PWAS) has been commissioned to administer the Scheme. The GTZ financed Social Safety Net Project provides technical assistance and the funding required for serving 1,000 households for an initial period of 2 years. A brief description of the Scheme is given in Annex 1.

During the Test Phase (November 2003 to April 2004) the Pilot Scheme concentrated on Choonga ACC (Area Coordinating Committee) and its 9 CWACs (Community Welfare Assistance Committees). In this phase 169 households were approved and started to receive transfers. As most of them live within 15 km of Kalomo Town nearly all opened savings accounts at the Kalomo Branch of Finance Bank. Only 31 live more distant from Kalomo. For them a Pay Point was established at Mabuyu Basic School. The Test Phase results have been documented in the 4th Report.

This report concentrates on evaluating the performance of the Pilot Scheme during the first Implementation Phase (May to November 2004) and on planning the scaling up beyond the pilot region. The reasons why the scaling up will be done before the two year Pilot Phase has been completed will be explained in the following paragraphs.

In October 2004 the Government of the Republic of Zambia (GRZ) and the African Development Bank (AfDB) agreed to jointly implement the Zambia Child Welfare Project (ZCWP). This project aims at improving the well being of children living in critically poor households which constitute 30% of all households in Zambia. The project strategy is not to target children directly but to economically empower the households in which the children live. For critically poor but viable households (20% of all households in Zambia) this will be achieved by a "Livelihood Security Support" component. For critically poor and incapacitated households (10% of all households in Zambia) this will be achieved by a "Social Cash Transfer" component.

ZCWP is planned for a period of five years starting in January 2005. It will initially cover four Districts in Southern Province and in a second phase extend to four Districts in Western Province (see map on cover page). A summary of the ZCWP concept, which also includes a basic education component, is given in Annex 2.

For the Social Cash Transfer component, GRZ/AfDB have made an agreement with GTZ to the effect that starting from January 2005 ZCWP will take over the funding for the transfers and for the administrative costs of the Social Cash Transfer Scheme (including for the pilot area in Kalomo District). GTZ will provide the Technical Assistance for two Districts (Kalomo and Monze) and will assist other organisations who have been commissioned to provide Technical Assistance to other Districts (CARE International for Siavonga and PAM for Gwembe).

In addition CARE International financed by DFID will establish district level Social Cash Transfer Schemes starting with Kazungula District. All these Schemes will be implemented through the PWAS structures and will be based on the Kalomo Pilot Social Cash Transfer Scheme.

2 Performance of the Kalomo Pilot Scheme between May and November 2004

2.1 Process and Achievements

Based on the Test Phase results the Manual of Operations has been revised. After the official launch of the Scheme on 4th May 2004 by the Honourable Minister of Community Development and Social Services, Marina Nsingo, the Scheme has been gradually expanded to all villages of Kalomo Central and Kanchele Agricultural Blocks. By December 2004 the area covered includes 6 ACCs, 36 CWACs, 143 villages and 5 township sections with a population of 85,624 living in 11,349 households. The number of beneficiary households has reached 1,027. This means that the Scheme now covers the whole pilot area. Table 1 summarises information on the structure of the beneficiary households.

Table 1: Number and Structure of Beneficiary households.

ACC Name	No of Households	Heads of Households		Elderly Headed Households Above 64 years		AIDS Affected Households		No of Household Members including Household Head		Number of House-hold Members fit for work	Number of Children Under 19years		of them: Number of orphans	
	Total	1027		551				3856			2362		1685	
	Gender	M	F	M	F	Yes	Not SURE	M	F		M	F	M	F
Choonga	169	73	96	36	38	105	64	263	307	10	176	162	147	134
Inkumbi	167	57	110	35	69	81	86	322	425	57	221	219	133	135
Siambala	201	65	136	34	86	92	109	352	393	26	266	197	186	129
Kanchele	185	42	143	22	82	98	87	247	361	7	191	195	136	135
Mukwela*	95	45	50	26	21	47	48	151	185	10	107	107	71	80
Bekilumasi [◇]	210	67	145	31	71	127	83	371	479	13	255	266	206	193
Grand Total for Scheme	1027	349	680	184	367	550	477	1706	2150	123	1216	1146	879	806

An external Monitoring and Evaluation (M+E) Scheme has been set up and baseline surveys have been conducted for 350 beneficiary households. Each of these households has been interviewed after approval by the DWAC but before receiving the first transfer. Thereafter the M+E System will verify on a quarterly basis a number of indicators related to the effectiveness and the impact of the Scheme. A list of the

* Includes estimates for Mukwela CWAC

◇ Includes estimates for Kinnertone and Mwata CWACs

indicators used is documented in Annex 3. The external M+E System has been commissioned to an independent consultant who is not involved in the management of the Scheme.

As most of the pilot area includes villages which are distant from Kalomo Town altogether 16 Pay Points have been established in Schools and Rural Health Centres. For each Pay Point an agreement has been signed, a bank account has been opened and the Pay Point Managers have been trained. At the same time an inventory of all Social Protection Interventions in Kalomo District has been made (see 5th Report). Based on this inventory a DWAC Day has been conducted on 28 October 2004 in order to improve the cooperation between the Scheme and other programs in Kalomo District (see Annex 4).

In June 2004 bicycles have been distributed to three CWACs on a pilot basis. This was done because the beneficiary households are spread over a large area and the CWAC members find it difficult to reach them by walking. The purpose of the pilot activity was to find out to what extent the bicycles can solve this problem, what positive and negative impacts of having the bicycle were experienced and if the CWACs were able to maintain the bicycles in terms of repairs. In case of a positive result of the pilot activity the ZCWP is prepared to provide bicycles to all CWACs in the project area. However, the results are not conclusive. The pilot activity has to be repeated in a more systematic way before it can be recommended to provide bicycles to all CWACs.

The concept of the Scheme includes an annual retargeting. The beneficiaries in Matondo CWAC received their first transfers in November 2003. This CWAC was therefore chosen for a retraining and a subsequent test run of the retargeting procedures. Both, the retraining and the retargeting were done smoothly and to the full satisfaction of the community involved. The retargeting took into account that of the 17 beneficiaries that had been approved in November 2003, two had passed away. Because the number of households living in Matondo had grown from 173 to 184 the number of beneficiaries could be raised to 18.

The CWAC started the retargeting by first listing the 15 current beneficiary households and in addition 9 households which they also considered as candidates for the Scheme. All the 24 households were visited by two CWAC members and the information received was documented on Form1. During the interviews it turned out that one of the current beneficiary households is no longer incapacitated because two able-bodied family members had moved into that household. Subsequently the 24 households were ranked. As a result 14 of the 15 current beneficiary households and 4 additional households were identified to be the 10% most needy households. After discussing the CWAC proposal in a community meeting it will now be submitted to the DWAC for approval. Starting from January 2005, the retargeted beneficiaries will receive the adjusted level of transfers explained in Chapter 3.

In order to integrate changes in the level of transfers under the funding by the ZCWP, the transition of responsibilities on national level from the GTZ funded Social Safety Net Project to the PWAS-PMU, and other issues related to the scaling up of the Scheme (for details see chapter 3), the Manual of Operations has been revised. The new edition of the Manual which will become operational in January 2005 also takes

into account all recommendations for improvements made by stakeholders since May 2004.

In order to publicise the Scheme, to strengthen the political will for social protection of the destitute, and in order to achieve financial sustainability, the Scheme has been presented to policy makers and to national and international organisations. Field trips to meet beneficiaries, CWACs, ACCs, Pay Points, the Kalomo Branch of Finance Bank and the DSWO office have been organised for the Permanent Secretary and Directors of the MCDSS, for two missions of the AfDB, for 15 participants of a workshop on Social Transfers conducted by CARE International, and for a mission of Helpage International. A video documentation of the Scheme has been broadcasted on national television and has been made available on DVD to interested parties. Media coverage of the Scheme is documented in Annex 6.

Partly as a result of the promotional activities listed above the medium term financial sustainability of the Scheme and funding for its expansion to the whole of Kalomo District and to 8 additional Districts have been secured. The GRZ/AfDB Zambia Child Welfare Project will fund 4 Districts in Southern Province and 4 Districts in Western Province starting in 2005 for 5 years (see map on cover page). CARE International/DFID will fund the extension to Kazungula District and is considering taking on additional Districts for an initial period of 3.5 years. Activities to promote long term funding are pursued through the Sector Advisory Group Social Protection which is mandated to draft the GRZ concept for Social Protection as part of the next PRSP.

2.2 Assessment of the Performance the Scheme

The following observations have been compiled by the consultant through focus group discussions, informal interviews with stakeholders on all levels and by spot checks and observations made during 3 weeks of field work in Kalomo District. The observations made by the DSWOs of Monze and Choma, who paid observation visits to the Scheme (see Annex 5. and 6.) are also taken into consideration. Most observations do not differ considerably from the observations made in April 2004 (see 4th Report). Positive and negative observations as well as recommendations are listed in a sequence starting with the most important with regard to the success of the Scheme.

Positive Observations

- Heads of beneficiary households have understood the purpose of the transfers and make rational use of them. They buy basic necessities like food, soap, blankets. Some invest part of the transfers in seed, getting a field ploughed by neighbours, or buying chicken or a goat for multiplication and resale. Some left part of the transfers on the savings account in order to be able to use it later in the year when food becomes scarce. The beneficiary households express that the transfers have improved their well being and have given them new hope. Some headmen report that the incidence of begging has been significantly reduced by the Scheme
- 61% of the members of beneficiary households are children under 19 years of age (see Table 1). These children do not only benefit in terms of better nutrition but also in terms of meeting their school requirements like books, pencils, clothing and soap. The headmasters of Mabusyu Basic School and of Matondo

Community School (in the catchment area of these schools beneficiary households have been receiving transfers since more than 9 months) report that attendance and appearance of the children from beneficiary households has substantially improved

- The fact that the transfers are in cash, which is fungible and can be flexibly used in accordance with the individual needs and priorities of the beneficiaries, and the fact that the transfers are regular and reliable (unlike most other assistance reaching the villages) are regarded by the beneficiaries and the other stakeholders as the most important features of the Scheme. Another highly praised feature is the systematic, participative and transparent targeting and approval process
- It has been discovered that not only many of those beneficiaries that have bank accounts save part of their transfers in order to later invest them in assets like chicken and goats or a blanket. Also a number of beneficiaries using Pay Points have started saving by using the traditional “Chilimba” system. They form groups of 5 beneficiaries. Each time they collect their transfers, they all pay ZMK 5,000 to one member, who in this way gets his own ZMK 30,000 plus ZMK 20,000 from the other group members. Next month another group member receives the “jack pot” and can use it for an investment. So far only women have been involved in Chilimba
- More than 90% of the CWACs that have been integrated into the Scheme have effectively performed all the functions laid down in the Manual and explained to them during the training. The concept of voluntarism seems to be well established and accepted in the PWAS structures, which is remarkable taking into account that most committee members are themselves absolutely poor (but not destitute). They take pride in their role and are satisfied with the impact of their work on the well being of the beneficiary households
- CWAC members praise the trainers for doing a good job in making them understand the Scheme and in enabling them to perform their tasks well. Even after one year the members of Matondo CWAC were still fully conversant with the details of the Scheme and required very little retraining for the retargeting. The good quality of the training has contributed to the high motivation of the ACC and CWAC members. Stakeholders also appreciated the excellent performance of the GTZ Local Advisor stationed in Kalomo
- The decision to integrate headmen into the CWAC training had positive effects. Most headmen played a constructive role in assisting the CWACs, especially with regard to holding community meetings. One reason, why the headmen are interested in the success of the Scheme, is the fact that they are traditionally the first to be approached for help by destitute households. They realised that the Scheme results in a reduction of begging. In cases, where headmen tried to exert undue influence, this was contained in the approval process
- The payment procedures at the Kalomo Branch of Finance Bank and at the 16 Pay Points are administered smoothly and the beneficiaries are treated with respect and understanding
- The DWAC has assumed responsibility with regard to overseeing the Scheme and manages the approval process well. DWAC meetings are starting more timely and attendance has improved. This is partly the result of the DWAC day held on 28 October (see Annex 4)
- The PSWO conducts monthly inspection visits, motivates and encourages the District level staff and tries to solve problems

- The DSW office has been renovated, sign boards have been put up, the office surroundings have been cleaned, the local advisor now has his own office, an office boy has been hired who cleans all offices every morning, a telephone line, a typewriter and a second motor cycle have been provided by GTZ.

