

**THE EFFECTIVENESS OF SOCIAL SAFETY NETS IN THE FIGHT AGAINST
POVERTY IN ZAMBIA DURING THE STRUCTURAL ADJUSTMENT ERA**

by

JUSTINE CHOLA CHABALA

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SUPERVISOR: PROJ H J SWANEPOEL

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Student number: **3455-199-9**

I declare that **THE EFFECTIVENESS OF SOCIAL SAFETY NETS IN THE FIGHT AGAINST POVERTY IN ZAMBIA DURING THE STRUCTURAL ADJUSTMENT ERA** is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

SIGNATURE
(Mr. J C Chabala)

DATE

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LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
CBO	Community Based Organisation
CSO	Central Statistics Office
CWAC	Community Welfare Assistance Committee
DSWO	District Social Welfare Officer
DWAC	District Welfare Assistance Committee
ERP	Economic Reform Programme
FBO	Faith Based Organisation
FGD	Focus Group Discussion
FNDP	Fifth National Development Plan
FSP	Future Search Programme
GDP	Gross Domestic Product
GRZ	Government of the Republic of Zambia
GTZ	Deutsche Gesellschaft Für Technische Zusammenarbeit GmbH (German Organisation for Technical Co-operation)
GNP	Gross National Product
HIV	Human Immunodeficiency Virus
ILC	International Labour Conference
ILO	International Labour Organization
IMF	International Monetary Fund
LRS	Land Resettlement Scheme
MBT	Micro Bankers Trust
MCTI	Ministry of Commerce Trade and Industry
MCDSS	Ministry of Community Development and Social Services
MLSS	Ministry of Labour and Social Security
MMD	Movement for Multi-party Democracy
MSE	Medium and Small Enterprises
MSYCD	Ministry of Sport Youth and Child Development
NGO	Non-Governmental Organisation
NSSN	National Social Safety Net Coordinating Committee
OECD	Organisation for Economic Co-operation and Development
PSIA	Poverty Social Impact Analysis
PWAS	Public Welfare Assistance Scheme; and
SADC	Southern African Development Community
SAL	Structural Adjustment Lending
SAP	Structural Adjustment Programme

SCT	Social Cash Transfer
SIDO	Small Industrial Development Organization
SEDB	Small Industrial Development Board
SMEs	Small and Medium Enterprises
SSN	Social Safety Net
TEVETA	Technical Education, Vocational and Entrepreneurship Training Authority
UNECA	United Nations Economic Commission for Africa
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
UNIP	United National Independence Party
VIS	Village Industry Service
WWAC	Ward Welfare Assistance Committee
YWCA	Young Women Christian Association
ZCCM	Zambia Consolidated Copper Mines
ZCTU	Zambia Congress of Trade Unions
ZMK	Zambia Kwacha
ZRL	Zambia Railways Limited
ZRRP	Zambia Railway Restructuring Project

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EXECUTIVE SUMMARY

1.0 INTRODUCTION

Social Safety Nets (SSNs) were in the early 1990s a major feature of poverty alleviation and social impact mitigating mechanism from austere economic reforms implemented by the Zambian Government. Evidently, SSNs became prominent when Zambia accelerated the implementation of the Structural Adjustment Programme (SAP) in the early 1990s. At that time, the levels of poverty skyrocketed affecting 73% of the 10.5 million people of which 58 % were said to be extremely poor with the acute levels of poverty being more concentrated in rural areas which harbour about 65 % of the country's population (CSO 1998: 20). SSNs are non-contributory transfer programmes for the poor or those vulnerable to shocks and these include income support through participation in public works programmes, cash transfers to the poor or vulnerable households, fee waivers for usage of essential health and education services, in kind transfers such as school feeding or even price subsidies for specific goods deemed essential to the poor (World Bank 2005: 1). Pritchett (2005:17) observed that SSNs can be applied across the various levels of society whether or not the shocks push households below the absolute threshold of poverty. Despite being a major feature of social mitigation it is not clear to what extent they (SSNs) can be said to an effective mechanism for poverty mitigation in Zambia.

With SAP be decried by interests groups as having reduced people's living conditions for fuelling in, higher prices for basic commodities, lower real incomes, reduced access to social services, medical care and retrenchments and lack of job opportunities for those seeking employment. The absence of fully fledged unemployment benefit system, made the victims of the adjustment process worse off. The social security schemes equally got adversely affected by high unemployment levels and growth of the informal sector because the proportion of the insured population plummeted and that inexorably leads to a fall in contributions. Other consequences of SAP besides retrenchments of blotted workforce include child labour and overburdening women as their participation in

economic activities increased as part of the coping mechanisms besides their reproductive roles. Given the aforementioned complications that arise during structural reforms, this thesis seeks to examine how effective SSNs are in poverty alleviation programmes in countries like Zambia where they have been tried.

1.2 RESEARCH OBJECTIVES

The overall objective of this research is to determine whether SSNs are viable institutions to provide adequate social protection and release their beneficiaries from the poverty trap in Zambia. To achieve this objective the following areas of assessment will be looked into:

- a) The socio-economic characteristics of some casualties of the SAP like retrenchees, women and children in order to determine the need for an effective means of ameliorating the arising austerity.
- b) Critical analysis of the performance of SSN during the SAP when their implementation was accelerated in Zambia in relation to re-engendering the livelihoods of the victims of the adjustment process.
- c) The perceptions and/or expectations and the needs of various target groups from the SSN programmes in relation to the vision of the designers.
- d) Delivery capacity of the SSN in terms of resources and institutional framework to meet their goals, to include issues of governance and as well as internal and external factors in realising their goals.

It is hoped that the relevancy of SSNs in social development will be determined when the above objectives are effectively tackled.

1.3 METHODOLOGY AND STUDY LAY OUT

Stakeholders of identified key SSNs and their beneficiaries were interviewed with a view to assess the relevancy of SSNs programmes in facilitating transformation of beneficiaries' livelihoods. Added to that, Focus Group Discussions (FGDs) were conducted to obtain interactive data from stakeholders during which attempts were made to address areas of assessment in line with the research objectives. Evaluation of

reports on studies undertaken on SSNs in various areas reinforced primary data where those reports were found to be relevant to this research. In addition, overall administration of the SSNs, reporting procedures and their bureaucratic norms and how these impacted on the delivery of services was scrutinised. Factors related to external interference that have been inhibiting grassroots from driving the programmes were also assessed to determine to what extent these had an impact on the overall delivery system of SSNs. Along side that, socio-economic policies that have had a bearing on poverty have been critically examined to arrive at final conclusions.

To effectively respond to the overall objective of the study, the study is demarcated into five chapters with chapter one introducing the topic and its objectives and why it has been considered worth to research on as well as the study lay out. In chapter two, attention has been paid on the literature review and the theoretical framework. Under the Literature Review section, I relevant write ups with indicative references on whether SSNs programmes are viable mitigation measures to provide long term solutions for sustainable livelihood have been examined. Other areas of assessment looked at are the social development thematic issues on participation, decentralization, coordination of development programmes, capacity enhancement for development including the arguments on SAP and its effects on development. The theoretical frame underpins various ways of poverty alleviation with a view to break grounds for the area of research to properly fit into the development studies and be properly contextualised.

This chapter provides a brief background to Zambia covering the country's physical location, land and natural resources, its people to include demographics and the socio-economic background. The economic background will be desegregated into two phases, starting with the political economy followed by the overall macro-economic management of successful regimes in Zambia. The political and socio economic situation of Zambia will help set the context within which SSNs operate with a view to provide an interaction between exogenous and endogenous factors might have had an effect on the performance of SSNs in Zambia.

Chapter four of the thesis covers the Research Design and Methodology, the sample used in the research is also discussed with a rationale behind the use of the chosen sample. In this chapter, data collection techniques to include some of the constraints encountered in the field are also discussed.

The last but one chapter (5) will delve into the data analysis. This chapter will sequentially present data collected from various sources during the research process and analyze it and provide preliminary pointers to research findings. Primary data covers non-documented sources involving interviews and Focus Group Discussions (FGDs) and this data is triangulated with secondary data from administrative records, reports, literature and other relevant documentations related to the research topic. Building on the information flow cycle from data (unprocessed information) to information (processed data) to knowledge builder up, information developed in chapter 5 is correlated and subjected to the Poverty Social Impact Analysis (PSIA) in Chapter 6. The last chapter therefore delineates the information clearly and sieves it through the PSIA framework so that the analysed data is categorised into various levels starting with the macro, to meso, then to micro and later on focus on how the findings can be used to influence policy review. The PSIA examines the distributional impacts of policy reforms and once data is analysed it will be helpful to determine how SSNs have impacted society at various levels. Within this chapter (6), the thesis is concluded in a way that relates the study objectives to the results with recommendations and proposals for future research made.

1.4 RESEARCH FINDINGS

The PSIA framework has been used as a tool for subjecting data analysed in chapter 5 to solidify the findings. Having carried out the socio-economic analysis at various stages of the economy, the study findings have equally been segmented to the various levels in line with the PSIA framework namely, the macro, meso, micro and later on policy review process is recommended.

Macro level

The research reveals that where poverty levels are too overwhelming was the case in Zambia during, SSNs as a policy measure regardless of how well designed, well implemented, and well co-coordinated with full beneficiary participation are not adequate. They will increasingly be overstretched, fail to cope, lose focus and their interventions reduced to a political damage control mechanism. Compensations should then be seen in expanded job opportunities to provide alternatives for job seekers so much so that SSNs are left to deal with critical and special cases involving incapacitated households i.e. the unemployable, the old and vulnerable children.

Meso level

Lack of stakeholder mapping and involvement deprived SAP mitigation efforts of broad based ownership hence an opportunity was missed for full and meaningful stakeholder participation in the formulation and implementation of SSN programmes. If the nets were to work together in an effective manner there could be more value addition to poverty alleviation programmes. The operators of the nets failed to coordinate together and build upon each other's comparative advantages instead they perceived their fellow referral institutions as competitors than collaborators. As the implementation of SAP heightened, there was political pressure to mitigate its adverse effects. Where programmes are politically driven, the governance of the programmes is likely to be affected so will be the achievement of the main goal. Data further demonstrates that the concentration of the social mitigation programmes was in the political volatile areas of the line of rail although the spread effects of the economic reforms had serious implications on the rural economy. The SSNs were overstretched and little was done to effectively mobilize resources through other initiatives including local sources and channel them to potentially viable programmes, rather than splitting the little that was available onto an array of interventions whose impact could not be effectively felt.

Micro Level

The study reveals that, the poor state of the economy seen during SAP led to deterioration in the infrastructure and that affected the agricultural sector on which the

majority of the poor people depend. Retrenchments depressed household incomes a great deal and the liberalisation of the agricultural sector made things worse as the sector lacked appropriate investment and private sector participation could not compensate for the deficit. In urban areas however, the informal sector provided some means of livelihood through trading as an option. Trading is predominantly performed by women who in turn find themselves in a dual role situation, to supplement the fallen household incomes on one hand and their natural role of reproduction coupled with child caring. There has been no deliberate attempt in most of the SSNs covered to target those aspects and release women's energies from performing traditional functions and integrate them in commercial activities. There has been little or not attempt to invest in technology to support women entrepreneurs to increase their productivity at minimal cost and energy. Micro credit institutions are prohibitive to women entrepreneurs as their inventory of requirements are beyond the reach of women and these include collateral, inform of land and other physical assets like houses. Data elicited on government run nets does not provide sufficient evidence of their involvement in tackling serious obstacles and challenges that women and the poor in general face. Pressure at family and community level due to the effect of HIV/AIDS pandemic severely crippled micro economies and other social cushioning mechanisms like the traditional social security system could not cope.

1.5 CONCLUSION

The main objective of this research was to determine whether SSNs are viable institutions to provide adequate social protection and release their beneficiaries (the poor) from the poverty trap in Zambia. Given the conditions of the various groups affected by SAP, it is evident that the ex-ante analysis of SAP on the intended and unintended consequences on the people was not carried out so as to prepare appropriately for their mitigation. There was no "mapping" of the expected causal effects on the retrenchees, women and children to determine rational approach to ameliorating the effects that would ensure. A critical analysis of the performance of SSN during the SAP clearly shows that the SSNs were not ready and their capacities were far below the magnitude of the problem they were mitigating. The SSNs were fragmented, not well

focused on specific contingencies to enable them make the desired impact. The planners of the nets and were “running behind” a variety of problems that they neither had adequate information about nor the capacity. The sequencing of the intervention was also inappropriate because the SSNs came after the negative effects were visible making me conclude that they were rushed, not rationally planned and politically motivated.

1.6 RECOMMENDATIONS

Policy Reform

To facilitate a long term coherent and comprehensive implementation of social protection measures, it is important that a conducive policy framework to facilitate implementation social protection measures including SSNs.

Need to Consult Stakeholders

The need to broadly consult relevant stakeholders where robust policies that will entail a significant change in people’s lives like SAP is implemented with a view to effectively plan and sequence social mitigation measures.

Packaging of Social Mitigation Measures

There is need to re-package SSNs so that they move away from being social cushioners to being avenues for employment creation and sustainable livelihoods.

Need for Adequate and/or Supportive Institutional and Legal Framework for SSNs

In order to realize a comprehensive social protection system, overall management of social mitigation programmes should be well coordinated backed by a conducive legal framework, which would stipulate the mandate of various institutions.

Need for an Effective Monitoring and Evaluation of SSNs

There is need to have in place an effective Monitoring and Evaluation system and Information Management System (MIS) that will facilitate coordination and practical interactions among partners with a view to improve their delivery mechanisms.