Negative Observations

The key factor for success or failure of the Scheme is the management and problem solving capacity of the district level staff of the Social Welfare Department. Compared to the high standards required there are shortcomings with regard to leadership, problem solving, clear division of tasks and functions, internal and external communication and professional office management in the Kalomo District Welfare Office. In addition the office is understaffed. The following bullet points give some examples of the many problems that have been observed by the consultant:

- Stakeholders still complain that they find the office closed during office hours with no indication where the officers are and when they will be back. Sometimes the office is closed for a full day. This causes severe problems for the Pay Point Managers who cannot access the monthly payments for their beneficiaries without a pay slip signed by one of the two officers. In order to reach the Kalomo office the Pay Point Managers have to travel between 20 and 80 km under precarious transport conditions (open vans), spend between ZMK 20,000 to 50,000 for transport costs, and use a whole day of their time. When they are not served their whole effort is wasted and they return to their Pay Points without money. The next day the beneficiaries come walking to the Pay Points from distances as far as 15 km just to discover that they cannot be paid. This is neither fair to the Pay Point Managers, who work as volunteers and will be demotivated by this experience, nor to the beneficiaries who depend on reliable access to their transfers
- When Pay Point Managers had difficulties to fulfil all requirements in terms of signing agreements and setting up bank accounts or had problems of not being served at the bank, they received little assistance from the DSWO office. Instead of making efforts to solve the problems encountered by the Pay Point Managers such problems were ignored, especially when the local advisor was on leave. This caused delays of up to 3 months in making transfers accessible to the beneficiaries
- In case a head of a beneficiary household dies or in case he/she is no longer able to travel to the Bank or the Pay Point the CWACs have to submit information on a certain form (Form 16) which is then used to make a DWAC decision on either terminating the transfers to that specific household or approving another head of household. In the period July to October, 4 such cases had been reported and documented by CWACs. During all that time the DSWO failed to put them on the agenda of the DWAC meetings and no action was taken despite being reminded by the Local Advisor
- DWAC meetings have not been properly recorded. There are no minutes that record in a transparent manner which applications have been approved and which have been disapproved by the DWAC
- Forms which are constantly needed are not stocked. Consequently functionaries of the Scheme are frequently told that a certain form is out of stock, while there are sufficient funds to have a stock of all forms. Even requests by Pay Point

Managers for Form 8, the form on which beneficiaries have to sign at Pay Points as a receipt for having received their transfers, were turned down leaving the Pay Point Managers at a loss on how to perform their tasks

- The filing system, which has been prepared carefully by the Local Advisor and which is so essential for the administration of the Scheme, has been neglected and is in a poor condition. This may be partly due to the fact that there is no clear division of tasks in the office and no clear definition of responsibilities between DSWO and ADSWO
- The monthly report of the DSWO (Form 15), which according to the Manual has to be submitted to GTZ/PWAS-PMU and to the PSWO latest by the 15th of the following month and which is the main internal monitoring tool, has not been completed since August. Apparently neither the national level nor the provincial level has taken corrective action. This indicates that there is still a lack of supervision and meaningful monitoring
- Not sufficient attention is paid to the need of keeping administrative costs low. Up to three trainers (who all receive allowances and partly also overnight accommodation) are sent for training a single CWAC (which can be done by one trainer). The motor cycle, which has only been supplied in September 2003, is already in bad condition. This is partly due to the fact that other Departments are also permitted to use it and that there is no log book or any other form of control.

Recommendations to Improve the Performance

Because of the deficits in leadership, management and administration, the Local Advisor and the trainers are constantly reminding the Welfare Officers on their duties and are substituting for them in a crisis management fashion. If the Local Advisor would leave for two months, the Scheme would drown in unresolved problems, most of them self-made. Most of the recommendations for improving the performance of the DSW office made in the 4th Report (May 2004) have not been implemented. A significant change in the professional attitude of the district level staff can not be observed. As the Local Advisor cannot stay forever, it is time for the MCDSS assisted by GTZ to take corrective action. This should involve:

- MCDSS will have to ensure that quality and quantity of district level staff are consistent with the tasks to be performed. In terms of quantity it has to be taken into account that the officers have to perform the tasks related to the Scheme in addition to their regular tasks. What is required are three Tonga speaking officers who are all willing and able to ride a motor cycle in order to stay in close contact with the CWACs, Pay Points and beneficiary households for training and monitoring. The head of the office has to have the leadership, communication, administration and problem solving capacity required for effectively managing a Scheme with over 3,000 beneficiary households, 100 CWACs and ACCs, and 50 Pay Points - all run by volunteers - and a turnover of ZMK 100 million per month
- A Code of Conduct has to be elaborated by the main stakeholders using a participatory process. This code should include “does and don’ts” like:
 - The office has to be permanently open during office hours and at least one officer, who is mandated with the power of signatory and has access to the cash box, has to be continuously accessible. Failure to meet this principle

- should be treated as a serious neglect of duty for which the DSWO should be held responsible
 - The Manual of Operations has to be strictly followed word by word. This is important because the different procedures and tasks specified in the Manual for different actors in the Scheme are interrelated. If one actor is not exactly following procedures it will cause problems for other actors. The Manual can be periodically revised, but in between it has to be strictly followed
 - All forms have to be stocked and kept in such a way that they are easily accessible. Stocks have to be replenished before the last form is finished. A situation where forms are out of stock should never be experienced
 - DWAC minutes should contain the names of all approved applicants and disapproved applicants and should document the reasons for disapproval. Minutes should be distributed to DWAC members latest 5 days after the meeting
 - All documents used in the office should be filed at the same day. There should be no heaps of papers lying around. All files should contain exactly and completely the documents specified in the Manual and in the table of contents of each file
 - The motor cycle supplied by PWAS should be only used for duty travel related to the Scheme and for the regular Welfare Office duties. The motor cycle supplied by GTZ is exclusively restricted to the Scheme. Both cycles are strictly not made available to other Departments and have log books which have to be filled in daily
- The adherence to the Code of Conduct should be internally monitored by weekly meetings (Mondays 8 to 10 hours) of the office staff together with the Local Advisor. In case problems are discovered, decisions on how to solve those problems have to be taken. All decisions are recorded and are followed up in the next meeting
 - The Local Advisor should also use the Code of Conduct for monitoring and documenting the performance of the Scheme. Based on the monitoring he should focus his assistance on the most pressing problems
 - External monitoring by the PSWO has to be more focussed and requires follow-up once problems have been identified and directions have been given. The Code of Conduct can serve as a yardstick to measure progress. A situation where e.g. the monthly reports are not submitted in time or where the reports are not consistent and meaningful should not be tolerated
 - GTZ should offer an on-the-job-training in office organisation, management and accounting. As part of this training a division of tasks and responsibilities should be worked out and detailed job descriptions for all persons working full time or part time in the Welfare Office should be elaborated. The job descriptions will provide guidance to the staff by documenting their responsibilities and will form the base for supervision by the DSWO
 - Simultaneously solutions for reducing the workload of the officers have to be explored and tested. Examples for such solutions are: Certain tasks like getting photocopies or delivering invitation letters for DWAC meetings don't have to be done by the DSWO but can be delegated to the office orderly; minutes of the DWAC meetings can be standardised by using a form (Form 20 in the revised Manual)

- A proper concept for a “bicycles for CWACs” pilot activity should be designed in a participatory process involving the CWACs. After that, bicycles should be distributed on a pilot basis to all CWACs in Choonga ACC that did not already get bicycles. The pilot activity has to be managed and documented by the Local Advisor.
- Taking into account that the Scheme involves a substantial amount of additional work and responsibilities for the DSWOs and that the necessary changes in the professional behaviour of the officers require considerable efforts and discipline, MCDSS and GTZ should consider how to encourage teamwork, how to motivate the staff and how to reward progress in the performance of the Welfare Office. The reports of the Monze and Choma DSWOs (see Annex 5 and 6) give recommendations from their respective on how to improve working conditions. Though it may not be realistic to provide vehicles to all DSWOs or a topping up of their salaries, other means and ways (like allowances and career related trainings) will have to be considered to maintain job satisfaction.
- The documentary on the Scheme produced in May 2004 should be broadcasted again by Zambia National Broadcasting Corporation (ZNBC). Another documentary, which focuses on impacts of the Scheme, should be produced in March, 2005 and should be broadcasted in connection with the launching of the Scheme in Monze District.
- Exchange visits between the officers and DWAC members of different districts should be organised. This would facilitate exchange of experiences.
- A room next to the office of the Local Advisor should be renovated to be used as a meeting room.

3 Implications of the Transition from the GTZ Financed Pilot Scheme to the GRZ / AfDB Financed ZCWP

Transfer of Responsibilities

During the pilot phase, the GTZ assisted Social Safety Net Project of the MCDSS worked directly with the Kalomo DWAC and the Kalomo Social Welfare Officers in all matters related to financing and accounting for the Scheme. In the new phase, these functions have to be gradually transferred to the Project Management Unit (PMU) of the Public Welfare Assistance Scheme (PWAS). GTZ will, however, continue to provide Technical Assistance to the District Level Units of PWAS in Kalomo and Monze, to the Provincial Social Welfare Officer (PSWO) Southern Province and to the PWAS-PMU.

The revised Manual of Operations regulates in detail the responsibilities and tasks of the different levels of the PWAS structures with regard to administration, reporting, monitoring, control, financing and auditing of the Scheme.

Adjusting the Level of Transfers

During the pilot phase the level of the transfers was ZMK 30,000 per household per month irrespective of the size of the household. In the new phase the level of transfers

will vary with the number of children living in the household. A household with no children under the age of 19 will receive ZMK 20,000. For each child, ZMK 5,000 will be added up a maximum of 5 children. This means that a household with 5 or more children will receive ZMK 45,000 per month.

In the revised Manual of Operations all forms and procedures have been adapted to the new level of transfers. Beneficiary households, which have been included in the Scheme during the pilot phase, will continue to receive ZMK 30,000 until the annual retargeting is done. After retargeting their transfers will also change to the new levels. Information on the changes will be given to the ACCs and CWACs as part of the re-training.