Need for Decentralisation and De-bureaucratisation of SSNs programmes

If SSNs have to be available and accessible by the intended beneficiaries, there is need to decentralize their operations and allow maximum autonomy to provincial, district and respective area development committees to own and participate effectively in the management of the programmes.

Need for Institutional Capacities of the SSNs

There is need to ensure an effective and efficient deliver the services through capacity enhancement mechanisms of the SSN programmes.

CHAPTER ONE

NATURE AND OBJECTIVES OF THE STUDY

1.0 Introduction

Poverty alleviation can be done through a mix of strategies of social policy nature and/or effective macro-economic management. In Zambia, Social Safety Nets (SSNs) in the early 1990s became a major feature of poverty alleviation as social impact mitigating mechanisms from austere economic reforms implemented by the Government. SSNs are according to the World Bank (2005: 1) non-contributory transfer programmes for the poor or those vulnerable to shocks and these include income support through participation in public works programmes, cash transfers to the poor or vulnerable households, fee waivers for usage of essential health and education services, in kind transfers such as school feeding or even price subsidies for specific goods deemed essential to the poor. SSNs are implemented in form of social mitigation intervention measures that can be in the nature of social assistance or social welfare programmes or measures in general for minimizing risks even though they do not work towards removing the poor from their state of vulnerability. In that regard according to Pritchett (2005:17) SSNs can be applied using various strategies and can mitigate different shocks whether or not the shocks push households below the absolute threshold of poverty.

Interest in the promotion of SSNs has risen resulting in a number of major institutions of development such as the World Bank, the International Monetary Fund (IMF) and the United Nations' agencies like the International Labour Organisation (ILO) because they have come to be recognised as important avenues for poverty reduction. SSNs programmes have in Zambia been implemented by a number of institutions; however it remains to be clear to what extent they (SSNs) can be said to be effective in poverty mitigation. Evidently, SSNs became prominent when Zambia accelerated the implementation of the Structural Adjustment Programme (SAP) in the early 1990s when the levels of poverty skyrocketed and affected 73% of the 10.5 million people of which

58 % were said to be extremely poor with the acute levels of poverty being more concentrated in rural areas which harbour 65 % of the country's population (CSO 1998: 20).

Beneria & Feldman (1992: 25) give credence to employment creation as a major contributor to poverty alleviation and attribute, the feminization of poverty to among many other things the low participation rates of women in the labour force. According to Beneria & Feldman (1992:25) the few women that are said to be employed in Third World countries are concentrated in low productive agricultural or service activities and continue to earn on average two thirds of what men earn, and that the low levels of education and skills hinder women's meaningful participation in addition to gender segregation. It must be realised that the low levels of education & skills are to a significant extent a manifestation of gender discrimination. The UNDP (2000: 4) also identifies a strong link between human development and employment and sustainable livelihoods stating that "jobs comprise part of an overall livelihood system, it exists to compliment other aspects of a household livelihood portfolio, however the creation of jobs remains a critical element in the promotion of sustainable livelihoods".

The introduction of SAP in Zambia lead to the intense implementation of SSNs (Hampango: 2005:2). SAP was however decried by the Jesuit Centre for Theological Reflection (JCTR) (2005:7) as having reduced people's living conditions by fuelling in, higher prices for basic commodities, lower real incomes, reduced access to social services, medical care and retrenchments and lack of job opportunities for those seeking employment. Due to the absence of a fully fledged unemployment benefit system, the hardest hit have been those who are suddenly faced with unemployment because their living standards are closely linked to the economic weaknesses. The social security schemes are adversely affected by high unemployment and the growth of the informal sector because the proportion of the insured population plummets with high levels of unemployment and that inevitably leads to a fall in contributions. The result chain that can be drawn from some components of SAP like privatisation which led to reduction in blotted workforce culminating in retrenchments, increase in child

labour and women's participation in economic activities with unmitigated burden on their traditional roles of reproduction and child rearing as part of the coping mechanisms in economically depressed homes.

Given the above mix and consequences of SAP that required the country to put in place meaningful compensation measures for its victims in, this thesis seeks to examine how effective SSNs are in poverty alleviation programmes in Zambia. The approach would be to ascertain their relevancy in cushioning the poor in harsh economic conditions as well as establish further whether they are capable avenues for providing sustainable livelihoods for the poor.

1.1 Why Social Safety Nets (SSNs)

Literature is replete with the assertion that one of the most effective and recognised means of social protection lies in the generation of gainful and decent employment through which workers are guaranteed of a social security fund that would see them benefit from a survival income in an event of encountering contingencies such as old age, disability, death being survival benefits for bereaved families. The survival benefits are critical for children who are prone to all sorts of vulnerability after the death of one or both parents. In its publication on Social Security, the ILO (2003:3) attests to the above assertion by stating that:

“Social Security is very important for the well being of workers and their families and the entire community. It is a basic human right and a fundamental means for creating social cohesion, thereby helping to ensure social peace and social inclusion. It is an indispensable part of government social policy and an important tool to prevent and alleviate poverty”.

The ILO (2003:3) sees social security as an important policy instrument for fair burden sharing, enhancement of equity, social justice and helps in bringing about human dignity. The qualification for accessing social security in most poor countries is by being employed, and this makes employment creation an essential feature of socio-economic policy. However, in the midst of shrinkage in employment especially during the African

economic crisis of the 1970s and early 1980s which did not spare Zambia, SAP was put in place to reduce financial imbalances and arrest economic decline (Mabere 1995:3). Some of the measures taken include the removal of price and exchange controls, currency devaluations and putting in place drastic cuts in public expenditure. In most countries these measures have to some extent led to improved macro-economic achievements, although the employment content of this renewed growth has generally been low. This complicates the reliance on employment creation as a means of poverty reduction hence the need for other options.

With the acceleration of the implementation of SSNs in economically depressed countries like Zambia, the nature, dimension, and achievements of the nets in as far as contributing to poverty alleviation is concerned in the absence of employment generation strides is worth exploring. Another area of interest would be to examine how SSNs are contributing to reducing the widening gap between the rich and the poor this being an archetypical trend in most developing countries coupled with the unequal development pattern between rural and urban areas and between men and women. The rural areas where majority of the poor are found are characterised by the existence of fewer employment opportunities and lack meaningful poverty alleviation mechanisms. In addition, it is worth evaluating how far stretched (geographically) SSNs have been and their content and impact with regard to social mitigation.

SSNs provision fall within the social protection policy framework of social development covering aspects such as social security which deal with unemployment benefits, pension including invalidity funds which are attainable in industrialised countries where levels of employment are high. With high levels of the labour force participating in economic activities in the formal sector a large proportion of workers are expected to contribute to social security funds thereby enabling pension houses to invest the funds meaningfully and obtain reasonable returns and facilitate income redistribution and burden sharing between the employed and the unemployed, the aged, the disabled and all the unemployable people in society. Given the absence of these economic parameters, the suitability of SSNs as a substitute is worth examining in as far as

enriching social protection policies and programmes is concerned. The drive for the study is therefore to make a discovery or an evaluation on how effective these seemingly “ad hoc” social security measures have been in terms of poverty alleviation. Further to that, this area of research is of significant importance given the assertion that no country can afford not to have in place as highest priority, policies and initiatives which bring social security to those who are not covered where it is not deemed feasible to establish a system of unemployment benefits (ILO 2005: 5). In such circumstances, efforts should be made to provide social protection mechanisms through employment in labour-intensive public works and other SSN projects. It is therefore my considered view that the effectiveness of SSNs as a reliable poverty alleviation measure once established would provide policy makers with additional policy options for social impact mitigation of economic reforms. Ultimately, the study has been embarked on with a view to make a contribution to social policy framework in the area of social protection in SAP hit countries like Zambia.

1.2 Statement of the Problem

The problem that has necessitated this research emanates from a number of observations and write-ups on the negative effects of the economic reforms implemented in Zambia in the 1990s which the JCTR (2005:7) called a “Disastrous Decade” and viewed the reforms as having had a ripple that will continue to have a negative impact on the quality of life in Zambia for many decades to come. The cost of living skyrocketed throughout the 1990s, formal wages failed to keep up, jobs were lost, government investment in social sectors stagnated, poverty rates increased and the result was a blow to human well being in the country (JCTR:2005:7). While poverty has affected even those in formal wage employment due to low wages, abject poverty has been more pervasive in non-formal sectors of the economy, where majority of the workers remain poor, operate under inappropriate labour laws and are uncovered by social security schemes. The growth of the informal sector is unfortunately constrained because it is among many other factors under resourced by financial programmes and worse still the sector’s learning needs are not covered by the formal educational system. Working in the informal sector is a coping mechanism for the poor who are

potential clients of Public Welfare Assistance Schemes (PWAS), Social Cash Transfers (SCT), micro credit and other forms of social protection or social insurance. Stiftung (2001:244) argues that the ad hoc social protection measures are the only source of social protection for the poor in Southern Africa and who constitute majority of the poor. On the other hand, Muzyamba and Mashebe (1996:42) view them as inadequate because they are poorly developed unsustainable and would therefore not guarantee the poor sufficient and comprehensive social protection from contingencies such as old age, disease, family survival benefits in case of death, lack of shelter and many other incidentals arising from income insecurity.

Against those different viewpoints the “real value” of SSNs in the fight against poverty is worth assessing because there have been many policies and strategies pursued by developing countries in the fight against poverty. Under the Sap regime there has been too much emphasis on getting it right with macro-economic fundamentals that emphasize on economic growth and reaping from the trickle down effects, at the neglect of the fulfillment of the basic needs of the core poor in due course. Whilst acknowledging the view by Muhone (1996: 25) that poverty in many Sub Saharan African States and lack of adequate productive employment opportunities are directly linked to the problems of growth and development, literature is also inundated with arguments that SAP policies are more carried away with solving the macro-economic equations. However what comes out of the instigated measures like privatization of state companies, and deregulations of labour markets have worked to the detriment of the poor. In some cases the required economic growth has been achieved but the levels of poverty and joblessness still persist (UNDP 2000:35). Bearing in mind that certain, appropriate long term intervention mechanisms are required for sustainable livelihoods, there is need to establish how far and how effective SSNs can be in contributing to the attainment of sustainable livelihoods focusing on releasing the poor from their poverty traps into mainstream economic activities where they are likely to be guaranteed of formal social protection. This is the hallmark of the problem statement and subsequent objectives of the study.

1.3 Research Objectives

The main objective of this research is to determine whether SSNs are viable institutions to provide adequate social protection and release their beneficiaries from the poverty trap in Zambia. To achieve this objective the following areas of assessment will be looked into:

- a) The socio-economic characteristics of some casualties of the SAP like retrenchees, women and children in order to determine the need for an effective means of mitigating the various socio-economic dislocations.
- b) The perceptions and/or expectations and the needs of various target groups from the SSN programmes in relation to the vision of the designers.
- c) Critical analysis of the performance of SSN during the SAP when their implementation was accelerated in Zambia in relation to re-engendering the livelihoods of the victims of the adjustment process.
- d) Delivery capacity of the SSN in terms of resources and institutional framework to meet their goals, to include issues of governance and as well as internal and external factors in realising their goals.

1.4 Methodology

The study relied on both primary and secondary sources of data. Stakeholders of identified key SSNs and their beneficiaries were interviewed as part of the process of eliciting primary data, with a view to assess the relevance of SSN programmes in facilitating transformation of beneficiaries' living conditions during the SAP. Added to that, Focus Group Discussions (FGDs) were conducted to obtain interactive data from stakeholders including the grassroots. During FGDs attempts were made to address areas of assessment as highlighted in the research objectives especially the beneficiaries' expectations and their participation in the planning process as well as implementation of the programmes. An assessment of planners' perception and programming was critical in underlining common denominators between the designers and recipients and pin pointing gaps where they were identified in both the

programming and implementation process of the SSNs. The FGDs also acted as a point of interaction between the supply and demand sides of SSN programmes.

Evaluation of reports on studies undertaken on SSNs in various areas reinforced primary data where those reports were found to be relevant to the objective of this research. Available performance audit reports, strategic plans as well as action plans of the SSNs under focus were analysed in order to ascertain their adherence to meeting the set targets. In addition, I scrutinized overall administration of the SSNs, reporting procedures and related bureaucratic norms and how these might have had an impact on the delivery of services taking into account the political will and the management of resources. External factors related to outside interference that inhibit grassroots from driving the programmes were also assessed to determine their bearing on the overall delivery system of SSNs. Along side that, policies that were found to have had an effect on poverty were also critically examined to arrive at final conclusions. Detailed analysis of the methodology is presented in chapter three.

1.5 Study Layout

In order to effectively respond to the overall objective of the research, the thesis is demarcated into five chapters with the next chapter (2) devoted to literature review and theoretical framework. Within this chapter the dictionary of the definitions of key concepts is provided to the readers for a more informed analytical trajectory as one reads the document. Under the Literature Review section, I have examined relevant write ups with indicative references on whether SSNs programmes are viable mitigation measures to provide long term solutions for sustainable livelihood and later on be an avenue to assist poor people to effectively participate in main stream economic activities. Other areas found necessary to examine included participation, decentralization, coordination of development programmes, capacity enhancement for development and the arguments on SAP and its effects on development. The theoretical framework underpins various ways of poverty alleviation so as to break the ground for the area of research to properly fit into the overall framework of development studies and be properly contextualised and have a direction. An attempt has been made

to link the theoretical frame and the major components of the research objectives to create some premises for arguments during data analysis in later chapters.

The aim of chapter three is to provide the reader the political socio-economic context of Zambia. The chapter provides a brief background of Zambia as a country covering the country's physical location, land and natural resources, its people to include demographics and the accompanying socio-economic background. The economic background is desegregated into two phases, departing with the political economy followed by the overall macro-economic management of successful regimes in Zambia. This chapter unravels factors that affect development processes and programmes in Zambia. It is envisaged that the political socio-economic environment will help determine the influence of exogenous factors in the implementation of projects like SSNs. Highlighting on the political and socio-economic situation of Zambia is imperative as it sets the context within which the mosaic of situations being depicted are operating in the study in order for the reader to have a view of the interaction of both the exogenous and endogenous variables.

In chapter four of the thesis, the Research Design and Methodology are presented. Here I provide the methodology for data collection and then give reasons for the elements used in the data collection exercise. The sample used in the research is also discussed under this chapter, including the rationale behind the use of the chosen sample. In highlighting the data collection techniques, the chapter also outlines some of the constraints encountered in the field.

The last but one chapter (5) delves into data analysis. This chapter sequentially presents data collected from various sources, analyses it and provides preliminary pointers to research findings. Primary data obtained from non-documented sources involving interviews and FGDs has been triangulated with secondary data from administrative records, reports, literature and other relevant documentations related to this research. Building on the information flow cycle i.e. from data (unprocessed information) to information (processed data) to knowledge build up, I have then

proceeded to correlate the information developed in chapter 5 and subject it to the Poverty Social Impact Analysis (PSIA) in Chapter 6. The last chapter therefore delineates the information clearly and “sieves” it through the PSIA framework so that the analysed data is categorised into various levels starting from macro, to meso, then moves on to micro and later on focuses on how the findings can be used to influence policy review. The PSIA framework was applied in the analysis of the distributional impacts of policy reforms to determine how SSNs have impacted society at various levels. Within this chapter (6), I have concluded the thesis in a way that relates the study objective to the results and have made various recommendations and proposals for future research.

CHAPTER TWO

CONCEPTUAL ANALYSIS, LITERATURE REVIEW AND THEORITICAL FRAME

2.0 Introduction

This chapter contributes to context setting of the study by evaluating the opinions of other writers on the subject. For a start, a conceptual definition of the most frequently used terminologies will be made and this will be followed by literature review which will bring to light what has been written on the essential components of the study. The last section of this chapter will focus on the theoretical framework and therein, I will make an attempt to show some of the theories on Social Safety Nets on (SSNs) and Structural Adjustment Programme (SAP) and how they have been applied in development administration.

2.1 Conceptual Definitions

Wiman, Timo, Voipio, Ylonen, (2006:40) define “social safety nets” as the core of social risk management the guarantee that stops people from falling below unaccepted minimum levels of poverty.

Cheta (2000: 4) defines “social safety nets” as transfer programmes designed to play both a redistribute role in poverty reduction and are regarded as a form of insurance against risk to vulnerability or from being marginalised. Cheta goes on to provide examples of SSNs and these include food subsidies, feeding programmes, public works whereby the poor provide labour in public works programmes to earn a living. Other examples include provision of micro credit to poor people to assist them in starting small and medium size enterprises, social funds and child allowances. Child allowances

according to Cheta (2000: 4) are funds that may be provided to meet certain needs of children in poor families to mitigate the impact of unemployment of a breadwinner. These programmes maybe dispensed through the central government or through non-governmental organisations appointed by the central government. In addition, communities based social safety nets have also existed for some time and if well organised they can be more effective than national ones (Cheta 2004:4). Cheta (2004:3) further goes on to say that the redistributive role played by SSNs is intended to protect individual households and communities against uninsured income and consumption risks. Walter (1995:15) on the other hand includes among the measures for SSNs as severance pay for retrenchees, cash compensation in lieu of subsidies, employment through public works, and adaptation of social security arrangements to protect the poor.

“Social protection”; is defined in Zambia’s Fifth National Development Planning (FNDP), (GRZ 2006:160) as policies and practices that protect and promote the livelihood and welfare of people suffering from critical levels of poverty and deprivation and/or are vulnerable to risks and shocks. The SADC Treaty and Charter on Social Security (1992:4) defines it as an overarching concept that includes social security as well as developmental social security. The SADC Treaty and Charter on Social Security (1992:4) in line with other references agree with the notion that social protection services can be dispensed through public and private measures or through mixed public and private efforts as long as they are designed to protect individuals against life cycle crises that impede on the capacity of individuals to meet their needs. The SADC Treaty and Charter on Social Security (1992:4) notes that, social protection extends beyond the social security concept; it also includes social services and developmental social welfare and is not restricted to protection against income insecurity alone.

The ILO (2003:1) defines “social security” as protection that society provides for its members through a series of public measures against economic and social distress that can otherwise be caused by stoppage or substantial reduction of earnings, resulting from sickness, maternity, employment injury, unemployment, invalidity, old age, and

death including the provision of subsidies for families and children. International Social Security Association (ISSA) (2005:54) criticises the ILO's definition as narrow in the sense that it follows a risk based approach that is concerned with future contingencies that may not occur whereas in the African setting people are concerned with the here and now and the future is of secondary importance. ISSA (2005:54) goes on to argue that the ILO focus is so limited to the formalised sectors leaving out informal sector operators who are in majority and that, it narrowly focuses on individual risks and neglects co-variant risks such as floods and drought which occur frequently in developing countries.

“Social Insurance”; is defined by the ILO (2003:1) as a contributory based form of income protection in the event of one being incapacitated resulting in reduction or loss of income. The SADC Treaty and Charter on Social Security (1992:4) provides for Social Assistance which is stated as cash or in-kind assistance to persons who lack the means to support themselves and their dependants. This is aimed at the provision of minimum income protection to those who are poor and is often funded from government revenues and is means-tested.

Wiman *et al* (2006:40) defined “Social insurance” as a traditionally contributory system that secures livelihoods in cases where a risk has materialized and this can either be public or private whereas “social assistance” is defined as public or private support in cash or kind to people whose livelihoods are at risk and cannot help themselves. Another key concept is “social exclusion” which Gore and Figueiredo (1997:8) denote as an individual's disadvantaged position and is manifested in both the low levels of welfare (economic disadvantage) and in the inability to participate effectively in social life through work, access to rights, to legal claims rendering one socially, economically and politically, disadvantaged.

2.2 Literature Review

2.2.1 Poverty Eradication: References to Social Safety Nets and Other Measures

Gore and Figueiredo (1997:12) observed in their research series on Social Exclusion and Anti Poverty Policy Debate that a major consensus reached in the new poverty agenda of international development agencies of the 1990s is that the most effective way to reduce poverty in countries where significant proportions of the population are poor is through development policies rather than through isolated projects like SSNs. The problem according to Gore and Figueiredo (1997:12) has not been the failure to put in place those policies and make them work but that policy design has been hampered due to “insufficient attention given to casual analysis and processes of impoverishment and to implications of globalisation for the design and efficacy of the poverty reduction policies.” The two authors challenge policy makers to work out how social and economic concerns can be integrated in overall development policy making. They assert that the basic goal of promoting justice of social and economic arrangements is through social development policies aimed at increasing the supply of goods and services as well as to increase and secure personal and household incomes where human beings are seen as human capital for the production of goods and services.

On the role of SSNs, Gore and Figueiredo (1997:17) however acknowledged that the focus on institutions as means of integrating social and economic concerns in development policy design does not only imply that projects directly targeted at the poor should be abandoned. Such projects can play a supportive role and are especially important where institutional change is slow. Projects targeting at the poor may be particularly important for those groups suffering from “hard core” social exclusion i.e. for whom institutional interactions mutually undermine participation in economic and social life. This revelation in my view does compel examination of the various aspects of social development that affect institutional change and service delivery of projects like participation and the role of bureaucracy, decentralization coordination and other factors.

African Heads of States and Government meeting in Ouagadougou (AU 2008:1) recognised the need for macroeconomic policies whose primary is to reverse the current trends of pervasive and persistent poverty, unemployment and underemployment on the continent. The ILO (1999: 6) has also made similar calls in its endeavour to uplift the status of women by drawing a very close link between gender poverty and employment, stressing emphasis on employment creation as one of the viable means of increasing women participation in the main stream economic activities in order to reduce the feminization of poverty. The ILO (1999:3) argues that “When addressing poverty, we must necessarily deal with employment. Poverty may be traced to different patterns of employment and to obstacles that individuals face in earning and securing their income. Similarly, access to employment is the most secure way of breaking out of poverty”. In view of the foregoing, the ILO (1999:6) has persistently espoused the idea that without women’s active participation in the labour force and/or their increased access to factors of production such as credit, land, technology, coupled with access to markets, their status cannot be well uplifted.

With regard to domestic policies on poverty, the Zambia Government launched its Fifth National Development Plan (FNDP) in June 2006 with a view to provide policy direction on job and wealth creation through citizenry participation and technological advancement. According to the FNDP (GRZ 2006:13, the Zambian Government’s strategy to tackle challenges of wealth creation and poverty reduction is through a systematic planning approach at macroeconomic policy level. The document also underscores the importance of SSNs in poverty alleviation specifying strategies for welfare support through cash transfers programmes to incapacitated households, support for vulnerable children, enhanced access to education and health facilities. The intervention strategies are framed to be realised through appropriate social policies and less through direct targeted interventions. The FNDP (GRZ: 2006: 210) acknowledges that meaningful and sustained economic growth cannot be realised without sustained social protection as it strengthens the capacity of the poor to tackle challenges facing them.

A regional analysis on the Development of Social Protection in the SADC Region (Stiftung 2001:205) reveals that extreme poverty and vulnerability levels in Zambia require that the affected communities and vulnerable households as well as individuals are protected from constant internal and external shocks. The risk factors which precipitate vulnerability can be co-variant, affecting an entire community, through *inter-alia* natural disasters, HIV and AIDS and macroeconomic shocks or idiosyncrasies, affecting individuals or defined groups of people through life cycle events, such as sickness, death of breadwinner and old age. Stiftung (2001:205) clearly singles out the most vulnerable victims as being those who have low capacity to deal with poverty situations or escape from it, and these are certainly the poor, the uneducated and the voiceless.

It is further acknowledged that retrenchments and pension schemes have been hampered by inadequacy and delays of remittances and poor investments decisions, with the result that many pensioners receive little or nothing of their entitlements (Stiftung 2001:207). The pension schemes have not gone beyond to integrate the health needs of the beneficiaries who fall within that vulnerable category after leaving employment thus rendering the social security system more inadequate. In addition to that, Stiftung (2001:207) takes cognisance of the fact that the HIV/AIDS pandemic has complicated the social security situation in Zambia as affected families suffer from reduced incomes against increased and changed demands. The burden of HIV/AIDS on children include being orphaned, falling into child labour and prostitution. Children who do not access education and training suffer the impact on later life and are less able to find decent employment, start business or manage income-generating activities.

2.2.2 Tenets of SAP and its Effects on Poverty

United Nations Economic Commission for Africa (UNECA) (1996: 17) observed that SAP policies sought to re-align economic policies to market driven ones anchored on macroeconomic stability and promoting private sector enterprise at the behest of World Bank and the International Monetary Fund (IMF). According to the UNECA, (1996:17) SAP policies were aimed at re-adjusting poor economies and introduce monetary and

fiscal discipline so as to secure certain macro-economic fundamentals necessary for economic growth that would benefit the poor. The principal objectives of the World Bank's Structural Adjustment Lending (SAL) initiated in 1980 were to:

- Support for the introduction and implementation of policy packages in recipient countries which were deemed sound for the adjustment process and institutionalising what is called "flexible economic management"
- And through the Sector-based Loan programme ensure economic stabilisation and adjustment programmes through the introduction and implementation of policy reforms in key growth sectors of agriculture, manufacturing, energy, and human resource development.

Walter (1995:12) highlights some of the main policy instruments to actualise the above as being:

- Reduction in the size of the public sector and improvements in its management
- Elimination of price controls distortions in various sectors of the economy
- Increasing trade liberalization
- Promotion of domestic savings in the public and private sectors
- Exchange rate adjustment, mainly through devaluation
- Interest rate policy designed to promote domestic savings and appropriate allocation of resources
- Control of money supply and credit
- Fiscal policy aimed at reducing government expenditure and deficit financing and
- Labour market reforms.

The UNECA (1996:18) noted that the reforms have been condemned noting that; in as much as Africa and other developing countries have their own domestic socio-economic policy shortcomings, the reforms did not endeavour to take into account a host of external policies that hamper development in the developing world. Prominent among these are the worsening of the international economic environment particularly with respect to the collapse in the prices of primary commodities, mounting external indebtedness and decreasing net flows of public and private resources. This situation is

further compounded by deteriorating weather conditions resulting in severe and persistent drought and increasing desertification. In addition to that, the report notes that there is documented evidence that the desired economic growth alongside poverty alleviation has not materialised with the implementation of structural adjustment policies. Instead institutional capacities declined with decline in project support whereas rate of investment decreased rather than improve. Budget and balance of payment deficits widened than otherwise expected even with the temporal relief provided whilst debt service obligations continued to chock economic recovery efforts. These developments have made it difficult for developing countries, Zambia included to invest in social sectors and provide the needed social protection measures for the vulnerable groups hence the poor are left at the whelm of ravaging effects of austere economic reforms.

Rondinelli (1983:2) views the SAP policies within the framework of rationalistic models and gave credit to the initiative of promoting prudence in expenditure and fiscal discipline in governments that have been consistent with the implementation of the reform packages especially in creating a stable macroeconomic environment for private sector participation. He however, notes that much remains to be seen in improving people's incomes and later on their living conditions.