4 Preparation for the Extension of the Scheme to all Areas of Kalomo District

Before the Kalomo Scheme can be extended beyond the pilot area a consolidation phase is required during which the problems listed in Chapter 2 are solved and the recommendations given are implemented. It is estimated that the consolidation will require three months (December 2004 to February 2005). In March 2005 the results of the consolidation should be thoroughly evaluated. If the evaluation results are positive the extension of the Scheme (starting from April 2005) should be planned immediately after the evaluation. During the consolidation phase the following activities should be done:

- Implement the recommendations given in Chapter 2. Give priority to the need for having a team of officers at the District Welfare Office that is consistent with the tasks to be performed. This should be done as early as possible and should be completed latest by the end of 2004. Once the District level team is consolidated, elaborate the recommended Code of Conduct and conduct an administrative training (if possible in January 2005)
- Ensure that all staff members of the district office are able and willing to ride a motor cycle and that both motor cycles are in good condition and are not used by any other Department or person except for duty travel of the Welfare Office. Keep log books on a daily basis. This has to be achieved by 15 December because the following activities involve extensive travelling of all officers. The renting of cars is too expensive and has to be discontinued
- Consolidate in a systematic way the files in the DSW office and also the files kept by all Pay Points, ACCs, and CWACs. Make sure that all the files without exception contain all the documents specified in the Manual and that in future the filing system on all levels is always up to date. This should be achieved latest by 15 January 2005
- Do the retargeting including retraining for all CWACs of Choonga ACC and complete latest by 15 February 2005
- Start to develop a data base by mapping the existing Pay Points in the pilot area and documenting for each Pay Point the number of households receiving transfers from this Pay Point. This map should be available by the end of 2004
- In a next step extend the data base to cover all ACCs and CWACs in Kalomo District. Include for each committee the names of members, number of villages, population, number of households, status (very active, active, dormant) and

social welfare activities performed by the respective ACCs and CWACs. Also identify the exact location of each CWAC and the roads leading there (GPS coordinates) and document on maps (with the help of the Local Advisor). This activity involves visiting each ACC and CWAC and should commence immediately starting with Chinkoyo Agricultural Block. For Chinkoyo this should be completed by end of January 2005. For all other areas by end of February 2005

- Split up all CWACs that have more than 400 households. This should be completed by end of February 2005
- Conduct an information and consultation meeting with the traditional leaders.

The Local Advisor is commissioned to write weekly progress reports (or lack of progress reports) to be submitted to all District level officers (and should be discussed with them), to the PSWO, and to GTZ/PWAS-PMU. These reports will be part of the evidence used for the evaluation of the performance of the Kalomo Social Welfare Office planned for March 2005

5 Plan for the Extension to Monze District

The planning for the extension to Monze District is done under the assumption that the ZCWP will be launched according to schedule in January 2005 and that funds for administration and transfers will be accessible at district level latest by March 2005. This assumption has to be monitored by GTZ and MCDSS because there is the danger that the cumulative impact of AfDB procedures and GRZ procedures could cause delays in funding which should be minimised by early corrective action. If delays in funding cannot be avoided, replanning on district level is required.

It is further assumed that GTZ will make a part time Local Advisor available to Monze District for two years. The Local Advisor should be made available as soon as the ZCWP funds are released and Scheme activities in Monze can start. At the same time additional staff is required at the Monze District Social Welfare Office. At the moment there is only the DSWO and a secretary. A second officer should be stationed at Monze before the end of 2004, a third person not later than July 2005.

Activities to be implemented between December 2004 and February 2005

During this period such activities should be done which provide information on the target population and on the capacity of the PWAS structures and which at the same time can be implemented using regular MCDSS/PWAS funds. Such activities are:

- Establish a data base containing information on all ACCs and CWACs in the District. The information required are the names and functions of all ACC and CWAC members, the number and names of villages served, the total population and the number of households living in their catchment area and the exact location and boundaries of the respective ACCs and CWACs – if possible on maps. A template will be provided by the GTZ Local Advisor

- CWACs with a population of more than 400 households should be subdivided. In this way some additional CWACs will have to be formed. The new CWACs will have to receive a basic PWAS training
- For all ACCs and CWACs their capacity should be assessed in order to find out which of them are active and can easily be integrated into the Scheme and which have problems or are dormant.

Activities to be Implemented between March and May 2005 – assuming that the ZCWP Funds are available latest by March

During this period all activities have to be carried out that are required before the Scheme can be officially launched and thereafter rolled out to eventually cover all villages in Monze District. These activities are:

- In a meeting chaired by the PSWO all stakeholders in Monze District should be informed and consulted on the Scheme. To this meeting the District Commissioner, the Council Chairperson, the District Council Secretary, all members of the DWAC, the Chairpersons of the District Education Board and the District Health Board, the District Agricultural Coordinator, the representative of the Micro Bankers Trust (MBT) - who will implement the Livelihood Security Support component of the ZCWP - the District level staff of the Department of Social Welfare and potential trainers should be invited
- In a separate meeting the traditional leaders should be informed and consulted in order to secure their full cooperation
- A training workshop for the district level staff of the Department of Social Welfare, all DWAC members and 4 local part time trainers and the representative of the MBT has to be organised. The training will take one week and should include the following topics: The concept of social protection with emphasis on the destitute, facilitation and moderation skills and the organisation of the Scheme including the relation between the Scheme and the regular PWAS activities. It should also include the issue of coordination with other ZCWP components and with other social interventions on district and village level. A one day field trip to the Kalomo Pilot Social Cash Transfer Scheme should be part of the workshop
- The equipment and material required has to be procured and installed. This includes supplementing the existing office equipment, a motor cycle, bicycles for the first 3 CWACs and Manuals of Operations
- The filing system on district, ACC and CWAC level has to be prepared in accordance with the Manual of Operations
- An agreement with the Finance Bank and with the District Boards of Health and of Education with regard to their role in delivering the transfers has to be negotiated
- The cooperation between the Scheme and the other components of the ZCWP has to be established. This is especially important because the targeting of the Livelihood Security Support (to be implemented by MBT) has to be done by the CWACs. To achieve effective coordination and cooperation extensive negotiations on national level (ZCWP-PCU, PWAS-PMU, MBT, GTZ) and on district level are required
- A test run of the whole cycle of training, identification of beneficiary households, approval and payment has to be done. This test run should

involve one CWAC in the vicinity of Monze Town (beneficiaries to be paid directly through Finance Bank) and two CWACs distant from Monze Town (beneficiaries to be paid through Pay Points)

- A schedule has to be worked out for the gradual extension of the Scheme. It is estimated that by the end of 2005 approximately one third of Monze District can be covered. By December 2006 the Scheme should cover all villages in Monze District
- The official launch of the Monze Scheme has to be prepared. It should be held on 1st of June 2005 and can be planned similar to the launch held for the Kalomo Scheme. The Monze Radio Station should be used to report extensively on the launching of the Scheme and on the schedule for extending it to different parts of Monze District using the local vernacular.

All the activities listed above can only start once the ZCWP funds are available.

6. Critical Issues

The last progress report (4th Report) focussed on two critical issues – the performance of the District Social Welfare Office and the financial sustainability of the Scheme. While the first issue is still not resolved and requires attention before the Scheme can be extended in Kalomo District (see Chapters 2 and 4) substantial progress has been achieved with regard to the second issue. At least for the next five years financial sustainability has been secured and efforts to ensure long term sustainability through the PRSP process are well under way.

In the meantime two new issues have emerged and require attention – securing a timely and reliable flow of funds given the complexity of the organisational and administrative structure of the ZCWP and the cooperation with other ZCWP components under an integrated approach.

6.1 Securing Timely and Reliable Access to Funds given the Complexity of the ZCWP Organisational and Administrative Structure

During the Pilot Phase, when only one third of Kalomo District was covered, the organisational and administrative structure was simple. GTZ transferred the moneys required for paying to the beneficiaries directly to a GTZ/Kalomo DWAC account. The DWAC instructed the Kalomo Branch of Finance Bank via Payment Orders to pay to the approved beneficiary households and to the Pay Point Managers. GTZ monitored that account and made sure that the funds required were always there when required. The DWAC and the beneficiaries could be absolutely sure that the transfers were never delayed.

With regard to administrative costs the DSWO submitted on the 15th of each month an application for funding based on an activity plan for the next month to GTZ. The funds were released immediately while at the same time the receipts for expenses of the previous month were retired. In this way the cash box for administrative expenses of

the DSWO was never empty. A delay or shortage of administrative funds has never been experienced during the Pilot Phase.

It is not yet clear how exactly the administrative and financial procedures will be regulated from January 2005 onwards. However, it is essential for the success of the Scheme that the reliability and timeliness of the release of funds for the transfers and for the administrative costs experienced in the Pilot Phase is kept up. As there are only a few weeks left until the end of the year (when the financing from GTZ will stop and the financing through the ZCWP is supposed to start), the administrative and financial procedures for the flow of funds should now be established as a matter of urgency.

Given the complex organisational structure of the ZCWP – MoF, MCDSS, Steering Committee, Project Coordinating Unit(PCU), GTZ, Implementing Partners, PWAS-PMU, one or more Banks who will all somehow be involved – a smooth channelling of funds poses a considerable challenge and the risk of failures is high. In addition to attending to the organisational issue without delay, MCDSS and GTZ should also consider to establish some kind of financial safety net which – in case the AfDB funds and/or the procedures to release them are delayed – will at least for the 1,027 beneficiary households in the Kalomo Pilot Area guarantee an uninterrupted flow of funds.

6.2 Cooperation with other ZCWP Components

The ZCWP uses an integrated approach to improve the well being of OVC. In addition to financing the Cash Transfer Scheme, which targets the critically poor and incapacitated households (10% of all households in the districts covered by the ZCWP) , it also finances a Livelihood Security Support component, which targets the critically poor but viable households (20% of all households). While the implementation of the Livelihood Security Support component is done by NGOs (CARE International in Kalomo, Micro Bankers Trust in Monze), the targeting on village level is supposed to be done by the CWACs. In addition ZCWP finances a Basic Education Component which will focus on strengthening the Community Schools in the same districts. (see Annex 2).

While PWAS structures on all levels will have to focus on the implementation of the Cash Transfer Scheme, they will have to cooperate very closely with the other ZCWP components in order to ensure that the different components reinforce each other and that synergy effects are achieved. On village level the CWACs will have to assume a coordination function. How this cooperation and coordination should be organised will have to be negotiated by all stakeholders as soon as the Project Coordination Unit (PCU) of the ZCWP has been set up. In the meantime the PWAS-PMU and the GTZ assisted Social Safety Net Project should get prepared for these negotiations by working out a detailed proposal on the role of the PWAS structures on all levels with regard to the implementation and coordination of the different ZCWP components.

Annex 1. Brief Description of the Social Cash Transfer Scheme

A Background and Objectives

The Government of the Republic of Zambia (GRZ) and the African Development Bank (AfDB) are jointly implementing the Zambia Child Welfare Project (ZCWP). ZCWP is scheduled for 2005 – 2009 and will be coordinated by a Project Coordinating Unit (PCU) under the Ministry of Community Development and Social Services (MCDSS).

ZCWP aims at improving the well being of a large number of orphans and vulnerable children (OVC) using a holistic approach. In the first project phase, it will concentrate on 4 districts in Southern Province (Gwembe, Kalomo, Monze and Siavonga). Starting from 2007, it will be extended to 4 districts in Western Province.

ZCWP will not target OVC directly but will target the households in which they live as a whole and will target the community schools. The 30% poorest households in the 8 districts (approximately 48,000 households) will get access to activities aiming at economic empowerment. One third of these households (16,000) are destitute and incapacitated (non-viable). They receive Social Cash Transfers on a monthly basis. Two thirds (32,000) are critically poor but viable. They receive Livelihood Security Support. The number of OVCs living in the 48,000 target group households is estimated at 144,000. By increasing household income, the household heads are empowered to invest in the nutrition, health and education of the children under their custody. At the same time, community schools are assisted to provide improved basic education combined with school feeding to a large number of OVCs.

This Manual of Operation concentrates on the organisation and administration of the Social Cash Transfer component of the ZCWP. It is based on the results of the MCDSS / GTZ Pilot Social Cash Transfer Scheme, Kalomo.

Survey results, a detailed elaboration of the rationale for piloting social cash transfers in Zambia and the process and results of the Pre-Test Phase and the Test Phase have been documented in six separate reports which can be requested from the MCDSS / GTZ Social Safety Net Project¹.