Scholars like Karamata (2003: 6) has observed that SAP and other neo-liberal economic models have failed in Africa, for instance the trade liberalisation advocated for has led to more misery and social decay on the African continent and elsewhere in developing countries. Karamata lamented that while acting on the "advice" of the international financial institutions, most African countries have embarked on the promotion of export industries and attracting Foreign Direct Investment (FDI) in efforts to reduce poverty. In keeping with the World Trade Organisation (WTO) agreements countries have reduced tariffs on trade and embarked on commercialisation and privatisation of public enterprises. This is under the assumption that trade liberalisation will inject in much needed capital in poor countries and stimulate growth and create jobs and alleviate poverty eventually. In some cases, growth has been recorded especially in

some export industries but this growth has mainly been “jobless”. Karamata (2003:5) gives an example of South Africa whose statistics indicate an increase in exports, but job losses in the textile industry amounted to more than 130, 000 since the country embarked on economic liberalisation programme in 1995. Further to that, between 1996 and 2000, 138 000 jobs were lost in the mining sector while 120,000 were lost in the public service over the same period.

In a similar vein, Karamata (2003:6) points at Ghana which after adopting the IMF and World Bank instigated “structural adjustment” measures, the country recorded “positive” economic indicators such as increase in exports, lower inflation, reduced budget deficit etc. however, the country has experienced a destruction of livelihoods for many people due to the take-over of local industries by Transnational Corporations (TNCs) and an influx of cheap products from industrialised countries”.

Van der Geest (1996:3) also wrote that, there were calls to review the policy of structural adjustment with alternatives that will address the problem of increasing levels of unemployment emanating from the implementation of SAP. The call stemmed from the experience in Zimbabwe, Kenya and Zambia, where it was anticipated that with the successful implementation of SAP, the bloated public service would be made leaner, efficient and productive with a corresponding rise in wages. To the contrary, real wages showed a downward trend and labour productivity remained very low.

2.2.3 Factors Affecting Project Implementation

2.2.3.1 Coordination

Development projects that affect the poor from disparate social cultural backgrounds have to be implemented in a well coordinated manner involving various actors and institutions. It is expected that each of the concerned institutions should deal with issues in accordance with their mandate, area jurisdiction and competency. In order for this to be realised, there is need to have in place a coherent policy framework for coordination

of development projects. Kotzé (1997: 30) describes coordination as a management tool that helps to bring stakeholders together and concentrate resources on common development objectives to achieve desired results. Coordination according to Kotzé (1997:30) facilitates the permeation of resources to lower segments of society so as to make a meaningful change with local and affected institutions concerting their efforts and actions to ensure that the resources and actions of institutions are for the good of the targeted groups. Kotzé (1997:30) links coordination to decentralisation as the latter can only be realised if institutions are well coordinated with one another. The two facilitate increased participation of local people in development and inculcates a sense of ownership of development projects.

Kingma (1994:1) states that coordination provides a planning and management framework necessary to enhance the effectiveness of a programme, extend its benefits and make the most of all the resources available in a particular sector. Creating synergies of wide spread expertise into one formidable force would make a big difference in achieving high level participation in development programmes and as a result the success rate is equally expected to be high. Kingma (1994:2) notes that when responsibilities are spread out among various stakeholders, it makes good practical sense in the light of limited resources and personnel to concert efforts. Lippitt and Van – Til (1981:7) also observed that, we live in increasingly interdependent communities and that our effectiveness in these societal context would in all probability be enhanced if we knew how to work together for the achievement of mutually shared goals.

Trisk (in Selsky 1991:92) adds another view to coordination by saying that it has an equity dimension in that, as systems for working together are well established and entrenched between institutions and communities and collectively appreciating the benefits of pulling efforts and resources together to achieve a common goal, development will equitably take root affecting many poor people. Coordination in many

respects is necessitated by a wide range of inter-organisational dependence and intersectoral linkages that many development projects have to anchor on in order to be sustainable. Coordination does not come without challenges and draw backs, Selsky (1991:93) highlights some of the challenges to coordination as such instances when the desire for autonomy strongly outweighs the desire to address problems or goals to an extent that individualism prevails but development benefits are stifled and do not accrue to broader members of society. Selsky (1991:92) on the other hand acknowledged that joint efforts improves efficiency and yields proportionately more outputs because of shared knowledge and experiences and combined resources both financial and human. In that regard, coordination should be linked with principals of accommodation essentially to embrace different problems and different people with divergent views rather than relying on persuasion and influence of one's mighty position.

On the challenges to coordination, Honadle and Cooper (1989) shared the view that when a manager tries to control events involving different actors in these external entities a common reaction is that of dissatisfaction and resistance and when that happens managers withdraw into increasingly counterproductive behaviour patterns. Where such developments emerge, they tend to degenerate into situations where managers start meddling into areas outside their jurisdiction and indeed their competence.

2.2.3.2 Participation, Decentralisation and Bureaucracy

Development projects require meaningful and effective participation of beneficiaries if they are to succeed. Similarly, SSNs will have to follow that realm of development if they are to make an impact. De-Beer and Swanepoel (1998: 20) have compiled various view points on participation stating in part that “participation is always connected to the actions of communities, groups or individuals related to the development, improvement or change of an existing situation”. De-Beer and Swanepoel (1998:20) have gone further to distinguish between weak and strong participation with “strong participation” being one that denotes;

“a new style of development which is radically participatory in which land reform, asset redistribution and other necessary pre-conditions set the stage for the poor to take control of their own development, usually through grassroots organisation” while “weak participation” denotes “limited formalised process, stripped of the political volatility of direct popular involvement” .

Strong participation has attributes of local empowerment which is relevant to this research. Empowerment according to De-Beer and Swanepoel (1998: 23) entails among many other things strengthening capacities of local people in terms of skills training, provision of inputs in form of credit, land allocation, transfer of technology that does not dominate beneficiaries but works to enhance their productivity. In short empowerment must be able to release the energies and abilities of the poor people to create a society in which the once poor people will come out of the poverty cycle with transformed lives and integrated into the citizenry with rights, obligations and responsibilities and living as “equals” with the rest of the society.

Other scholars like Attwood (1996:1) are appalled by the state where the poor are deliberately unorganised and do not have a voice in the decision making process. This leaves the policy making process not addressing the principles and practice that should ensure that, those people affected by policy, should have a voice in determining or influencing policy direction. Attwood (1996:1) laments of how policy making processes remain a preserve of organised groupings called “experts” whose culture, attitudes, behaviour and beliefs need serious re-orientation. Given that background, Attwood (1996:2) advocates for more participatory approaches from the very incipient stages of planning starting with problem identification way through the relevant participatory research stages that put the local people in control of all stages of research. Where the local people are fully involved and empowered in decision making, there must be a demonstrated transformation seen in the attainment of full confidence and total control of the process to help them validate knowledge. Thompson (1995: 1522) also endorses this approach by indicating that state agencies have recognised the failure of past research and development approaches as a third reason why they have become amenable to participatory alternative. Chambers in (Thompson: 1995:1522) adds to this

assertion by stating that over the past two decades “blue print” development strategies have been shown to be ineffective in meeting the basic needs of large numbers of the marginalised, and vulnerable people.

Highly centralised bureaucratic regimes are known to clog up the efficient delivery of service and are henceforth inimical to project implementation. This observation has been made by a number of scholars who include Mawhood (1991: 15) and argued that nationally planned governments and rule by the people through centralised institutions does not penetrate far into the rest of the people and alienate development from the people. Bureaucracy refers to all organizations that are primarily engaged in the implementation of government policy and the implementation of central, regional and local government laws and which are accountable to a political authority (Kotzé 1997:17). The ideal nature of bureaucracy is to provide an efficient service delivery system through an organised framework that adheres to a hierarchical order that is guided by some corporate principles with decisions being taken from the central organ and put into effect by a hierarchy of officials. Luke (1986:76) has disputed the effectiveness of bureaucracy in third world countries recognising the political diversity (in third world countries), the effect of decolonization on the social structures of several of these countries by the ascendance into power of a political and bureaucratic elite (including military) which derived its power from access to the appropriate agencies of the colonial inheritance i.e. resources. Luke’s (1986:81) idea is elaborated in the caption below:

“In the absence of an indigenous class of wealthy entrepreneurs (as a result of the incipient nature of capitalist development in most cases) such access facilitated control over important resources for redistribution as spoils in the competition for state power. Thus decolonization indigenised administrative structures which had not been oriented to respond to popular pressures and, given the proliferation of the spoils system, also marked the beginning of the attrition of the remaining vestiges of “good” government. In consequence, post colonial regimes, not unlike their colonial predecessor, have been erected on rather doubtful foundations of legitimacy.”

The above description of third world bureaucratic institutions epitomises some of the critical reasons why institutions of development have tended to move away from their objectives to those that address their needs. Consequently, therefore, the author sees the benefit by authorities to keep institutions highly centralised with resources controlled by a few powerful elites for their selfish ends. Having in place a good bureaucratic system goes well with decentralisation which Conyers (1986:596) defines as a form of development approach in which development is instrumental in bringing about other forms of social, economic and political change. Conyers (1986: 597) also recognises that decentralization is a developmental approach with unique challenges that would go a long way in helping developing countries realize their development objectives in line with other approaches such as “popular participation”, “power to the people”, “local democracy”, “coordination”, “integration” and “de-bureaucratization”. Kotzé (1997:25) also defined decentralization as a system of governance that provides an institutional mechanism to majority of people to access readily available and affordable services and a chance to take part in decision making process without being impeded. With proper decentralisation that acknowledges the key role of local communities, indigenous knowledge systems are galvanised and integrated into the development projects that respond to the local social, cultural and economic context. In view of that, decentralisation becomes a necessary ingredient to the attainment of development through local self-help government that brings with it self regulatory system which are useful especially where enforcement of regulations is problematic as is the case in most third world countries (Wunsch 1991:438).

In South Africa, the Government in section B of the White Paper on Local Government has made an attempt to ensure that within any local area many different agencies contribute to development, including national and provincial departments, parastatals, trade unions, community groups and private sector institutions (South Africa 2002:3). The Government sees developmental local government as one such institution that must provide a vision and leadership for all those who have a role to play in achieving local prosperity. The Government acknowledges the important role of coordination,

noting that poor coordination between service providers could severely undermine the development effort. Municipalities should actively develop ways to leverage resources and investment from both the public and private sectors to meet development targets (South Africa 2002:3). The Government is alive to the fact that one of the most important methods for achieving greater coordination and integration is integrated development planning. Integrated development plans provide powerful tools for municipalities to facilitate integrated and coordinated delivery within their locality.

2.2.3.3 Political Factors

With regard to political factors and their effect on project development, Pritchett (2005:5) writes that if the policy maker consistently ignores political considerations, the resulting equilibrium actually minimizes the welfare of the poor. Pritchett (2005:5) advances the view that, it is imperative to factor in political considerations into poverty reduction interventions if they are to receive the political push required for their success. A policy maker who strictly acts in the interest of the poor and took “poverty reduction” as his sole objective but ignored electoral politics would not just do the “optimal” thing for the poor – but would do the “pessimal” thing for the group they were trying to protect (Pritchett 2005:6). Whilst acknowledging political consideration in project planning and implementation, Pritchett (2005:6) has been cautious of it and warns of the evils of corruption by observing that it (corruption) would be more damaging to political support for SSN programmes and that damage would be equivalent to losses in, say infrastructure construction. This is precisely because corruption undermines sense of fairness of the process, and later on its effectiveness. Even as Pritchett (2005:6) supports political will in development programmes he is keen to see the involvement of communities in the targeting of benefiting households for SSN programmes. In this regard Pritchett (2005:6) lays emphasis on the need for local communities to have good information than outsiders on both the level and shocks to households’ welfare. In addition Pritchett (2005:6) avers that if local decisions-making process structures are employed to tap local knowledge systems, then targeting could be improved without a high cost to the administration of SSNs programmes.

2.3. Theoretical Framework

There theoretical framework for this study is based on two development approaches. I have on one hand the theory that advances the assertion that poverty eradication can effectively be realised by having in place appropriate socio-economic policies at macro level that would stimulate economic growth. The economic growth so stimulated is expected to bear trickle down effects to the benefit of the poor in terms of employment opportunities and other unfolding opportunities. Gore and Figueiredo (1997:12) are some of the proponents of this theory who advance the thought that, the most effective way of reducing poverty is through development policies and occupational participation (i.e. being employed) as the a pivotal form of social participation rather than through isolated projects that target the poor. This preposition has been supported by international bodies such as the ILO, the AU, and the UN. For instance the United Nations Social Development Commission in its sitting in February 2007 stated that over the past decade, employment has been recognised by the world community as a global priority (UN 2007: 1). Additionally, the 1995 World Summit for Social Development placed the goal of full and productive employment at the front of the United Nations Development Agenda with Governments pledging in Copenhagen to commit their resources to promoting full employment as a basic priority of their economic and social policies (UN 1997:1). The African Union (AU) has come to the conclusion that; in order to address rising levels of poverty, employment creation should be ranked high among the eleven key areas of intervention that that the AU had chosen for poverty eradication. According to the AU employment should be given due attention in countries' respective domestic socio-economic policies if the fight against poverty is to be won in Africa (AU 2004:1).

The second theoretical framework is based on providing social protection measures as another avenue for poverty eradication through targeted social mitigation measures. These targeted social mitigation measures can be in form of SSN projects benefiting the poor, in economies where trickle down effects seem not to work. This preposition is supported by Cheta (2000:3) who notes that; ideally, SSNs are targeted poverty alleviation measures implemented in falling economies where pro poor growth

strategies are taking long to manifest or not manifesting at all. Cheta (2000:3) argues that whilst thriving on achieving macro-economic stability as a necessary ingredient to fostering economic growth and whose benefits (it is expected) would trickle down to the poor and remove them from the poverty cycle, SAP theories have not lived to that expectation hence the need for SSN projects. Cheta (2000:3) goes on to observe that, on their own, macroeconomic instruments are incapable of playing a redistributive role in reducing the impact of poverty as well as the risk reduction role to protect individual households and communities against poverty. Walter (1995:15) also, observes that in practice it has been difficult to identify and target the most vulnerable groups affected by adjustment measures because of lack of household data. In addition Walter (1995: 15) feels that the implementation of SSNs programmes has been constrained by weak administration especially at local levels, inadequate political support, poor funding and inadequate social protection policy instruments.