¹ Bernd Schubert, *Social Welfare Interventions for AIDS Affected Households in Zambia*, Lusaka, March 2003

Bernd Schubert, *Social Cash Transfers for AIDS Affected and other Incapacitated and Destitute Households in Zambia*, Lusaka, August 2003

Bernd Schubert, *The Pilot Social Cash Transfer Scheme, Kalomo*, November 2003

Bernd Schubert, *Test Phase Results of the Pilot Social Cash Transfer Scheme, Kalomo*, May 2004

Katharina Wietler, Bernd Schubert, Chalo Mwimba, *An Inventory of Social Protection Interventions in Kalomo District* July, 2004

Bernd Schubert, *Scaling up - Extending Social Cash Transfers beyond the Pilot Area*, Lusaka, December 2004

The Social Cash Transfer Scheme has the following objectives:

- Reduce extreme poverty, hunger and starvation in the 10% most destitute and incapacitated (non-viable) households in the districts covered by ZCWP
- Focus mainly on households that are headed by the elderly and are caring for OVCs because the breadwinners are chronically sick or have died due to HIV/AIDS or due to other reasons

B Targeting

Targeting is done by the Community Welfare Assistance Committees (CWACs) which are the grassroots level structure of PWAS. The CWACs use a multi-stage participatory process to identify the 10% most needy and incapacitated households in their areas². Incapacitated means that the household has no household members who are fit and in the working age. This criterion is used in order to exclude viable households that can be reached by labour-based schemes such as the Livelihood Security Support component of the ZCWP.

In summary, the Scheme targets the “non-viable poor” who are by-passed by most major poverty reduction Schemes (e.g. ZAMSIF, PAM and PUSH) operating in Zambia.

C Amount to be transferred

Each household approved by the Scheme receives monthly an amount ranging between ZMK 20,000 and ZMK 45,000. A household without children receives ZMK 20,000. For each child (under 19 years of age), ZMK 5,000 is added up to a maximum of 5 children. The amount will be annually adjusted to the ZMK/US Dollar exchange rate in order to compensate for the inflation. According to FAO³, the poorest 10% of rural households in Southern Province consume on the average one meal a day. If the beneficiary households spend the transfer on buying maize, this will permit them to have a second meal⁴.

The beneficiary households are, however, free to spend the cash transfer received in any way they want. Some may use part of the money to buy a blanket, a school uniform or medicine. Some buy seed and pay a neighbour to plough their field (because they themselves have no oxen and no manpower to dig the land). The Scheme applies no conditions on how to use the monthly transfers.

² The 10% limit is based on results of the National Household Survey carried out by PWAS in September/October 2003.

³ FAO, Baseline Report on Inter-linkages between HIV/AIDS, Agricultural Production and Food Security, Southern Province, Zambia, June 2003.

⁴ A 50kg bag of maize costs on the average ZMK30,000 (US Dollar 6) and is sufficient for one meal per day for a 5 member household for one month.

The Scheme assumes that the beneficiary households will spend the money wisely. Poor people are not stupid or irresponsible. They know best how precarious their situation is and what they need most in order to survive. It is also assumed that the heads of the beneficiary households (most of them are old women) will spend most of the transfer on the orphans and other vulnerable children (OVCs) living in their households. All these assumptions are closely monitored (see Chapter I, F).

D Payment System

Payments are channelled through two outlets:

- Beneficiaries living within 15 km of the district capital Open Bank accounts. The money is transferred to their accounts on the first week day of each month. Approximately 30 to 40% of the beneficiary households will have bank accounts. The bank will not charge any fees from the beneficiaries of the Scheme.

Bank accounts have a number of advantages. In addition to being cost free and easy to monitor by the Scheme, they also give choices to beneficiaries. Beneficiaries can draw money when it is convenient for them. They can even accumulate money in certain months of the year (say after harvest) in order to be able to meet expenses at later times (say the need for seed and ploughing). This kind of saving is difficult without having an account because keeping money in the house is risky.

- For beneficiaries living more than 15 kilometres from the district capital, Pay Points will be organised in cooperation with schools and rural health centres. Beneficiaries living in the vicinity of these Pay Points will have to collect transfers from there. However, the Pay Points will not be able to provide accounts for each beneficiary on which they can accumulate savings.

E Accommodating Changes in Household Structures and Updating the Targeting

When Beneficiaries die, or get so sick that they cannot act as head of the household any more, or leave the pilot area, then the CWAC has to inform the DSWO, who will in turn make a proposal to the DWAC on how to accommodate the change. There are two options:

- In case a household dissolves or moves out of the pilot area, the transfers have to be discontinued. The deposit has to be retransferred to the GTZ/DWAC account.
- If the household remains with a new head of household and the household still fulfils the eligibility criteria, the transfers can be continued.

After having received the transfers for one year, the targeting has to be updated. This is necessary in order to accommodate all the changes that have occurred during the

year. Some beneficiaries may have died or moved, household structures may have changed, households may have moved in and out of critical poverty. For these reasons, the targeting process as described in B has to be repeated every year.

F Management and Control

A district in Southern Province has between 6 and 15 Area Coordinating Committees (ACCs), between 35 and 100 Community Welfare Assistance Committees (CWACs) and between 10,000 and 30,000 households living in between 200 and 700 villages. Some of these villages are more than 100 km distant from the district capital and are difficult to access in the rainy season. Population density is low resulting in considerable distances between households.

To target the 10% most needy and incapacitated households in this vast area and to ensure that the approved beneficiary households have reliable and timely access to their monthly cash transfers, requires systematic and transparent management and control. Under the guidance of the District Welfare Assistance Committee (DWAC), the responsibility for the performance of the Scheme lies with the District Social Welfare Officer (DSWO) and the Assistant District Social Welfare Officers (ADSWOs).

The management functions to be performed by the DSWO involve leadership, communication with a large number of people and organisations, cooperation and teamwork, systematic planning and control, effective performance of administrative functions and office management, the ability to delegate, to motivate, reprimand and take decisive corrective action where required. As a manager, the DSWO has to identify problems that reduce the performance of the Scheme and to solve these problems without delay. He has to take full responsibility for the performance of the Scheme.

The Manual of Operations is a tool which helps to manage the Scheme effectively. It describes in detail the tasks to be performed by the different PWAS levels, by the Bank and by the Pay Point Organisations (Parts II and III). It explains how the training of ACC and CWAC members should be done (Part IV). It gives detailed instructions for budgeting and accounting (Part V). It provides all forms to be used (Part VI) and indicates which records have to be kept on different levels (Part VII).

These records, if properly kept, will facilitate cross-checking and control. Monthly performance reports of the DSWO (Form 15) will summarise the results of his control visits to beneficiary households, CWACs, ACCs and Pay Point Organisations. Monthly inspection visits by the PSWO ensure that the performance of the Scheme and of the Social Welfare Officers is controlled and that corrective action is taken when required.

G Monitoring and Evaluation

In addition to the control function which has to be performed by the DSWO as part of the management of the Scheme, there is an external Monitoring and Evaluation (M + E) System that focuses on Kalomo Pilot Area. The M + E System has the task of identifying if and how the Pilot Scheme achieves its objectives. It observes and assesses:

- The performance of the Scheme:
 - Is the DSWO and his / her Deputy with their limited resources in terms of manpower and transport able to manage the Scheme in addition to their other duties?
 - Does the DSWO and his / her Deputy effectively perform their control function on all levels?
 - Do the PWAS structures at provincial and national levels effectively control the performance of the DSWO?
 - Are the CWACs able to target the neediest and incapacitated households?
 - Do all actors involved in the Scheme treat clients, who represent the most vulnerable sector of the population, with patience and respect?
 - How reliable are the Bank and the Pay Point Organisations in channelling the transfers to the beneficiary households?
 - Is the financial management of the Scheme transparent and free from corruption?
 - Can the administrative costs of the Scheme be limited to 15% of the overall costs?

- The way beneficiary households use the transfers:
 - Who in the beneficiary household controls the money received?
 - On which goods and services is the money spent?
 - Who in the household benefits to what extent from the transfers?
 - Do the weakest household members (the aged, the sick and orphans) receive a fair share of the benefits?
 - Which share of the transfers is spent on the basic needs of children?
 - Is part of the transfers stolen or in any other way taken away from the households?
 - Are there incidents where the households are not able to make rational use of the money for whatever reasons or have misused the transfers?

- The impact on the beneficiary households with regard to welfare indicators. To observe this, a baseline survey will be done followed by a sequence of quarterly surveys to observe any changes in:

- Energy intake in terms of meals per day
 - The nutritional status of children
 - School attendance
 - Attendance at health centres
- The impact on non-beneficiary households, on the community as a whole and on the local economy:
 - Has the Scheme created any bad feelings, envy or conflicts?
 - Does the community appreciate the Scheme?
 - How do the traditional leaders assess the Scheme? What benefits have they observed? Does the Scheme in any way conflict with the traditional social safety nets?
 - Has the local economy benefited in a significant way from the additional purchasing power injected by the Scheme?
 - Does the Scheme have any impact on community support to destitute households (traditional social safety nets)?
 - Any other positive or negative impacts which may be observed by the beneficiaries or by any other stakeholders.

The quarterly M + E reports will be used to improve the Scheme. The substantial annual reports will be widely publicised and will serve as an input for developing the Zambian Social Protection Strategy.

A detailed concept for the M + E System can be requested from the MCDSS / GTZ Social Safety Net Project.

H The Role of Technical Assistance

Technical assistance is provided mainly in form of basic office equipment, a motor cycle for the DSWO, bicycles for all ACCs and CWACs, training of trainers and stationing of a Local Advisor at district level for two years.

The role of a Local Advisor is an advisory, training and coaching function. He/she has to do everything possible to facilitate that the DSWO and his/her staff manage the Scheme effectively. He/she has to resist the temptation to co-manage the Scheme and to do the tasks which should be done by the Social Welfare Officers. He/she has to avoid that the performance of the DSW Office depends on their assistance and should ensure that his / her services are not required for more than 2 years. Only in the event of a crisis and on request from the PSWO are Advisors permitted to take over management and implementation functions on a temporal basis.

For day to day work, the following are examples of the advisory services for which a DSWO can consult the Local Advisor:

- Advise in the use of the Manual of Operations
- Consultations on procedures and processes for the meetings
- Preparations and regular inspection of a filing system (maintained by the DSWO)
- Counter checking the Forms once filled-in (e.g. those to be submitted to PWAS-PMU / GTZ)
- Counterchecking / proof reading correspondence related to the Scheme
- Assistance in financial planning and accounting
- Advise in all matters related to professional office management and internal and external communication

Coaching the DSWO and his/her staff is best done by elaborating with them in a participatory process a Code of Conduct. The Code should include the most essential principles of good management of the Scheme (e.g. during office hours one staff member must always be accessible to clients; all procedures in the Manual of Operations are strictly followed; filing system is well maintained, etc. The code can be frequently updated and improved.

In order to monitor the adherence to the Code of Conduct, a meeting is held once a week in which all staff members and the Advisor share their observations with regard to adhering to the Code. Progress as well as problems are documented and decisions are taken on who will do what to solve any problems that have been identified. The next meeting then starts out with the reading of minutes of the previous meeting and reporting on the progress achieved. The same meetings are to be used for exchange of information and for planning activities for the following week. The role of the Advisor in these meetings should be that of a moderator who ensures that every body's opinion is voiced. He / she should give his / her own contributions only after everyone else has spoken. Coaching is also done by the Advisor one-by-one with individual staff members.

As a base for the coaching activities and for his/her reports to his/her superiors, the Advisor daily records his activities and his observations in form of a diary. At the same time, he/she keeps a matrix which shows weekly progress (or lack of progress) with regard to all issues related to the code of conduct.

Annex 2. Summary of the Zambia Child Welfare Project

1. Project Background

For the last 15 years, the combination of widespread poverty and HIV/AIDS in Zambia has resulted in the upsurge of orphans and vulnerable children (OVCs) or “Children in need”. Addressing the problem of this target group is becoming a priority in the social development of Zambia, as reflected in the PRSP and the National Child Policy. It is estimated that the problem affects more than 1 million out of the total of 5.6 million children in the country. Poverty compounded by the HIV/AIDS pandemic is the underlying cause of this upsurge of OVCs leading to a quasi destruction of traditional coping mechanisms at family and community levels. The project under consideration will contribute to the improvement of the well being of this target group.