Rondinelli (1993:7) also contends that the circumstances and realities in countries where the SAP policies have been implemented do not support the much talked about growth manifestation and as a result the gap between the rich and the poor continue to widen and the trickle down effects are not attainable. This position is also echoed by Lisky (1995:5) whose view has been that, strategies and policies followed by many sub Saharan African countries in the past two or three decades have failed to create productive jobs at a fairly rapid rate. Lisky (1995:5) noted that “rather than making employment creation an integral part of development strategy and an independent policy objective of national development planning, there was a tendency in the 1960s and 1970s to ignore employment concerns and aim instead at rapid growth of Gross National Product (GNP) based on capital concentration in the modern sector as directed by the World Bank and the IMF. It was assumed that employment would follow with economic development”. The employment component of the adjustment process has not been fully integrated into the development agenda in most sub Saharan countries. This is because the rapid growth rates needed to create meaningful employment opportunities was vague mainly due to lack of enough resources to invest in productive sectors of the economy that would generate employment. That handicap has been

coupled with lack of skills and technologies to stimulate employment creation and other structural constraints. Lisky (1995:5) further notes that “even those which registered respectable rates of growth, the inadequacy of growth for addressing employment and poverty problems soon became apparent as the “trickle-down” process failed to materialise”.

Pritchett (2005:1) supports the broad based policy development framework as opposed to targeted development projects like SSNs, albeit in a different way, by encouraging wide spread socio-economic development or multi strata targeting approach without deliberately isolating the poor for targeted intervention. In advancing this argument, Pritchett (2005:1) states that more for the poor is less for the poor and that the less well targeted programs will deliver greater benefits for the poor and goes on to say that whether this will be the case or not in any given situation depends on the concrete realities of the political economy –which depends on many factors. Pritchett (2005: 17) sees as a metaphor that conflicts two distinct objectives in the design of transfer programmes, with one objective of minimizing a measure of income or expenditure poverty and an alternative one to mitigate risks i.e. to reduce household vulnerability to a variety of possible shocks like loss of job, death, fire, crop loss, accident, whether or not those shocks push households below the poverty threshold. In this regard Pritchett (2005: 17) avers that all households should receive some form of SSNs as they are prone to vulnerability at different levels and therefore the most effective way to do this is through well spread socio-economic policy interventions.

In refuting the effectiveness of targeted intervention Pritchett (2005:25) makes reference to Sri Lanka where in the mid-1970s the Government provided every citizen with rice ration at subsidized prices. The programme gobbled about 5 % of the GDP, inevitably Government resources were overstretched and in 1978 the Government constituted a reform committee with a mandate to cut the budget and restricted the budget to the poorest half of the population. That did not last and in 1979, the programme was replaced by a food stamp program targeting the bottom half of the population however, the real value of the targeting of the programme continued to dwindle to 40 % of its

original level and only accounted to 0.7 % of the GDP. Pritchett (2005: 26) contends that the programme put a lot of pressure on the national budget despite more savings being made in the magnitude of the transfer rather than better targeting and that social transformation was nonetheless not achieved. A similar programme was tried in Zambia, the Government introduced mealie-meal coupons in the late 1980s to cushion the poor from high prices of the staple food (mealie-meal) during the period of high inflation and high foreign exchange deficits that eroded the purchasing power of the majority Zambians. The programme could not continue as it proved to be a huge drain on Government coffers. Critics also argued that the targeted SSNs of welfare nature perpetuated dependency syndrome (Bates 1974:12).

Pritchett's (2005: 24) has gone further to argue that the more stringent the targeting, the more difficult it is for the programme to succeed. For instance, pushing micro credit to be available only to the "poorest of the poor" is going to mean that the programme is reaching segments of the population that are simultaneously more important but also more difficult to create success and requires proper management. The point being made from this argument is that the challenges on the poor in managing micro credits are immense as the poverty pressure far outweighs the resilience required to successfully manage a project before one derives the benefits from it. Most likely and has been the case in a number of projects that are targeted at the poor, seed money end up being spent for consumption due to pressures that people are faced with day by day.

Given that two theoretical views have emerged, one under the SAP proposition concerned with the stabilisation of macro-economic fundamentals as a cornerstone for development and a necessary ingredient to achieve broad based socio-economic development which I want to refer to as non-directional targeting. The second assumption is the attainment of poverty reduction through social development policies that promotes direct targeting to take care of the unavowed social dislocations that arise in the economy during adjustment periods. The theory that this thesis is more concerned with is whether poverty reduction through SSN projects is attainable given

the various factors that may hamper successful implementation of SSN programmes. The objectives of this research are framed around this theory.

It is being assumed herein that an interface can be created where the central issue of policy design is on how to change institutions so that effective social participation permits the beneficiaries to yield positive results from SSN projects and enhance their well-being. The arguments advanced in support of the projects approach to poverty reduction point to the understanding that it is possible to succeed in social development through projects implemented at a small scale that give room for experimentation by trying what is workable with enough leverage to reverse the cycle should planners obtain unfavourable signals in the early stages (Rondinelli 1983:17). This assumption will be compared with macro socio-economic development programmes which may be difficult to reverse because their grand nature leaves little room for experimentation, to facilitate backtracking modification and adaptability of the models. It seems likely that the SAP policies are implemented with an assumed universal applicability for third world countries and leave little or no room for local initiatives and participation.

The project approach is in line with Rondinelli's (1993: 117) adaptive approach that espouses the idea that, driven by similar ecologies of ideas, local communities are easier to mobilize and enlist their commitment to development goals. Dealing with smaller groupings, penetration of policies is made easier by facilitating effectively and efficiently quick political and administrative intervention when needed. Rondinelli (1993:117) bases his adaptive approach on concepts of strategic planning, incremental analysis, experimental design and successive approximation in decision making coupled with, a major shift from monopoly of knowledge by a few to facilitate self-determination of development of beneficiaries by offering them support for programs initiated with their full participation. In addition to that he advocates for promotion and harnessing of local initiatives by being flexible, unimposing, accommodative, learning and embracing error whilst providing modest unrestricted resources and guide decision-making responsibilities. Chambers (1994: 953) summarizes the adaptive approach as a hallmark in participation of local people and ensuring their effective empowerment. His

call for flexibility and adaptability bring into effect new procedures, and risk taking and can therefore not fall in the pitfall of being yet another blue print methodology guided by manuals. The adaptive approach also provides a rare chance of instituting reality into research and project implementation and bringing research and projects closer to action. Where the marginalised have no opportunity to be heard and their destination decided by those who decided what was 'inappropriately' good for them, Chambers (1994:953) calls for interaction between politicians, development agents, clients and government officials. The shift to small experiments, which can be done away with if preliminary indications are not good recognizes the fact that development programs are better taken as policy experiments without the influence of the so called experts hence the need for close collaboration and concerted efforts. In the implementation of social safety net programmes the human oriented (adaptive approach) should be at the core of the projects cycles.

This theoretical proposition is able to work effectively in a supportive environment, which encourages participation through well organised structures backed by good democratic norms. Charlick (2001:149) also acknowledges the important role of democratization if development being taken to smaller units like communities is to manifest arguing that expanding participation could only be useful where national political systems become sufficiently committed to democratic processes and sharing power with other levels of government. In South Africa (South Africa 2008: 16) it has been discovered that the policies and programmes of other spheres have wide-reaching implications for local government, and can potentially have a positive impact on municipal capacity and create a strong synergy with municipal programmes. National and provincial government can build local government capacity through the way they execute their own programmes, and enhance the effectiveness of both. According to the South African White Paper on Local Government (2008:16), some of the ways in which this can happen include working with local government directly and availing substantial resources to municipalities to conduct their constitutionally assigned powers and functions. This is one form of participation that transforms into empowerment whereby (depending on the nature of the funding), it may contribute significantly to local

government institutional development, as well as general development and delivery of programmes. This is made possible in the sense that national and provincial governments are constitutionally permitted to devolve powers and functions to local government. The paper (2208:16) however, acknowledges that while decentralisation is often desirable to improve the effectiveness of government as a whole, it is not without problems. The devolution of a new function to local government may occur without it being accompanied by the financial and administrative capacity required to sustain it - what is termed as an unfunded mandate. Unfunded mandates strain local government's limited resources and, ultimately, result in a lack of delivery.

Thompson (1995:1522) underscores the need to create institutions in which decision making process recognizes the presence of local organizations and associations and are open to public processes for more scrutiny. Similarly, Thompson (1995: 1522) appreciates the new approaches by donor agencies who are linking participatory development directly to state accountability, empowerment of local groups and transparency in decision making by observing that, understanding local knowledge systems, including not only knowledge but also local institutions and organizational structures, can both support existing sustainable practices and expedite appropriate change. De Beer and Swanepoel (1998: 22) see the role of the communities in development as demand driven noting that communities have a unity and shared interests and that cooperation is natural for communities and where a strong sense of community exists, community development will be easier and will have more immediate results than in areas which are disorganized or divided. De Beer and Swanepoel (1998: 23) further observe that those that are affected by development (i.e. beneficiaries) should be the main players in decision making. Kotzé (in De Beer and Swanepoel 1998: 22) adds to that by saying "decision making must truly be returned to the people, who have both the capacity and the right to inject into the process the richness including the subjectivity – of their values and needs".

CHAPTER THREE

ZAMBIA'S POLITICAL AND SOCIO-ECONOMIC OVERVIEW

3.0 Introduction

This chapter will provide a brief background of the political and socio-economic background within which the study is contextualised covering the country's physical location, land and natural resources, its people and other demographic variables as well as the socio-economic background. The economic background will be desegregated into two phases, starting with the political economy followed by the overall macro-economic management of successful regimes in the management of the economy of Zambia. The essence of the chapter is to give the reader possible factors that affect development processes and programmes in Zambia in general. In the context of this study, the political social-economic environment can have a huge negative or positive impact on the implementation of projects like SSNs.

3.1 Physical Location, Land and Natural Resources

Zambia is a landlocked sub-Saharan country sharing boundaries with Malawi, Mozambique, Zimbabwe, Botswana, Namibia, Angola, Democratic Republic of Congo, and Tanzania. Zambia lies between latitudes 8 and 18 degrees south and longitudes 22 and 33 degrees east and has a total of 752,614 square kilometres which comes to about 2.5% of the area of the African continent (GRZ/UNDP 1997:5). According to the Central Statistical Office (2004: 1), about 58 per cent of Zambia's total land area of 39 million hectares is classified as having medium to high potential agricultural production,

but less than half of potential arable land is cultivated. The country is prone to drought, and its abundant water resources remain untapped. Zambia possesses some of the largest copper and cobalt deposits in the world and they account for over 80 per cent of the country's foreign exchange earnings.



3.2 Demographics and Urbanisation

Zambia has a population of 10.4 million people of diverse tribal extraction (CSO/MLSS: 2005:2). The sex distribution of the population shows that 51 % of the population is female while the remaining 49 % is male. The *de jure* population rose from 3.41 million in 1963 to an estimated 7.99 million in 1993 and 10.4 million in 2000 (CSO/MLSS: 2004: 1). Like most

African countries, Zambia's population is young comprising of about 45 % under the age of 15 while 69 % of the population is aged under 25 (CSO/MLSS: 2005: 5). The productive segment of the population of between 25 and 64 comprises a paltry 31 % thereby making social and economic challenges increasingly daunting because the labour productivity based for the economy is small. That population composition not only exhibits a young population but a dependant and expectant one in terms of social-economic opportunities. In addition, the population structure also exhibits a considerable momentum for growth. Over the past decades for instance, the population of Zambia has more than doubled in size. From a demographic point of view, the age structure of the population of any country creates serious implications on the design and cost structure of social security systems and social policies in general. In the case of Zambia, these implications appear to be immense given the fact that out of the 4,131,531 persons reported to be employed a total of 3,184, 271 persons , or 88 per cent, were in the informal sector employment, compared to 416, 324 persons or 12 percent in formal sector employment (CSO/MLSS:2005:45)

The Informal Sector in Zambia like elsewhere is irregular and unreliable and often not legally supported by some form of social security provisions such as pension, medical care, maternity protection, invalidity and her contingencies. According to the National Labour Force Survey (CSO/MLSS: 2005: 44) informal employment constitutes, own account employees who have their own informal sector enterprises, family workers irrespective of whether they work in formal or informal sector enterprises or any form of employment that is not subjected to standard labour legislation, taxation, social security, or entitlement to certain employment benefits (advance notice, dismissal, severance pay, paid annual leave etc) for reasons such as non declaration of the jobs or employees, casual jobs, employment by unregistered enterprises or by persons in the same household.

Besides the growth in the informal sector, there has been a notable growing trend in children's participation in economic activity, which is a sign of deterioration in socio-economic conditions exacerbated by high levels of unemployment. These factors inexorably lead to social problems such as child labour, street begging, juvenile delinquencies and other criminal activities. With 22 % of all children between the age of 5 and 17 in the country estimated to be child labourers and 95 % of those are involved in agriculture, forestry and fishing (CSO/ILO: 2005:20). According to CSO/ILO (2005:46) Agriculture forestry and fishing are one of the sectors that have been identified as presenting the greatest risks to child labourers.