In 2003, the Civil Society Organisations (CSOs) and the Government requested the Bank to consider funding a project in the area of child welfare. As a response, the Bank has earmarked UA 14.01 million (UA 10 of ADF loan and UA 4.01 of ADF grant) for this intervention in its 2004 lending program. The present report is based on the results of the appraisal mission that took place in Zambia during the period May 10th to 27th, following the preparation in February 2004 and the identification mission in November 2003

The project will contribute towards attaining the Millennium Development Goals related to children, namely, reducing chronic child malnutrition, infant and child mortality and increasing school enrolment at primary level.

The project objective is to provide for the survival of children living in critically poor households and the improvement of their well-being.

2. Brief Description of the Project Outputs

The child welfare project will have the following outputs:

- i) Critically poor households caring for children are economically empowered to meet the basic needs of their children through provision of well targeted and cost effective social cash transfer schemes (for the non-viable ones), and well targeted and cost-effective Livelihood Security Support for the viable ones.
- ii) Children from critically poor households get access to quality education at their community schools (CS) and Community Schools Committees (CSCs) are mobilized and empowered
- iii) Through capacity building activities, all implementing organizations in the project are able to effectively implement their activities of the project, issues concerning social protection and children in need, and in particular, social cash transfers, are integrated in the GRZ policy and budget, an effective mechanism for policy formulation and coordination of interventions in the area of child welfare is established and the capacities of the Department of Child Development of the MSYCD are re-enforced to finalise the revised Plan of Actions of the National Child Policy and to implement it.

- iv) The Project Coordination Unit (PCU) effectively administers project funds, coordinates activities of implementing organizations; monitors project activities, outcomes and impact; and reports to the Steering Committee and to ADF.

3. Project Area and Project Beneficiaries

The selection of the provinces and districts to be covered has been done by using criteria such as HIV/AIDS prevalence, incidence of poverty, food insecurity and capacity of the PWAS structures. Based on these criteria, the Southern and Western provinces are the worst off in terms of combination of prevalence of HIV/AIDS, food insecurity and poverty. In these regions, the PWAS structures are the best developed. Therefore, the project will target 8 districts in these two provinces. In the Southern Province the project will cover Gwembe, Siavonga, Monze and Kalomo⁶. In Western Province the project will cover Shangombo, Lukulu, Kalabo and Kaoma.

Using the integrated approach outlined above the project will cover an area with a population of approximately 800,000 people. In this area the project will target 40,000 children living in critically poor non-viable households and 80,000 children living in critically poor viable households, i.e. 120,000 children in total.

Project beneficiaries have been divided into the final and intermediate beneficiaries. The final beneficiaries of the project are (i) the 120,000 children living in critically poor households who will see their livelihood improved as a result of the increased incomes of the head of households due to social cash transfers or livelihood security support. This improvement in their livelihood should be materialised in net improvement in their nutrition, health and education indicators; and (ii) all children in the project area attending the Community Schools that will benefit from higher quality education and life skills. The secondary beneficiaries will be (i) the 48,000 heads of critically poor households in the project area; (ii) the 400 Community Schools in the project area; and (iii) all implementing organisations in the project and relevant GRZ structures in charge of policy formulation and co-ordination in the area of social protection for children.

4. Project Implementation

The executing agency of the project will be the Ministry of Community Development and Social Services (MCDSS) and will host the Project Coordination Unit (PCU). A full time project co-ordinator will be appointed who would be responsible for the monitoring and co-ordination of the various components of the project. He/She will work in close collaboration with the following implementing organizations:

- Department of Social Welfare/PWAS Management Unit, GTZ, PAM and CARE International for the cash transfers;
- PAM, CARE International and Micro-Bankers Trust for the livelihood security support;

⁶ It should be noted that Kalomo is chosen to complement the on-going GTZ assisted Pilot Social Cash Transfer Scheme in that district.

- The Zambian Community Schools Secretariat (ZCSS), the District Education Board (DEB) and several NGOs for the education component;
- GTZ, consultants, and training organisations for capacity building.

The project will be implemented over a period of five years. Given its multi-sectoral character, the project will be overseen by a technical steering committee comprised of all relevant organisations involved in the implementation of the project.

5. Conclusions and Recommendations

The project uses an integrated, community and household focussed approach to reduce critical childhood poverty in Zambia. It will reach 120,000 children with multi-dimensional interventions tailored to their most urgent needs. The impact on their survival, health, education and emotional well-being expected as a result of the project interventions will be significant and should be considered as an investment in human capital. It is also a contribution to 3 of the 8 MDGs. The project has the full backing and support of GRZ and of Civil Society.

Annex 3. Indicators used for Monitoring and Evaluation of the Pilot Scheme

Research Questions	Indicators	Targets	Data Sources
1 MONITORING THE QUALITY OF MANAGEMENT			
1.1 Is the Scheme cost-effective?	% of total costs of the Scheme used for administration	<15%	Analysis of bookkeeping and accounts
1.2 Is the cycle of targeting, approval, delivery of transfers and control well: a) designed and b) implemented?	Table showing the assessment of the design and the implementation by CWAC, ACC, DWAC members and by the DSWOs and the PSWO		Interviews with all actors involved in the Scheme
1.3 Are the tools and materials supplied to the ACCs and CWACs appropriate and useful?	Table showing how the Manual of Operations (MoO), filing system and bicycles are assessed by different stakeholders		Interviews with CWACs and ACCs
1.4 Is the guidance and assistance received from the DSWOs and the trainers appropriate?	Table showing the assessment of the assistance received in the form of training, when ranking, at community meetings and when visiting the DSWO office by CWACs and ACCs		Interviews with CWACs and ACCs
1.5 Have the activities to be performed by the DSWOs ever been hampered by lack of resources?	Table showing which activities have been hampered to which degree by the lack of resources (funds, manpower, equipment, etc)		Interviews with DSWOs
1.6 How is the motivation and job satisfaction of all actors in the Scheme?	Table showing how CWAC, ACC, DSWO members and the DSWOs and PSWO assess their motivation and job satisfaction		Interviews with all actors involved in the Scheme
1.7 Is the internal communication and cooperation between all actors involved in the Scheme functioning well?	Table showing how the internal communication is assessed by different actors		Interviews with all actors involved in the Scheme
1.8 In how far is the day to day management of the Scheme depending on the GTZ advisory services?	List of essential Scheme activities which have not been performed well or not at all when the local advisor was on leave		Interviews with DSWOs, PSWO and local advisor and monthly reports of DSWO and PSWO
1.9 Are the files on all levels consistent with the MoO and up to date?	Table showing the quality of keeping complete and well structured files at all levels of the Scheme		Physical inspection of files at all levels
1.10 Is the internal system of monitoring and of taking corrective action effective?	Table showing assessment of DSWO reports and PSWO reports		Analysis of reports for six consecutive months
1.11 How effective is the communication and cooperation with other organisations and programs in Kalomo district?	Table showing how the communication and cooperation on community and district level is assessed by all actors of the Scheme and by other organisations		Interviews with all actors involved in the Scheme and with representatives of other organisations providing social assistance
1.12 Has PWAS-PMU and have senior officials of MCDSS taken ownership of the Scheme?	To what extent is the Scheme perceived as an essential PWAS activity in the external and internal communication of PWAS and MCDSS?		Analyse PWAS and MCDSS concept papers, plans and papers given at national and international events
1.13 How effective is the communication and cooperation with other national and international organisations and with the media?	List of activities undertaken to publicise the Scheme and to strengthen the political will for sustainable financing of cash transfers (e.g. presentation at seminars, field trips for VIPs to Kalomo, website giving access to information on the Scheme)		Interviews with PWAS-PMU and National Scheme Advisor

Legend:
B = baseline
Q = quarterly
 monitoring

Research Questions	Indicators	Targets	HH Survey					Data Sources in addition to HH-Survey
			B	Q	Q	Q	A	
2 MONITORING THE EFFECTIVENESS OF TARGETING (OUTPUTS)								
2.1 How is the vertical effectivity of targeting?	% of beneficiary HH not belonging to the poorest quintile.	>80%					Poverty ranking based on CSO questionnaire	
2.2 How is the horizontal effectivity of targeting?	% of beneficiary HH having a dependency ratio over 300.	>80%					Form 1 verified by household visit	
2.3 How fair and transparent was the targeting process?	% of households in pilot region that belong to poorest centile and at the same time have dependency ratio over 300 but are not beneficiaries. Table showing how beneficiaries, rejected applicants and other community members assess the targeting process.	<20%					Poverty ranking by based CSO questionnaire.	
							focus group discussions; interviews, etc., with beneficiaries and stakeholders	

Research Questions	Indicators	Targets	HH Survey					Data Sources in addition to HH-Survey
			B	Q	Q	Q	A	
3 MONITORING THE EFFECTIVENESS OF TRANSFER DELIVERY (OUTPUTS)								
3.1 Did the beneficiaries receive the full amount of the transfers?	% of beneficiaries who received reduced amounts a) from the bank, b) from pay points. Target: under 5%	<5%					Quarterly HH Surveys at HH level	
3.2 Were the transfers accessible in time?	% of total amount of transfers that has not reached the beneficiaries.	<5%					Crosschecks to verify complaints.	
3.3 Have there been any attempts to extract money from beneficiaries or charge them for any scheme related services?	% of cases were access was delayed. Number and % of cases of extracting or charging.	<10%						
3.4 How satisfied are the clients with the mode of transfer delivery?	Anecdotal description of cases of extraction or charge and of corrective action taken or not taken. Table with assessment of client satisfaction with bank and pay point performance	<5%					focus group discussions; interviews, etc., with beneficiaries and stakeholders cross checks to verify complaints	

i = Quarterly HH Surveys at Individual level

4 MONITORING THE USE OF CASH TRANSFERS RECEIVED (OUTCOMES)	
4.1	What share of the transfers is used for consumption, investment, savings and transfers to other households? Is there a difference between users of savings accounts and pay points? Table showing categories of use for 1 st , 4 th , 7 th and 12 th month in %
4.2	How is the intra household distribution of the additional consumption? Which share goes to women and children? Table showing average share of men, women, children in the households and average share of additional consumption for each group in %
4.3	Which share of the additional expenditure for consumption goes to food, health, education, soap etc? Table showing average share of different consumption expenditures in %
4.4	Which share of the investment expenditure going to different types of investment (e.g. chicken, goats, seed, ploughing etc)? Table showing different types of investment in %
4.5	To what extent have the transfers been misused? % of transfers used for alcohol, gambling or other non essential items

5 MONITORING THE IMPACT ON EDUCATION OF THE MEMBERS OF BENEFICIARY HOUSEHOLDS	
5.1	Has school enrolment improved? % of 6-18 year old going to school
5.2	Have more children gone to school for the first time? % of 6-18 year old never gone to school
5.3	Why have some children never gone to school? n/a
5.4	Are less children leaving school? % of 6-18 year old dropping out of school
5.5	Why are some children dropping out of school? n/a
5.6	Has the educational grade of school going children improved? Actual educational grade of each school going child
5.7	Has absenteeism reduced? Average number of days missed

6 MONITORING THE IMPACT ON HEALTH OF THE MEMBERS OF BENEFICIARY HOUSEHOLDS	
6.1	Has the health situation of the HH members improved? Disease incidence per HH member
6.2	Have mortality rates decreased? Average number of work / school days lost due to illness % of deaths per year for different age groups