Zambia is one of the highly urbanized countries in Africa with 37 % of the population being found in rural areas while the remaining 63 % is in urban areas and this is due to the nature of the mining activities, which is predominantly under ground and require more labour (UNDP1997:9). The high rate of urbanization is further compounded by the fact that Zambia is a land locked country, and the mining operation requires that the copper and cobalt ores are refined before they are transported and these operations require extensive use of labour in the mines. Another major contributing factor has been the rural-urban post independence government policies which gave priority to

developing a modern industrial economy at the expense of agriculture and rural development. During the colonial era, there was a policy which had deeper implications on Africans that was aimed at providing services and facilities to commercial farmers allowing higher rate of return to farming along the line of rail than elsewhere in Zambia (Bates 1974:43). This bias was never redressed, hence commercial farmers on the line of rail could secure credit from Lima Bank a statutory Board of Government or from commercial sources while small scale farmers have had difficulties to obtain financial aid due to lack of security which lending institutions demanded and currently insist on. In addition to those dynamics, the rural economy, which was and is still predominantly agricultural, suffered from erratic changes of producer prices during the era of price controls under the one party state (UNDP: 1997: 8) sector was further adversely affected by poor marketing facilities for agricultural products, and poor road network that tended to cripple the rural lifeline and exacerbated poverty even more. Majority of the people had little or no option but to migrate to urban areas in search of better living conditions and ended up working in the mines and parastatal companies.

The above development fuelled rural urban migration and created a high population density along the line of rail especially in Lusaka and the Copperbelt. Consequently, there has been insufficient social infrastructure to support this population leading to the mushrooming of unplanned settlements with a host of social problems that include crime, pollution, and environmental degradation. The contribution of Zambia's rural areas to the country's population has fluctuated over the years from 70.6 per cent in 1969 to 60.1 per cent in 1980 and slightly higher percentage of 60.6 in 1990 (UNDP: 1997:9). In all the three censuses the Copperbelt accounted for the largest share at an average of 20.5 per cent of the country's population. It is worth noting from the UNDP Report (1997:9) that during the period of intense structural adjustment the urban population went down from 46.5 percent in 1991 to 38.8 percent in 1993 and further down to 36.9 percent in 1996.

3.3 Political Economy

Prior to independence, Zambia was called Northern Rhodesia and was part of a federation comprising Southern Rhodesia (now Zimbabwe) and Nyasaland (Malawi). According to the GRZ /UNDP (2001:5) the British colonial rule was characterized by general neglect of the needs of the population. The colonial economy was founded on exploitation of the country's agricultural and mineral resources, using the population as cheap labour. The areas that were developed by the colonial administration were the fertile lands along the line of rail and the mining areas of the Copperbelt province. Commercial farmers were granted large tracks of land to supply agricultural products to the commercial and industrial centre of the Federation i.e. Southern Rhodesia. Copper production was a supply enclave for export markets hence there was little attention paid to develop local manufacturing base and create infrastructure for sustainable development programmes. Owing to the foregoing, the educational system was under developed so was the support infrastructure required for meaningful development. As if that was not enough, revenue was diverted from Northern Rhodesia to Southern Rhodesia, which was deemed to be the long-term settlement for the white community (Bates 1974: 40). Disenchantments grew over colonial rule due to marginalization of the natives and the continued focus on self interests by the whites leading to protests, strikes, and boycotts organised by mass movements for black people calling for independence (Bates 1974:20). The colonial administration inevitably gave in and Zambia gained its independence from the British rule in 1964 under the United Party for Independence (UNIP) led by Kenneth Kaunda, who became the first President of Zambia.

The UNIP Government declared a one party state in 1972 with a view that it would help cement Zambia's diverse tribal groupings under one umbrella and thwart the threats of subversions during the liberation struggle which the Zambian Government passionately got involved in to assist its colonised neighbours and including South Africa. The major threat to development under the one party state which ended in 1991 was that the country's resources were diverted to satisfy party needs and suppression of political opposition became the order of the day (Scarritt 1980: 159). The party and Government functions became so intertwined that it was difficult to distinguish between the party and

government bureaucratic systems and this confused the operations of the civil service and hampered service delivery.

The commitment to the liberation struggle especially that of Southern Rhodesia and apartheid South Africa made the country become a target for attacks and economic destabilisation by the regimes of those countries. The economic sanctions that were imposed on the Rhodesian Government and apartheid South Africa also affected Zambia because of its geographical position - being a landlocked country Zambia hugely depends on its neighbours like Zimbabwe to export goods using South Africa's ports. Besides the politics of the day then, Zambia experienced other external shocks such as the fall in the copper prices and production, compounded by the quadrupling of international oil prices in 1973 thereby increasing the country's import bill (Bigsten and Kayizzi-Mugerwa 2000:1). The development worsened the country's socio-economic situation, and by the late 1980s there was increased pressure on Government to change its policies so as to make necessary adjustments to the economy under a new political dispensation. The pressure increased with food riots experienced on the Copperbelt in 1986 and in 1990 in Lusaka. Inadvertently, elections were called in 1991 and ushered in a new Government under the Movement for Multi-Party Democracy (MMD). The MMD has remained in power to date and has pursued neo-liberal policies which the party sees as a hallmark to achieve socio-economic development for Zambia.

3.4 Socio-Economic Management

Poverty in Zambia like in many Sub Saharan African states and lack of adequate productive employment opportunities are directly linked to the problems of growth and development (Lisky 1995:6). Zambia represents a stark example of combined effects of external shocks and domestic policy inadequacies Seshamani (1997:5). The country experienced robust economic growth a decade after independence in 1964 only to lose that momentum in the mid 1970s during the recess period of both copper prices and production drastically went down coupled with the upsurge in oil prices. Oil takes up the lion's share of Zambia's import bill. The Government at the time was reluctant to put in place stringent economic management measures that would enable the economy to

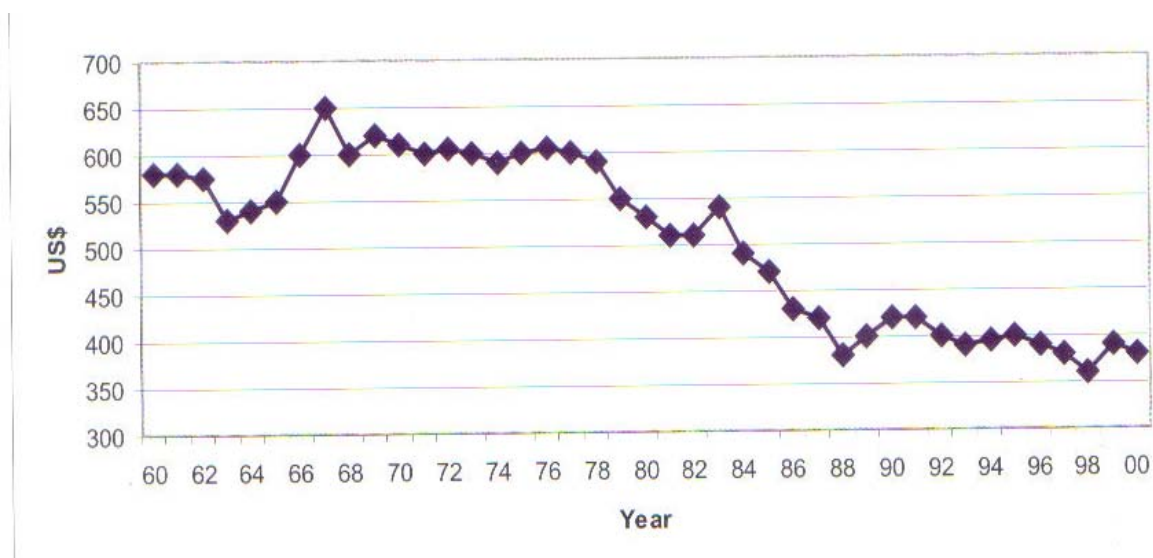
respond effectively to external shocks instead the country depended heavily on borrowed money (Mwanza 1985:60). As a result, Government failed to firmly control the macro-economic environment leading to a free fall and decay in socio-economic situation.

The inefficiencies experienced in the economy were largely due to the background that from the colonial era way up to the post independence period there was no effort to encourage the participation of small companies in key sectors such as the mines and so most of the industrial and commercial establishments were either large mining corporations, large commercial farms or subsidiaries of international companies acting as marketing outlets in the Zambia market (UNDP1997:9). The Kenneth Kaunda regime buttressed that development by nationalizing most of the country's industrial and commercial enterprises in 1968 followed by another nationalization programme of the country's mining companies in 1969 (Bwalya 1996: 2). Owing to this monopoly of the economy, the Zambian economy is characterized by inefficiency, very high capital labour ratios and propensity to eschew the use of local raw materials. Further to that, the failure to diversify the mono economy centered on copper has been witnessed in the three successful administrations and continues to be a factor in the economic development of the country. If there are no measures instituted to re-orient the economy, Zambia will continue facing problems once the copper production and prices plummet.

Bwalya (1996:5) further states that the post independence administration of Kenneth Kaunda postponed adjustment and between 1982 and 1990, the country underwent a highly chequered phase of policy regimes. There was a complete controlled regime that existed until December 1982 when controls were relaxed to allow for a gradual phase of decontrol and deregulation for three years. Zambia introduced the auction system of foreign exchange in 1985 in what was perceived to be the watermark for liberalisation but that was to be abandoned within a year and half due to political considerations and the country went back to full controls (UNDP: 1997:9). Bigsten and Kayizzi-Mugerwa (2000:1) observed that the background to Zambia's poor economic development has

been as a result of inconsistencies in economic management throughout the period of economic development up to 1990 when the country clearly demonstrated that on its own, policy changes will not redress decades of mismanagement, especially when the degree of commitment of the elite remained unaltered. The Kaunda regime was reluctant to embark on full fledged economic reforms because the regime feared political repercussions among the urban dwellers especially miners. The decline in the human development situation of Zambia was more accentuated as compared to most other Least Development Countries, see figure 3.1 below.

Figure.3.1: Zambia's per Capita GDP



Source: Human Development Index 2003

The lack of commitment to economic reforms was despite the fact that from the turning point of economic decline the country entered an era of virtually “free fall” way through the 1980s and early 1990s with the average annual growth in GDP falling from 2.4 per cent in the decade after independence to 0.7 per cent in the next 15 years (GRZ/UNDP 2001:9). The figure (3.1) above shows Zambia's fall in GDP per capita from the 1960s. In trying to redress the situation, the Government of Kenneth Kaunda continued borrowing heavily and increased distortions in the economy through direct controls. Parastatal companies remained the major players in the economy and side-by-side Government continued to subsidise the non performing parastatal companies. In 1980,

subsidies claimed as much as 20 % of the government budget and the control of prices meant that many state owned companies made losses, which were covered via the budget (Bigsten and Kayizzi-Mugerwa 2000: 1).

The MMD came into power in 1991 thriving on the UNIP Government's unpopularity and promised a better living for Zambians. The new Government's immediate quest was to stabilise the economy and pursue market driven economic policies. It introduced a cash budget system and at the behest of the IMF and the World Bank went on to embark on an ambitious privatization programme and removed subsidies on parastatal companies. The removal of subsidies on parastatal companies meant the closure of a number of none performing parastatal entities and this together with privatization led to job losses for majority of the workers. The remaining working population was not spared of the adversaries created by the austere economic adjustment. Workers suffered decline in real earnings due to the tight fiscal and monetary policies introduced. For instance, the civil service and parastatal sector employees faced a wage freeze in the 1990s (Bigsten and Kayizzi-Mugerwa 2000: 4). Poverty levels during the MMD's rule sky rocketed to as much as 83 % in 1998 with living standards less comparable to some of the war torn countries (Ng'andwe 2005:15). According to the FNDP (GRZ 2006: 13) the depth of poverty and its severity has been fast worsening as the majority of Zambians continue to subsist on the equivalent of less than US dollar (US\$) 1 per day. National statistics however, show that poverty levels in the country in 2004 averaged 68 % while rural regions were as high as 73 %. During the period of SAP poverty levels in rural areas rose to 73 % per cent by the end of 1998 (CSO: 1998: 7).