Research Questions	Indicators	Targets	HH Survey					Data Sources in addition to HH-Survey
			B	Q	Q	A		
7 MONITORING THE IMPACT ON NUTRITION OF THE MEMBERS OF BENEFICIARY HOUSEHOLDS								
7.1	Has the quantity of food intake increased?	Number of meals per day	increased by 1/day	i	i	i	i	To assess, during the testing of the questionnaire, if these indicators should be measured at HH level or Individual level
7.2	Has the quality of meals improved?	Quantity per day per HH member Calorie content of meals Protein content of meals Variety of meals	increased	i	i	i	i	
7.3	Has the nutritional status of Under-5s improved?	Weight/age ratio for each Under-5 child Average weight/age ration for all Under-5 children	increased	i	i	i	i	Under-5 Cards & photographs
			improved/normalised	i	i	i	i	Under-5 Cards & photographs
8 MONITORING THE IMPACT ON LIVELIHOOD (LEVEL/COMPOSITION) OF BENEFICIARY HOUSEHOLDS								
8.1	Has the level of income/ expenditure of hhs improved?	Number/percentage of HHs whose income/expenditure level has improved significantly	>K30,000/month					
8.2	What is the impact on the sources of livelihood?	Table on income from sources of livelihood (absolute and percentage); Own produce, sale of crops, sale of livestock, piece work, petty vending, transfers, others: average changes per source	increased					
8.3	Do the households increase number of assets?	List of assets per HH: livestock, agric. tools, bicycle, radio, etc.: (average number of different assets per household)	increased					
8.4	Do number and amounts of debts decrease?	average amount of debts per HH	improved					Physical appearance
8.5	Has the pressure to sell assets as coping mechanism decreased?	average number of times HH borrowed	decreased					
		Average number of times the HH sold assets to buy food.	decreased					
9 MONITORING THE IMPACT ON SELF-ESTEEM/SOCIAL POSITION OF BENEFICIARY HOUSEHOLDS								
9.1	Do beneficiaries think that their poverty ranking position in the community has improved?	Number/percentage of beneficiaries thinking that their poverty status has improved.	increased					
9.2	Do beneficiaries feel more accepted by the community?	Number/percentage of beneficiaries thinking that they are less marginalized in the community	increased					
9.3	Do beneficiaries participate more actively in community issues?.	Number of times the HH-heads attended meetings (average per quarter)	increased					community perception through Quarterly Community Surveys
9.4	Has begging from neighbours been reduced?	Number of times HH has been begging (average per quarter/HH)	decreased					community perception through Quarterly

Annex 4: Report of the “DWAC day in Kalomo”

A DAY’S WORKSHOP ON DISTRICT WELFARE ASSISTANCE COMMITTEE (DWAC) AND SOCIAL PROTECTION INTERVENTIONS IN KALOMO DISTRICT

28 October, 2004

District Planning Unit Conference Room

Kalomo

1.0 Background:

Kalomo is a district generally well covered by different Social Protection (SP) programs for the vulnerable. A recent inventory⁷ on Social Protection Interventions in Kalomo carried out by the Public Welfare Assistance Scheme (PWAS) of the Ministry of Community Development and Social Services (MCDSS) in the framework of the Pilot Social Cash Transfer Scheme realised some weaknesses and made some recommendations, among them:

- ❑ There are many programs and actors involved in Social Protection interventions in the Kalomo district. However, only very few of them cover the whole district. Coverage heavily depends on distances from Kalomo town. Information on coverage is difficult to access and not always available. Although there are many programs, it seems that there are still important overlapping and gaps with respect to coverage of needy persons and households. It seems that there is a patchwork approach – instead of a holistic approach.
- ❑ Targeting of beneficiaries is done by numerous committees using different procedures and criteria, involving sometimes the same persons. Cooperation is weak and exchange of experiences is not systematically addressed. There is a tendency of organisations to create new committees instead of using existing structures.
- ❑ Monitoring of outcome and impact of programs is not well developed, most programs use their own approach. Results of Monitoring are not always accessible.

2.0 Overall objective of the DWAC Day

The District Welfare Assistance Committee is supposed to be the coordinating mechanism of Social Protection Interventions in the district. The overall objective of the DWAC day is:

- ❑ Discussing ways of improving the information on programs, geographical distribution, implementation arrangements and monitoring instruments run by different actors
- ❑ Strengthening the role and capacity of the DWAC as coordinating mechanism in Kalomo.

Specific Objectives:

- ✓ Verification and improvement of information on Social Protection activities as presented in the above mentioned report
- ✓ Discussion of conclusions and recommendations contained in the report
- ✓ Preparing decisions on how to improve the exchange of information (data base on geographical distribution – e.g. list of villages where the respective programs are working) and how to ensure updating
- ✓ Agreeing on the role, composition and responsibilities of the DWAC and discussing ways of strengthening it.

⁷ “An Inventory of Social Protection Interventions in Kalomo District”, Report for the Pilot Social Cash Transfer Scheme administered by the Public Welfare Assistance Scheme (PWAS) of the Ministry of Community Development and Social Services, June 2004

3.0 Tasks / activities and composition of DWAC (Mr Benard Hamuganyu, DWAC Chairperson) Please see appendix 2

3.1 Discussion / conclusions from the discussion

- Composition: Three new DWAC members were added: Catholic Church, C-Safe (CARE) and World Vision.
- Reporting: DSWO should be reporting to the Social Services sub committee (of the DDCC). The Social Services Committee will be reporting to the DDCC.
- DWAC is not a sub committee of DDCC.
- The tasks of the DWAC are adequate.

Problems / challenges for the DWAC

- Transport lacks
- It is voluntary, needs good time management
- No incentives
- Poor attendance at DWAC meetings
 - ⇒ DSWO should be making personal follow-ups/contacts with DWAC members.
 - ⇒ DSWO should be sending reminders / invitation letters in time (a week before).
 - ⇒ Dates for DWAC meetings should be set in advance (is already being done)
 - ⇒ attitude of some DWAC members is wanting, they are not committed to DWAC
 - ⇒ Does the DSWO need a computer to be efficient in sending invitation letters?

4.0 Conclusions from the 5th report (Social Protection Interventions in Kalomo)

Please see Appendix 3

Chalo Mwimba, Scheme Advisor. GTZ/MCDSS

4.1 Discussion / conclusions from the Presentation

<i>Strengths of SP interventions in Kalomo District</i>	<i>Weaknesses of SP interventions in Kalomo District</i>
<ul style="list-style-type: none"> • Some NGOs have data required to share 	<ul style="list-style-type: none"> • Some NGOs / donors have short spans
<ul style="list-style-type: none"> • There is willingness to coordinate (network) and share information 	<ul style="list-style-type: none"> • No good coordination
<ul style="list-style-type: none"> • Long term presence and wide coverage of district by government ministries 	<ul style="list-style-type: none"> • Information is under utilised, not well shared, e.g. by DPO
<ul style="list-style-type: none"> • World Vision (Kalomo ADP involved other DAs in developing M + E 	<ul style="list-style-type: none"> • Other DAs have not been involved in developing M + E for some interventions
	<ul style="list-style-type: none"> • There is no NGO Forum

5.0 Role of the DWAC in coordination of SP interventions in the district / Next steps

1. On **Committees**: Use existing committees. There is no need to make new committees. Therefore, for example, there is no need to create new Community Aids Task Force (CATF), CWACs can be used. Collaboration with Ward Development Committees / Area Coordination Committees as contained in the government’s Decentralization Policy should be explored.
2. Travel with government heads when creating ‘new’ committees (such as CATFs) to show solidarity or support for committees so that the committees are not identified with a particular Ministry, NGO or activity.

3. **Consolidating of committees** is a long term task
 - Communities may be confused as they may fail to differentiate the different responsibilities of the same committee?
 - Some committees are created depending on donor requirements!
4. **Coordination:** To help coordination of SP in the district, all DAs were asked to make extra copies of their annual reports and 'deposit' them with the DPO.
5. **How to improve coordination on district level?** Each DA was asked to collect information on geographical locations of villages in which they have their SP interventions and leave the information with the District Planning Officer (DPO). GTZ Social Safety Net Project will provide the technical knowledge needed to create a database of SP interventions and the villages in which this is undertaken using GIS (Geographic Information Systems).
6. **A database** on SP interventions should be developed with technical support from GTZ.

Chalo Mwimba

Annex 5: Report of an Orientation Visit of the DSWO Monze to Kalomo

EXECUTIVE SUMMARY.

The success of any given program, particularly for the vulnerable groups require consistency, commitment, transparency, accountability and close monitoring if the results are to be positive in the interest of beneficiaries and the government. Government must fulfill its obligations; the cooperating partners/donors have to understand the local communities and their customs, practices and their way of working in community-based programs. Communities should also from time to time be reminded of their noble task of serving the poorest of the poor in their midst. The Social Cash Transfer Scheme (SCTS) is a very involving project. In addition to the regular duties of a Social Welfare Officer, an additional program may only stress the officer/s instead of inspiring confidence and building capacity, if the following very key issues are not considered and addressed: -

1. Additional staff: The employment of additional officers is an immediate need that needs urgent action by the Ministry of Community and Development and Social Services. Alternatively, GTZ and ADB may put some loafing/unemployed graduates from Monze Community Development College on allowance (at least 3 – 4) at each of the districts implementing the SCTS.
2. Transport: Field visits involve a number of things, monitoring, transporting goods, helping the sick get to the nearest health facility, etc. District officers require motor vehicles as opposed to motorcycles. A motor vehicle guarantees full involvement of the DWAC in the field, easy transportation of goods, temporal shelter/office if in the field or bush and in an event of a breakdown or rain pouring. DWAC will then not be exposed to cold, rain, sun/heat or dust and wild animals in CWAC's near the game reserve management areas. Ultimately, it's cheaper to maintain a vehicle than a motorcycle in Zambia.
3. Voluntarism: Most CWAC and ACC members had shown commitment to the regular PWAS. When the regular PWAS was re-designed and decentralized; there was so much activity and enthusiasm within that first month of trainings. Thereafter, CWAC's and ACC's were not fully utilized. There were no follow up workshops or re-trainings; no review meetings (particularly at ACC and CWAC level); irregular and inadequate funding characterized the inactivity of most CWAC's; no or little monitoring by either DSWO or DWAC (due to lack of and/ or inadequate funding to facilitate monitoring activities); and inadequate forums for DSWO's on PWAS. Most of these gaps have not been addressed and the Social Cash Transfer Scheme (SCTS) has been introduced. There have been situations (in Kalomo) where a CWAC dissolves itself or die a natural death (due to inactivity as highlighted above) and a new one is formed in a day and training commenced the following day. Such inconsistency may render the scheme (SCTS) ineffective just because the re-designed PWAS did not do certain things. I should also state that communities are involved in many other programs such as CHANGES, food security, and others and now prefer to be more active on these committees than on the PWAS. Consistency on the part of the regular PWAS is very cardinal and is the most viable way of motivating CWAC's and ACC's. The mentioned programs provide follow up workshops, review meetings, stationery (specifically budgeted for the grassroots committees) and re-trainings, hence CWAC's preference to attend to such than on PWAS.
4. Regular duties Vs SCTS: from the Kalomo experience and in my observation; the SCTS demands much time similar to the time required for one to perform other duties (see appendix 6). Social work as a profession should prove to be interventive through Officers' performance. If an officer does not attend to his or her regular duties; the implication is that work will pile on the other side, and in the case of juvenile courts – it would amount to contempt of court, especially in busy districts. In order to avoid or

prevent frictions in all these very important duties; additional staff is the answer. In the meantime, Kalomo may have lost out on opportunities that might have been helpful in building upon other regular duties. The SCTS should be supported vehemently as proposed/ suggested.

Comparisons were then made on work experiences between Monze and Kalomo in trying to see how much case load is there for each service or program (see appendix 1,2 and 4). For tangible results then, the regular PWAS funding should continue to flow even to districts with the SCTS.

MONZE DSWO VISIT TO KALOMO

Objective: To learn and share ideas on the Social Cash Transfer Scheme (SCTS) as well as to make observations and recommendations to the smooth running of both the new scheme and the regular duties.

PROGRAM OUTLINE 8 – 12 /11 /04

DAY	ACTIVITY	TIME
Monday	Office work	08:00 – 17:00
Tuesday	Attending CWAC training in SCTS	08:00 – 17:00
Wednesday	- Revising operational manual	08:00 – 10:00
	- Office work	10:00 – 12:00
	- Exchange of work experiences: Kalomo and Monze.	14:00 – 16:00
Thursday	- Office work	08:00 – 10:00
	- DWAC meeting	10:00 – 12:00
	- Brief on observations and recommendations	15:00 – 16:00
Friday	Departure for Monze via Livingstone	-

DAY ONE, 08/11/04 – OFFICE WORK

IMPRESSIONS

- Filing system in place and updated, except for CWAC's and pay point files, which had no blank forms.
- Pay point managers showing commitment to the scheme by way of accepting additional responsibility e.g. Head teachers, clinical officers and others.
- Trainers working together and ready to extend the training to new CWAC's in the district.
- DSWO mobile for field visits (motor cycle).
- Reported improvements /impact on the beneficiaries of the SCTS, e.g. increased access to health services, increased number of meals in a day, improved class attendance of OVC, etc.

GAPS

- Some pay point managers not very conversant with the filing system.
- DSWO had no enough copies of stipulated forms
- Inconsistency in beneficiaries signing for the cash i.e. one client for example, today thumbprints and tomorrow signs with a pen.

- Information gaps amongst staff and GTZ local advisor. Certain information was only shared when attending to pay point managers.
- Staffs overstretched and spend more time on the SCTS than on regular duties.
- District staff not constantly monitoring CWAC's and beneficiaries.

RECOMMENDATIONS

- Need to constantly assist pay point managers in the filing system during field visits or at the time they visit the DSWO.
- Stock enough copies of all forms
- Educate beneficiaries through CWAC's and pay point managers to be consistent in their signing for moneys.
- Have weekly briefings and sharing of vital information amongst staff and GTZ advisor to keep the scheme on track. Notes should be taken for reference.
- Employ (i.e. MCDSS) additional staff, preferably 2 -3 more, to help manage the SCTS and the regular duties. This should be treated as a matter of urgency.
- District staff and DWAC to monthly monitor the SCTS and regular PWAS; and to make this a reality; more funding should be made available for this purpose. A motor vehicle for the district office is ideal as it allows more than one person to be involved in monitoring, and delivery of goods/materials. It is also cheaper, in Zambia, to maintain a vehicle than a motorcycle.
- Need to have quarterly review meetings and bi-annual refresher trainings for the ACC's, CWAC's and in the regular PWAS, SCTS and other related programs. The PWAS management unit and the funders of the SCTS should budget this for.

DAY TWO – 09/11/04 - CWAC TRAINING

IMPRESSIONS

- Trainers able to deliver and drive participants into action.
- Participants were quick to grasp the concept of SCTS.

GAPS

- Facilitators should not shoot down on participants' input (e.g. filling form 1) but endeavor to understand them and later come to a common understanding.
- "Why does the household require Social Welfare interventions.?" Give all the reasons in as much detail as possible.
This part requires information from both the interviewer and the client. Probing, dialogue and building of a relationship should help to generate helpful information.
- Explanation / introduction of SCTS should emanate from a rich background of the regular PWAS since PWAS has concepts leading to the understanding of the SCTS. CWAC's should understand the relationship between regular PWAS and SCTS.
- During training, tell CWAC's that they're an important organ recognized by government and cooperating partners as a link, facilitator, and implementer in poverty reduction related programmes.
- Being CWAC members adds on to the person's worth and position in society (status quo). Their membership on the CWAC helps also in personal endeavours.

RECOMMENDATIONS

- Help CWAC's reach a point of appreciating such programmes like SCTS or regular PWAS through refresher trainings.
- CWAC's should identify who else is targeting the vulnerable groups in their catchments areas and report on the same (see attached letter to ACCs and CWACs for Monze).
- CWACs should also report their own driven initiatives to assist the vulnerable; e.g. chicken rearing (see attached Monze letter).

- The DSWO to keep and update a stakeholders inventory offering various social services and coordinate them. The organization's profiles should include: -
 - Name of organization
 - Contact person and address
 - Physical address
 - Core business/activities
 - Photostat copy of registration certificate
 - Area/s of operation
 - Other vital information
- The DSWO to create a forum of all non-governmental organisations at which information and work experiences would be shared. This would lessen duplication of efforts and spirit of competition amongst stakeholders.
- Because of the nature of cases and situations CWAC' s handle and pass through, respectively; training in psychosocial support/counselling will be vital.

DAY THREE, 10/11/04 – OFFICE WORK, REVISING MANUAL, EXCHANGE ON DSWO EXTRA DUTIES

- Held DWAC day at which all stakeholders were invited and concept of networking and collaboration enhanced.
- The piloting scheme for SCTS assisted a lot in identifying gaps and made it easy to suggest adjustments and for changes in the operational manual. Some of the suggested points included aspects of: -
 - Transport hire – increase of amount of money.
 - Trainers' allowance to be increased
 - A little bit of adjustment on form 1
 - Number of trainers to be maintained at 2
 - Overnight allowances to apply only when one spends a night at a training point not in town
 - Amount of money for lunch and breaks for one participant to be K10, 000 maximum
 - Delegation to collect money from pay point or Bank in cases where beneficiary is too old to walk or sick at the time of collection. This however, should have a limit.
 - Kilometre radius to be reduced to 10Km for beneficiaries collecting cash from the Bank.
 - CWAC's and ACC's travel expenses to be regulated, i.e. highlight when it would be applicable for CWAC's, ACC's and pay point managers to travel.
 - Form 13 to be up- dated
 - Role of local GTZ Advisor vis-à-vis the district manager (DSWO)'s role in the scheme to be included.
- DSWO and the ADSWO try their very best to ensure that the scheme succeeds

GAPS

- DWAC in some instances did not look at form 16 as the DSWO and ADSWO forgot to present it. This meant then, piled work
- Traditional leaders were not involved and trained both in the regular PWAS and the SCTS.
- Dates for beneficiaries' identification, community ranking meetings and CWAC meetings were not communicated during CWAC training. It meant that the CWAC Chairperson had to come the following day to the District Office to get the details, and part of the DSWO or ADSWOs time robbed and could not do part of the day's work at least for the minutes that were spent with the CWAC Chairperson.

RECOMMENDATIONS

- Need to meet the traditional leaders and orient them in PWAS and SCTS, thereafter actively involve them in the PWAS and the SCTS.
- The operational manual should be followed if omissions and mistakes are to be prevented before, during and after trainings.

DAY FOUR, 11/11/04 – DWAC MEETINGS, BRIEF ON FINDING

IMPRESSIONS

- DSWO was able to guide the DWAC
- DWAC conversant with SCTS business/process
- Though not on the agenda, DWAC members were able to remind the DSWO over form 16

GAPS

- Minutes writing consistent
- CWAC's do not counter check on the tallying of figures of beneficiaries on form 1 and on the community ranking sheets.
- CWAC's have not fully grasped the idea of re-ranking
- CWAC's with little or no knowledge at all on the regular PWAS.

RECOMMENDATIONS

- DWAC minutes to be written and printed a day after the meeting; then circulated to all members before next meeting.
- ADSWO should get used to writing DWAC minutes.
- ADSWO should prepare all necessary information before hand and ready for DWAC meeting.
- DWAC members should also be ready to help DSWO where applicable. They should understand DSWOs other regular duties.
- DSWO share with DWAC; for information's sake; other regular duties.

CONCLUSION

It's been a wonderful experience to be in Kalomo. The issue of shortage of staff can temporarily be solved if GTZ or African Development Bank agrees to pay three (3) volunteers who have done either Social work or Community Development who are currently unemployed. Monze has a lot of graduates, many of who have been attached to the District Social Welfare Office during their studies. Kalomo has two graduates from Monze Community Development College.

Edgar Mainza

DISTRICT SOCIAL WELFARE OFFICER, MONZE

Tel 097406196

APPENDIX 1

MONZE DISTRICT SOCIAL WELFARE OFFICE CASE LOAD

DUTY	AVERAGE CASELOAD
1. Juvenile Courts	- Maximum of 3 cases or more in a week. This is due to an influx of delinquents from Pemba, Gwembe and Monze itself
2. Child abuse cases	- Maximum of nine (9) cases handled in a week Offer psychosocial support, take culprits to court and do sensitisation and educational sessions with the help of other stakeholders.
3. Supervision of probationers	- Handle at least 10 – 18 probationers in a year, minus new cases that may be added in the same year.
4. Inspection of day nurseries /Pre-schools, Kindergartens	- Monze has 37 of these and spread even to rural areas. DAPP runs 23 in rural areas
5. Foster care and adoption	- Handle maximum of 1 to 2 cases in one year. Usually referred to the high court.
6. Marriage counselling	- Handle 1 to 2 cases in a month
7. Prison Welfare	- Has an open-air prison. Has set up committee to oversee, but have not had enough time to meet committee.
8. Street kids	- Monze has 11 potential street kids. Committee Revived but not yet met to strategize due to lack of time.
9. Voluntary casework	- Handle not less than 2 in a week. Usually make referrals to other agencies.
10. Medical Social work	- Handle maximum of 1 –2 cases in a month. At times 1 in a quarter. Presence of other counsellors at hospital helps.
11. Regular PWAS	- handle 12 ACC's and 95 CWAC's - Hold quarterly PWAS partnership forums - Do occasional field visits/monitoring
12. Social cash Transfer	- Coming in January, 2005

APPENDIX 2

MONZE DISTRICT SOCIAL WELFARE OFFICER'S EXTERNAL/EXTRA RESPONSIBILITIES

PROGRAM/COMMITTEE		POSITION
1. CHANGES	-	Chairperson
2. Inclusive Schooling Program (INSPRO)	-	Vice Chairperson
3. Infrastructure and social services Sub – committee of DDCC	-	Chairperson
4. District HIV/AIDS Task Force	-	Vice Chairperson
5. Global Campaign Against Epilepsy (GCAE)	-	Chairperson
6. District Investment project (DIF): ZAMSIF	-	Vice Chairperson
7. Monze District Social Welfare Coordinating Committee (MODISOWECO) Comprising NGO's, CBO's FBO's and traditional leaders	-	Secretariat
8. Hospital board	-	Member
9. District Health Board	-	Member
10. District Epidemic and Preparedness committee	-	Member
11. District Food Security	-	Member
12. Kuvuna Youth Foundation (NGO)	-	Board member
13. Charles Lwanga Teachers College bursaries.	-	Ex officio
14. Chiefs' Affairs Council	-	Trustee
15. District Orphans and Vulnerable Children's Committee (DOVCC)	-	Secretariat

NOTE

Meanwhile, one person mans the district. The need to employ additional staff is immediate. The Department of Social Welfare has to prove that it can deliver such services.

Needless to say, in all the said committees above, the DSWO or ADSWO has to give reports and other input and guidance to the success of each program, as most programs target the vulnerable.

Annex 6: Report of an Orientation Visit of the DSWO Choma to Kalomo

1.0 INTRODUCTION

This report aims at highlighting the observations made during the three days orientation of the Kalomo Social Cash Transfer Scheme. The visit was from 22nd to 24th November 2004. The officer mainly looked at the process of targeting, approval, payments and accommodation changes in Household structures and updating the targeting. The procedures being reported are some of the specific steps which the scheme intends to undertake in order to achieve its objectives. Therefore, the observations and recommendations made in this report aim at helping the Social Cash Transfer Scheme to achieve its objectives.