The formal sector employed 478,000 persons at the end of 1999 and this figure has fluctuated between 545,000 and 4, 66,000 since 1985 with a slight negative trend (GRZ/UNDP 2001:59). Table 3.1 below shows the distribution of formal sector employment trends in Zambia during the 1990s i.e. the period of robust economic adjustment. The public sector reform programme was launched in 1993 with the aim of cutting the civil service by 25 % over a three year period, on a promise of increasing efficiency and remunerations. However, while the 15,000 contract employees were

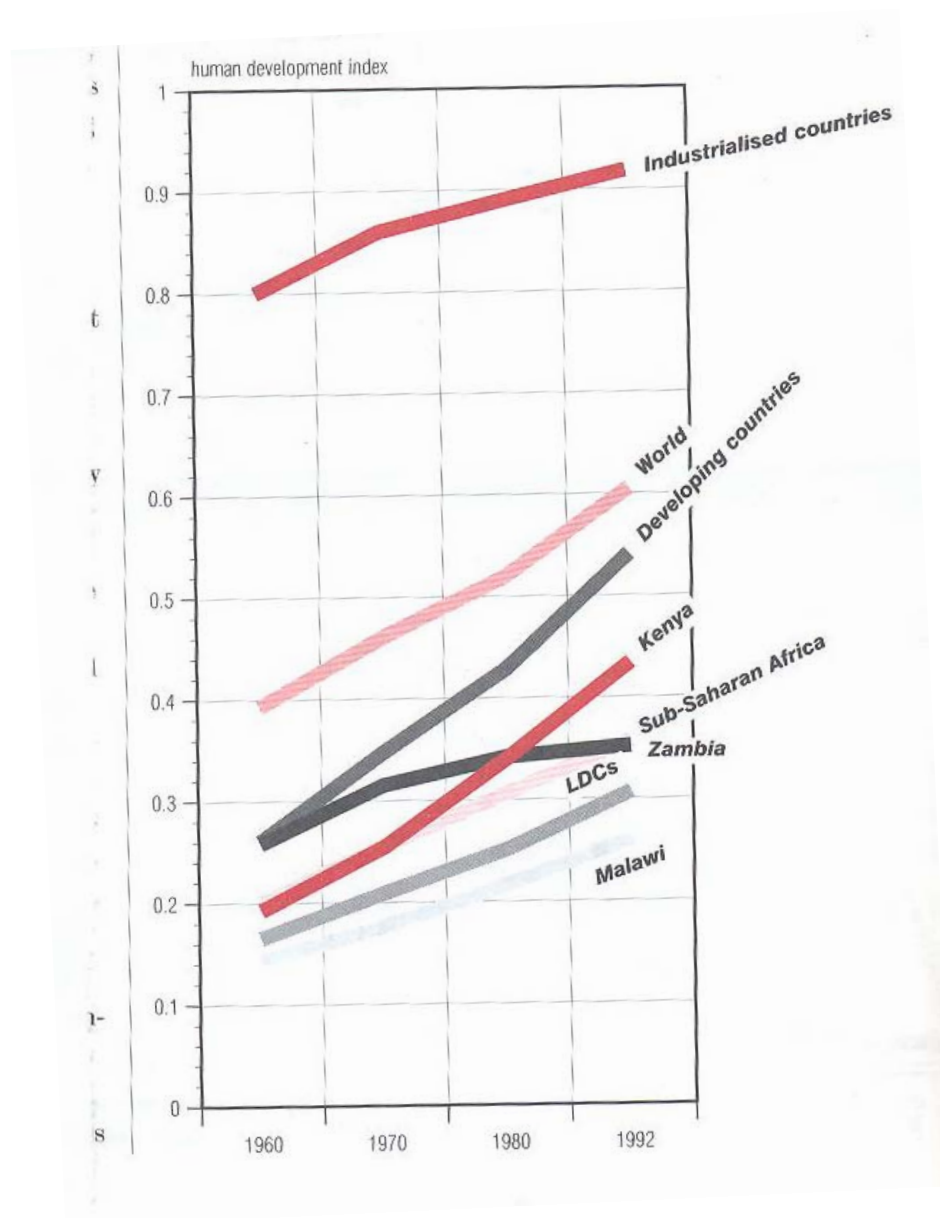
retrenched already in 1992, there has been no further retrenchment instead the civil service increased between 1991 and 1996. The bloated and inefficient public service has been a serious constraint to economic growth. The declining levels of employment against increasing size of labour force and the deteriorating socio-economic conditions sent the MMD Government panicking to try and introduce appropriate long-term intervention mechanisms that would provide sustainable livelihood to individuals and bring about improved standard of living.

Table3.1: Formal Sector Employment Levels during the Economic Reform Period

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Public	159	162	171	168	174	173	176	170	168	*
Industry	142	140	136	126	108	108	95	92	83	*
Agriculture	80	78	82	83	79	69	68	59	57	*
Other	162	164	158	143	136	135	140	155	157	*
Total	543	544	546	520	497	484	479	475	465	478

Source: UNDP

Figure.3.2: Zambia's Human Development Index 1960-1992



Source: GRZ/UNDP 1997

With regard to other aspects of the reforms, Bigsten and Kayizzi-Mugerwa (2001:6) write *that*:

“During the first two years of the new Government, there was rapid liberalisation of external trade and payments system and movement towards a market- determined

exchange rate. A policy of rapid depreciation was initiated, with the rate of retention of export proceeds increased from 50 per cent to 100 per cent. A system of bureau de change was introduced in 1992 and the Kwacha experienced a real depreciation for the first time since 1986”.

By 1993 foreign exchange controls were liberalised and the currency was fully convertible to other currencies and by 1994, Zambia had one of the most liberalised foreign exchange regimes in Southern Africa (Bigsten and Kayizzi-Mugerwa 2001:6). The Government went a mile stone further and accordingly freed interests rates in 1992 and liberalised the treasury bill market in January 1993 and removed controls on the capital accounts for foreign payments. The MMD Government became a darling of the donors for its speedy implementation of reforms. The donors responded by giving aid to Zambia of close to US 1.5 billion, reaching its all time peak (Bigsten and Kayizzi-Mugerwa 2000: 2). Bigsten and Kayizzi-Mugerwa (2000: 2) further stated that, in addition to that package the Donors rewarded the Government’s commitment with a substantial debt reduction for the country of 0.8 billion US Dollar in 1993, however the debt write off over time became limited and the stock of debt begun to swell. Donor aid to Zambia was suspended during the Kaunda regime due lack of commitment to economic reforms and its inclination to the commandist economic system of management. The freeing of capital markets’ immediate result was sharp rise in interest rates and the combined effect of large devaluation and, decontrol of prices and a highly liquid economy fuelled in high inflation rates and the country’s domestic debt continued to swell.

The new Government also removed food subsidies and liberalised both maize and fertilizer marketing and the sector was left to the private sector eliminating associated subsidies and the result was that the agricultural sector almost collapsed (UNDP 1997: 11). Peasant farmers either failed to sell their produce and if at all they managed to produce, the commodity was sold at very low prices, eventually agricultural production became expensive as most peasant farmers who are in majority could not afford fertilisers and other inputs. The poor agricultural response according to Bigsten &

Kayizzi-Mugerwa (2001:5) under the MMD could be blamed on poor policy sequencing as the sector was liberalised before macroeconomic stabilisation was achieved. The private sector was for example not ready to step in and buy the bumper maize harvest in 1993, while interest rates on government securities rose to 300 % (Bigsten & Kayizzi-Mugerwa 2001:5). Even where private sector moved in to buy the commodity the buyer determined the price and exploited peasant farmers who in desperation had to sell the commodity far below than the cost of production hence crippling them further. The quick liberalisation of the agricultural sector was catastrophic because that was one of the few survival social protection mechanisms left for the rural poor.

It was therefore clear during the first few years of the MMD's rule that the Government stood on two extreme points, on one hand the donors wanted to see it robustly implement the reforms whilst Zambians on the other hand expected to see results almost immediately. In spite of these liberal policies, the investment response needed to stimulate growth was poor and the per capital incomes continued to decline and fell by more than a quarter between 1990 and 1998 (GRZ/UNDP 2001:14). The debt burden increasingly derailed Zambia's economic development pace as the country grappled with an extremely severe debt burden during the reform period.

According to Ng'andwe (2005:15) escalating levels of poverty in Zambia have largely been attributed to robust implementation of unmitigated structural adjustment policies, which by the end of the 1990s left about 80 per cent of the population surviving below one US dollar per day. Seshamani (1997: 7) also observed that the poor state of the economy during the SAP era is also reflected in the poor performance of the labour markets as paid employment was lower in 1997 than it was in 1990 and in particular there was dramatic decline in industrial employment, including mining and the industry up until recently the sectors have been quite marginalised in the Zambian economy. The economic decline is further reflected in the deterioration of a range of social indicators during the SAP era, for example, under five mortality fell during the 19970s from 1800 per thousand to 149, but then increased to 197 in 1994 (Bigsten and Kayizzi-Mugerwa 2000: 4). The GDP growth also declined sharply during the reform period as

per figure 3.0, and during the same time the HIV/AIDS pandemic was at its peak and had severely impaired Government's administrative capacity to implement projects. There were periods of drought which strangled growth in the agricultural sector even more whereas the manufacturing industry was in trouble with the monetary squeeze of the day and the eroded purchasing power culminating in low internal demand coupled with the parastatal reforms affecting the overall performance of the sector. The Zambian economy was severely affected and required some cushioning mechanisms to take care of the plight of the poor. SSNs inevitably were introduced and existing ones strengthened to alleviate people's suffering.

In terms of institutional management structures, according to Conyers (1986:596) Zambia has made attempts at decentralisation as a way of cutting the red tape. In 1980 for instance, Zambia introduced a new integrated "system" of local government administration which the officials described as "decentralisation" and an avenue to enhance public participation and improving coordination at district level. Conyers (1986: 596) reveals that these reforms had two main features, first the former local government councils which had been composed entirely of elected officials were replaced by a new cadre of party appointees from the ruling UNIP under the chairmanship of the District Governor another party appointee who became the head of the party and Government at district level. The second feature identified by Conyers (1986:596) of the Zambia scenario was that the new district councils were given powers (at least on paper) for all the functions of the national government and the former local government councils at district level, including considerable control over staff and finance. Conyers (1986:596) observed that those features in fact resembled a centralised system in the sense that the new district councils had less local representation than the preceding one. Conyers (1986:596) further questioned on the motives for the reforms that were mooted on the basis of "participation" and "integration" on whose participation the architects of the reform had in mind and for whose benefit the integration was intended. The author concluded that the aim was to strengthen the role and control of the national party and thus failed to effectively achieve transformation of autonomy to the grassroots (chosen

from local people) in spearheading development on matters that directly affect them and fall under their jurisdiction.

3.5 Background of Social Safety Nets in Zambia

Before SAP was introduced in Zambia, basic social security systems provided some form of social mitigation for workers and their families during and after their working lives and were linked to the characteristics and needs of urban wage earners. These can broadly be divided into two categories, namely income security and employment injury (Bwalya 1996:1). The post independence social security schemes were developed according to models which reflected the British colonial heritage and turned away from comprehensive social insurance schemes which were also developed to complement the traditional community support. The Zambia National Provident Fund established in 1964 was framed along those lines and provided workers with lump sum benefits. Other public schemes operating along social insurance principles were also created and these include the Local Authorities Superannuation Fund, the Civil Servants Pension Fund and Workers' Compensation Fund catering for employment injury. There were also private and occupational social security schemes which were established earlier. For those outside the formal work force the Government provided the Public Welfare Schemes to cater for the poor who were largely a small proportion of the population at independence.

Bwalya (1996: 2) cites that some of the inadequacies of the social security schemes by stating that in the form they were in, they could not respond adequately to increased needs due to various factors which include the lack of a comprehensive strategy which seeks to match needs with resources. They were also plagued by administrative problems and deficiencies which inhibited their performance and undermined their credibility prime of which were, inconsistency and duplication of activities, inefficient use of resources and lack of coordination among themselves. The schemes have themselves also been adversely affected by the increased unemployment and growth of the informal economy because the proportion of the insured population has fallen and has inevitably led to fall in contributions. There was also a lack of a national strategy to

provide a framework for the development of social security. In spite of the outlined inadequacies, the schemes provided a considerable measure of social protection in form of income to many people and played a pivotal role in government's efforts to provide social protection. During that time, majority of the people were employed in the formal sector and the informal economy was almost non-existent. According to the World Bank (2005:5) the best avenue for extending the coverage of social security schemes is through gradual expansion of the formal sector and coverage of the informal sector hence the relationship between the public and private schemes needs to be re-examined as an additional tier to supplement the basic public schemes. This view supports employment based on social protection coverage.

3.6 Role and Relevancy of Social Safety Nets in the Economy

It is expected that, in a well functioning economy there is a fund created by government to provide income security to individuals and families who fall victim to particular contingencies (often in the light of reforms) such as unemployment, disability, old age sickness, victims of natural disasters and bereaved families robbed of bread winners. In most cases such funds are established from contributions of formal sector workers. While the benefits provided by social security institutions have had an important role to play in the alleviation of poverty, the needs of the vast majority of the poor people are wider and much more basic than is suggested by the definition of social security which does not fully taken into account labour market reforms and other adverse effects of economic adjustments (Bwalya 1996: 1). Invariably, the viability of any social security system hugely depends on the strength of that country's economy vis-à-vis the quantity and quality of formal sector jobs which also has an effect on the number and amounts of contributions being made to that fund. Economic development and job creation therefore are the surest forms of social security and that adequate benefits cannot be financed in the absence of these prerequisites (ILO 2003:3). Gainful employment provides direct income security to workers and indirectly through contributions that benefit the pensioners, the incapacitated workers and in some countries the unemployed through unemployment benefit.

In the quest by the UNIP and the MMD Governments to adjust the economy, the need to put in place a mechanism to mitigate the various social dislocations became inevitable with a view to reintegrate the victims of the adjustment process into the economic affairs of the country. Reform policies in the short term can affect certain poor groups in several ways. Walter (1995:14) cites some of the adverse effects as being the removal of generalised price subsidies on basic necessities or exchange rate devaluation which can cause real incomes of domestic consumers of the poor to decline sharply. The introduction of SSNs is therefore part of the social policy framework often necessitated by insufficient economic capacity to provide a more sustainable social protection mechanism by way of income security through *inter-alia* creation of gainful and decent employment opportunities (Walter 1995: 14). Absence of economic empowerment programmes like small scale entrepreneurship development and other investment programmes that would support generation of wealth returned within the local economy are some of the key factors that rob people of social protection. SSNs are key aspects of social mitigation during economic reforms and the wide range of social safety nets under scores the high levels of vulnerability in the economy (World Bank 2005: 1).

Whereas the essence of SAP policies is to attract investment, though foreign and local investment it must be taken into account that unless local people benefit from such investment that investment is likely to be futile. And according to Walter (1995:10) reducing high levels of unemployment to acceptable levels compatible together with policies for better education and training to improve skills and productivity is a more formidable social safety net than anything else. Real investment with job creation being at the centre has been eluded Zambia. In where jobs are created, labour is “casualised” and deprived of fundamental rights including social security. Karamata (2003:4) argues that SAP and globalisation have brought about new employment relationships with loose contractual obligations on the part of employers. Casual employment relations have become pervasive in Zambia. The Employment Act Chapter 268 of the laws of Zambia (GRZ 1997: 6) defines a casual employee as any employee the terms of whose

employment provide for his payment at the end of each day and who is engaged for a period of not more than six months.