THE OBJECTIVES OF THE SCHEME ARE AS FOLLOWS:

- Reduce extreme poverty, hunger and starvation in the 10% most destitute and incapacitated (non-viable) households in the pilot region (approximately 1,000 households).
- Focus mainly on households that are headed by the elderly and are caring for OVCs because the breadwinners are chronically sick or have died due to HIV/AIDS or due to other reasons.
- Generate information on the feasibility, costs and benefits and all positive and negative impacts of a Social Cash Transfer Scheme as a component of a Social Protection Strategy for Zambia.

2.0 THE TARGETING PROCESS

It was very impressive to learn of the well designed targeting process. The process is very good in that it involves all stakeholders at village level to identify the target group and it applies the participatory method i.e.

The CWAC - identifies the 10% extremely needy and incapacitated households.

The Community - Scrutinizes and make necessary adjustments to the ranking upon Reaching consensus.

However, it was observed during a community meeting in Matondo that community members need a little more education on the purpose and importance of the community meeting. Most community members did not serve the purpose for which they had been invited to the meeting. The only thing they were able to see was an opportunity for them to present their own personal problems which hoping that they would also be added to the list of beneficiaries.

In order to take care of the lapses at community meetings, it is suggested that the facilitator/moderator should start the meeting by writing the agenda which is in the training manual on the flip chart. Every item should be discussed in details to the understanding of all the members present at the meeting.

2.1 RE-TARGETING

It was observed during the re-targeting process at Matondo village that members of the community were not informed why some beneficiaries may not be for the second time. During such meetings the facilities should emphasis the reasons why some cases may not be picked and make the community understand that an application can either be approved or disapproved.

3.0 THE APPROVAL PROCESS

The approval process of the Social Cash Transfer Scheme is okay. The scrutiny done by the District Social Welfare Officer (DSWO) and the District Welfare Assistance Committee (DWAC) ensures that only deserving cases are approval for the scheme.

However, it was observed that the DWAC had shelved some of its original PWAS functions. All the DWAC meeting that take place since the introduction of this scheme, merely look at cases of the Social Cash Transfer Scheme and thus overlooking the fact that the cash transfer scheme leaves out some people who are in need of PWAS assistance.

It is therefore recommended that up DWAC should have another schedule of meetings to specifically look at other PWAS cases.

4.0 PAYMENT PROCESS

The idea of using the banks and institutions such as schools and clinics to make cash payments to beneficiaries is very good and transparent. The paper work used is simple and manageable.

The beneficiaries who live within the vicinity of the town should indeed use the bank to receive their payments but the 15Km is not quiet good for most beneficiaries in this scheme. The trip to the bank costs some of them who get into desperate situations about half of the payment because they are forced to pay for lunch while in town and transport cost for a return trip. In addition it was observed that beneficiaries who live alone are forced to walk through the 30 Km (15x2) distance but they consequently get sick and the cash is mainly consumed by the medical costs.

The concern that the 15 km was too long for beneficiaries was also raised by CWAC members at B-Williams.

They expressed fear that the effects of the distance to the bank may be adverse to clients/beneficiaries who live alone because they are always in need of food.

It is recommended therefore that form 16 should have a provision where a CWAC member would be allowed to collected payments from the bank on behalf of the beneficiaries who become too weak to get to the pay-point and is alone in the household.

5.0 ACCOMMODATING CHANGES IN THE STRUCTURE OF THE BENEFICIARY HOUSEHOLD

It was observed with appreciation that the scheme has adequately catered for circumstantial changes in the structure of the beneficiary households. A household is either dissolved or a new household head becomes took sick to get to the pay-point or dies. If a household is dissolved, room is created to accommodate other needy people who rank next from the required 10% of the total number of households.

It is therefore recommended that the space created when a household is dissolved should be taken up by other needy people who meet the eligibility criteria using the same procedure as that of changing the household head. All eligible cases are in need and should not wait for the re-targeting if there are chances for them to access the cash transfer.

WORKLOAD AT THE DISTRICT SOCIAL WELFARE OFFICE

Having looked at the management process of the Social Cash Transfer Scheme, fears arise as to whether other functions of the DSWO would receive the required attention. This would mean that the DSWO works extra for the sake of recording success in all the functions.

It is disheartening to have so much workload and receive no motivation support in terms of equipment and an incentive at the end of the month.

It is recommended that the DSWO that will be managing the Social Cash Transfer should be supported with equipment such as computer; photocopier and a vehicle to enable them execute their duties in all weather conditions. It is also recommended that they are given a salary top up of K500,000 by the scheme.

6.0 CONCLUSION

In all the orientation visit of the Social Cash Transfer was a very interesting experience for the officer. It was very touching to realise how much difference a K30, 000 can make in the lives of the poor and how responsible they can be with such a small amount of money. Lives of the very poor people are being improved because of the Social Cash Transfer Scheme. For all this we thank the German Government and Dr. B. Schubert (Consultant) for trying to reduce cases of extreme poverty in Zambia and for giving the officer an opportunity to learn about the scheme.

Jean Hamonga
Acting District Social Welfare Officer
Choma

Cell 097 761 276

Annex 7: Media Coverage of the Kalomo Pilot Social Cash Transfer Scheme

Mark Gorman (2004), Age and Security, A HelpAge International Report, London, p.33. Full report available on www.helpage.org

Zambia: targeting older caregivers

Projects testing the viability of cash transfers to older people are few. One promising example is in rural Zambia, where the German government development agency GTZ is financing the Social Safety Net Project. This helps the Ministry of Community Development to implement and monitor a pilot social cash transfer scheme with the following objectives:

- _ reduce extreme poverty and hunger in the 10 per cent most destitute households in the pilot region (approximately 1,000 households)
- _ focus mainly on households headed by older people caring for orphans and vulnerable children, in which the breadwinners are chronically sick or have died
- _ generate information on the feasibility, costs and benefits of a social cash transfer scheme as a component of a social protection strategy for Zambia.

The poorest households are identified by community welfare committees with advice from traditional leaders. They are paid the equivalent of a second daily meal for a six-person household. This amounts to about 50kg of maize a month, or 30,000 Kwacha (US\$6.00). Transfers are made to local banks (where beneficiaries are helped to open accounts), or, in more remote areas, to local schools or hospitals.

Early reports indicate good progress. Heads of beneficiary households seem to have understood the selection process and the purpose of the transfers. They use the transfers to buy food, soap and blankets. Transfers are also invested in seed, getting a field ploughed by neighbours, or buying livestock. Some beneficiaries have left part of their transfers on account to use when food becomes scarce. Members of beneficiary households say that the transfers have improved their well being; headmen report that the incidence of begging has been significantly reduced.

About 60 per cent of members of beneficiary household are children under 19. They benefit both from better nutrition and better schooling. A local headmaster reports improved attendance of children from beneficiary households.

The flexibility of cash transfers, their regularity and reliability (unlike most other assistance reaching the villages) are regarded by the beneficiaries and other stakeholders as the most important features of the scheme. Also highly praised is the participatory targeting and approval process.

German-backed cash hand-out pilot project for the destitute declared a success

Families with no capacity to work given ZMK30,000 a month

German Technical Co-operation (GTZ) has shifted its social safety net project into its pilot stage, having declared the test phase a success.

Some US\$400,000 (ZMK1.9 billion) has been earmarked for the project, of which approximately half will be disbursed to qualifying families and the remainder spent on technical assistance, monitoring and administration.

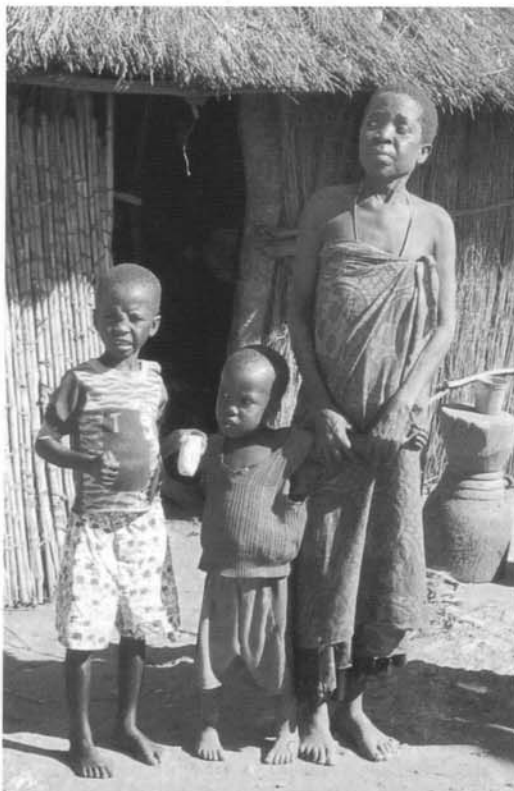
Some 1,000 destitute households in the Kalomo District of Southern Province will receive a monthly hand-out of ZMK30,000 (US\$6.30) under the plan, which is being administered by the Ministry of Community Development and Social Services' Public Welfare Assistance Scheme.

The scheme targets the poorest 10 percent of the poor. "To qualify to be a beneficiary, the household has to be extremely needy, destitute or incapacitated," said the project briefing report.

The test phase began in November 2003, and the full pilot started from this May with a two-year timeframe anticipated for implementation. That may be extended beyond 2006, subject to performance, said GTZ technical adviser Dr Jörg Goldberg, who is based at the Ministry of Community Development and Social Services.

The initial phase distributed cash to 169 households in 18 villages, while the main pilot project aimed to cover 1,000 households in 200 villages in Kalomo District.

"We have a careful targeting mechanism," explained Goldberg, adding: "We are targeting a particular group of poor in Zambia those livelihood is extremely low and that do not have the capacity to do productive work. We have a feeling from our research that it should not go



A grandmother and her two charges: typical of the needy households targeted by the GTZ social safety net project.

beyond ten percent of the community."

Vulnerable households are identified through a system of community welfare assistant committees and ratified by the full community before receiving final approval from the district welfare assistance committee of government and non-government organisations.

Priority is given to those households headed by "severely weak and incapacitated persons", such as the elderly, particularly those caring for orphans and vulnerable children, widows and widowers, and the disabled. They must be "extremely needy" and have no capacity to cover basic needs. "In some cases we were quite

hoped the government and other donors would be encouraged to become involved and help expand the idea.

"Our main objective is to convince government and donors that we have an important group of households that have very limited capacity and they have to take that into account," he said.

The figure of ZMK30,000 per month per household was based on enabling them to eat a second meal a day, said Goldberg. "These types of households have on average one meal a day," he explained.

Pilot phase research indicated that in addition to food, which accounted for 28 percent of purchases, the funds were also spent on clothes, animals, soap, farming inputs and blankets. Just 2 percent was spent on school fees.

The money was disbursed to beneficiaries by one of two methods, either to savings accounts with Finance Bank in Kalomo, or via a series of "pay points" for more remote areas.

Finance Bank has waived charges on the accounts. One pay point had already been set up, at a school, where the headmaster was managing distribution.

Such social security payments for the most needy are familiar in many parts of Europe, but experience in developing countries has been drawn from a similar project in Malawi instigated by the UK's Department for International Development (DfID), and the International Labour Organisation's Global Social Trust which aimed to link Luxembourg and Namibia in a partnership scheme.

HIPC team vows to continue

Zambian NGOs will continue to track the use of funds saved under the Highly-Indebted Poor Countries (HIPC) initiative, despite the government's suspension of the independent HIPC Tracking and Monitoring Team, said Jack Jones Zulu of the Jesuit Centre for

Theological Reflection, one of the eight members of the team.

"The Zambian authorities were getting increasingly uncomfortable with our reports," he claimed.

Finance ministry spokesman Chileshe Kandeta could not offer an explanation for the suspension. (IRIN)