The above stated definition patently favourable in cutting costs as it provided lope holes for employers to escape meeting statutory obligations like social security contribution because casual workers are not part of an employer's mandatory administrative records. Employees working under such conditions of service are at serious risk of vulnerability because there is no investment that goes towards their future social security needs. These factors tend to broaden the demand for social protection for new entrants in the realm of poverty.

3.7 Some of the SSNs that Emerged during Economic Reforms

High inflation rates have been a major contributor to poverty in Zambia as it erodes people's purchasing power. In trying to cushion the people's purchasing power, the Government introduced food coupons in January 1989 in an unsuccessful attempt to eliminate food subsidies and enable the poor afford high food prices (Bigsten and Kayizzi-Mugerwa 2000: 6). Government later introduced the social rehabilitation and Development Programme which focused on the rehabilitation of social sector infrastructure in order to increase access to improved quality health care system, education, water and sanitation. As identified by Walter (1995:14) the reduction in budgetary subsidies to state owned companies and the restructuring of the public sector meant downsizing of bloated workforce. These negative effects led the IMF to include SSN measures to ameliorate the short term effects on vulnerable groups. With increased funding for SSN programmes the NSSN was established whose focus was to mitigate adverse effects of the privatization and restructuring of the public sector. Along with the NSSN, the FSP was also established to buttress mitigation measures of the negative effects of socio-economic adjustments. According to Muzyamba (1999: 5) government promised to strengthen other existing social mitigation programmes such as the LRS, PWAS, and the MBT, in cognisance of the need to reinforce poverty. The National Programme of Action for Children which specifically addresses actions to improve the living conditions of children was also rolled out. The National Programme of

Action for Youth mandate was to empower out of school youth with productive skills and micro-credit facilities (Muzyamba 1999: 5).

Other ad hoc coping mechanisms developed like the growth of the informal sector. Doumbia- Henry (2008:5) observed that “in many countries both developing and industrialised there are linkages between changes in the organisation of work and the growth of the informal economy. Most people enter the informal economy not by choice but out of a need to survive, especially in circumstances of high unemployment, underemployment, and poverty, as a source for a job and income generation outlets because of the relative ease of entry and low requirements for education, skills, technology and capital but the jobs thus created often fail to meet the criteria of decent work”. The informal economy is one form of the irregular and self initiated SSNs by the victims of adjustment and absorbs workers who would otherwise be without work or income especially in countries with high growing labour force. Hence the swift growth of the informal sector has acted as a social "cushioner" or as another form of a SSN.

Further faced with the growth of the informal sector is that, in most developing countries the size of the formal sector is often too small to raise sufficient level of contributions to support a much larger unemployed population. The earnings of those working in the formal sector do not add significant value to raise contributions to the levels that can make meaningful impact in terms of benefits for retirees, retrenched, those incapacitated due to occupational diseases and accidents; provide medical insurance to workers and their families and later on meet unemployment benefits for the unemployed population. As if that is not enough, there are no significant investments taking place to realise net absorption of the labour force and reduce the dependency ratio and raise contributions to the funds (Bwalya 1996:3). The number of contingencies requiring government support other than unemployment is also on the upsurge especially with conjunctural problems like the HIV/AIDS, the challenges of globalisation, and natural disasters.

CHAPTER FOUR

RESEARCH DESIGN AND METHODOLOGY

4.0 Introduction

This chapter provides highlights of the methods applied during this research. It describes a variety of standardized research methods and techniques that will help in making inferences about the research objectives leading to its findings. Furthermore, I will discuss the sample used and reasons for the choice of the particular sampling technique applied. I will also outline the data procuring methods, and analysis that will be engaged and provide insights into the PSIA framework another methodological approach I will use to subject analysed data to arrive at research findings applicable to different levels of the socio-economic environment. In this chapter research limitations of the methodological tools as well as any constraints faced during the study will be brought out.

4.1 Structure and Activities of the Research

In order to effectively achieve the objectives of this thesis, a combination of different sources of data that facilitate triangulation for ease of analysis was found to be of great significance. The use of various techniques in the research was cautiously applied taking into account Mouton's (1996:38) guide that the overriding principle in the choice of the various techniques is that they (techniques) must be appropriate for the task at hand. A careful choice of what would work and what would not, was considered at each level i.e. sampling, questionnaire design, data collection, as well as analysis. The structure and activities of the research were that, I coordinated the activities assisted by three research assistants from the Ministry of Labour and Social Security (MLSS). A working group was formed with the officers to provide detailed insights on events as they unfolded in the field and to cross pollinate data. Because this research represented some of the activities undertaken in the MLSS by way of implementation of SSN programmes, data needs identification was done with the research assistants so

as to ensure that the research findings would be useful and more focused on the study topic.

4.1.1 Data collection tools and process

Due to financial and time constraints, it was found imperative to use Focus Group Discussions (FGDs), and administer questionnaires to organisations and institutions that are either involved in the design and implementation of SSN programmes or implementation of policies related to social impact mitigation particularly during the period of economic adjustment. The target group was mainly planners and managers of SSNs at national, provincial and district levels. It was difficult to conduct quantitative surveys therefore I limited myself to utilizing existing secondary data in areas related to beneficiary impact assessment. It is worth noting that this was a two sided prone research that required the assessment of the demand and the supply side of the SSNs whilst taking into account other intervening variables.

One of the processes found to be cheaper and effective was the FGDs which was designed in such a way that it provided some form of an interface between the demand side (i.e. beneficiaries and advocacy groups) and the supply side (the managers and planners and their leaders) interacting together whilst examining the programmes in an arrangement that was done with appropriate facilitation skills. It must be stated that this was a combined programme which also looked at other areas which may not be of direct benefit to the programme. With the consent of the MLSS, I was allowed to integrate issues relevant to this thesis that were relevant to the overall terms of reference of their project activities. The programme to establish District Child Labour Committees (DCLCs) attracted participation of the managers and beneficiaries of the major SSNs covered in the thesis due to the link between child labour mitigation programmes and the role of SSNs in development. The child labour phenomenon in Zambia and indeed the rest of Southern Africa is a developmental as well as a human rights one. From the developmental point of view, this is enunciated by the high poverty levels that continue to pervade the region compelling children to venture out and render themselves at risk of being employed and often in exploitative conditions. Poverty is the

overriding factor behind the promulgation of SSNs programmes and hence the use of the programme on the elimination of child labour in Zambia as an avenue for eliciting information suited the needs of the research because there was no discernable dichotomy on most of the thematic areas. The only product which was not directly related to this research during the workshops held for assessing the performance of social mitigation programmes was the establishment of District Child Labour Committees through which Community Child Labour Committees to undertake child labour mitigation programmes were created. Workshops in which I infused in the FGDs were held as follows; in the district of Livingstone, on Thursday, the 10th of May 2006 and Chipata, on 16th September 2006 while in Mufulira the discussion was held from 30th-31st August 2007, Luanshya district from 1st to 2nd September 2007. Others were held in Ndola district from 29th to 30th August 2007, Kapirimposhi district from 3rd to 4th September 2007 while and Nchelenge, Mansa, Lusaka on Thursday the 23rd, Friday 24th and 25th August 2007 respectively. The terms of reference for the programme were as follows:

- Form child labour monitoring teams at district and community level and identify relevant institutions and their areas of strength both internal and external to collaborate with.
- Pin point areas that may inhibit close collaboration with the institutions with particular emphasis on the existing social mitigation structures such as SSNs.
- Discuss factors that might threaten the implementation of social mitigation projects for victims of child labour and other vulnerable groups.
- Share information about poverty-child labour link and how communities can support its members to emerge from the poverty trap.
- Raising awareness among the public, policy makers and NGOs on the adverse effects of child labour and poverty to communities and the nation at large,
- Direct support through withdrawal, rehabilitation and integration of the affected children, and other vulnerable members of society providing education to those who are engaged or at risk of engaging in child labour, and other means.

- Share ideas with beneficiaries and managers of various social mitigation projects like SSNs on the relevancy of SSNs in poverty alleviation
- Discuss with beneficiaries of various SSNs on whether they have been participating in the design of the programmes and decision making of the projects or on any other matters that may have a bearing on accessing project benefits.
- Discuss with the beneficiaries on their assessment of coordination of the various programmes, distribution of resources, service delivery, and management of the programmes in general.

To effectively respond to the above terms of reference, participants were tasked to identify a variety of SSNs that they were aware of at national, provincial and district levels. They were also requested to examine critically their social mitigation packages and how these were being implemented and whether they met the aspirations of the local people. This information will be presented in a consolidated form from an assortment of other multifaceted modes of data collected from other sources like the questionnaire and indeed existing sources of data such as survey reports. A consolidated list of the regular institutions invited to these meetings is shown in table 4.1. I must state that the workshops created an opportunity to interact with both the supply and demand side of the SSNs and to listen to a third voice of stakeholders.

With regard to administering the questionnaire (see appendix 1), the research team remained the same and was deployed to collect information from the institutions listed in table 4.0 and these are Government, NGOs, FBOs and CBOs. The SSNs/organisations the Research Assistants administered the questionnaire to were those they had dealt with from time to time taking advantage of their (Research Assistants) knowledge of the units they were working with because they understand their “language”. This enhanced compatibility between the elements of research and the research assistants and also removed suspicion on certain sensitive areas of the research (Bless & Achola 1988:1). We were also alive to the fact stated by Mckenzie *et al* (1997:213) that lay knowledge is not devoid of subjectivity because it is based mainly on human interpretation and that interpretive research assumes that reality is ultimately a human construction and

therefore subjective. The Labour Officer/Inspectors as Research Assistants also eliminated costs associated with intensive training of research assistants as the officers had been tutored before in this area, therefore a tailored and interactive training session was held to go through some of the salient features of the questionnaire.

4.2 Research Sample

The sample for the different elements used in the research was divided into various categories namely:

- SSNs operatives mainly managers of the identified SSN programmes in the sampled regions i.e. provinces, districts and communities.
- Planners, Social Welfare Officers, Community Development Officers, Child Welfare Officers, Labour Officers, Police Officers and other authorities in charge of overseeing implementation projects to include SSNs within areas of their ambit. This category encompasses officers with legal jurisdiction to enforce law to ensure that rights that accrue to the disadvantaged groups are not violated and to guard against impropriety on the part of those responsible for delivering services to the vulnerable.
- Beneficiary groups and prospective beneficiaries of SSN programmes and community representatives. Community representatives may include advocacy groups from NGOs, CBOs, FBOs, individual beneficiaries and other key players.
- Key government sponsored SSNs and these are PWAS, LRS, FSP, NSSN and Micro credit schemes (Hampango 2005:2). For purposes of comparisons one SSN wholly controlled by an independent organisation i.e. donors, (the Social Cash Transfer (SCT) was identified) and another that has a mix of donor and government collaboration (the Zambia Railway Social Mitigation Programme under the NSSN) and one that is operated purely on business principles under as an independent institution or under government/donor collaboration (Micro Bankers Trust was identified).

The sample model used was purposeful being an evaluation study, it was felt imperative to derive data and inferences from individuals and groups who have been directly or indirectly affected by the SSN programmes as is illustrated here below.

4.2.1 Procedures and Selection of Participants

Prior to FGDs I conducted stakeholder's identification exercise in collaboration with Social Welfare Officers, Community Development Officers, field Labour Officers, Provincial and District Planners. For the process to move faster central authorities at district level which is vested in the District Commissioner's office was engaged to mobilise the required participants. Because we operated under the auspices of a Government Ministry, it was easier to mobilize the required personnel.

Table 4.1: Provinces and Districts where Focus Group Discussions were held and number of institutions covered.

DISTRICT	PROVINCE	NGOs/CBOs UNIONS EMPLOYERS	GRZ	FBOs	Others	*Total no. of participating Institutions
Chipata	Eastern	19	11	7	1 (ILO)	38
L/Stone	Southern	14	12	1	2 (quasi GVT)	29
Ndola	C/Belt	12	12	1		25
Kitwe	C/Belt	13	10	2		25
Mufulira	C/Belt	12	6	1		19
Luanshya	C/Belt	8	8	2		18
Kapiri	Central	20	15	2	1 (Judiciary)	38
Lusaka	Lusaka	14	9	1	1 (Judiciary)	24
Mansa	Luapula	10	11	1		22
Nchelenge	Luapula	14	12	1		27
Kawambwa	Luapula	13	10	2		25
Total		149	116	21	4	290

**The total number of individual participants in some cases exceeded number of institutions because some institutions sent more than one participant.*

An inventory of key social impact mitigation programmes that have been implemented in the sampled districts was taken and categorized accordingly i.e. whether the programme was driven, by an NGO, CBO, FBO, Government or other initiatives. Since

these SSN programmes regardless of their nature are required to be registered by the Government, the District Planning Departments keep an inventory of organizations operating in their locality and so I did not experience hurdles in tracing them. The sampling frame was purposeful, which is a biased form of sampling. According to Mouton, (1996: 136) unless the sample from which we will generalize “truthfully” or “faithfully” represents the population from which it was drawn, we have no reason to believe that the population has the same properties as those of the sample. Where the sample is known and the findings are only attributable to that sample purposeful sampling therefore becomes reliable sampling method.

In terms of focus concentration was made on public SSNs due to their nature and magnitude. In terms of their magnitude, Government run SSNs are deeper in content, with more capacity with regard to resources made available to the institutions even their geographical coverage is likely to be wider as well as number of beneficiaries (GRZ 2005:65). Since focus is on the performance of Government run SSNs, data from independent SSNs will facilitate comparisons and to some extent work as a control for the research.

In each SSN programme identified, attempts to locate some beneficiaries were made. The experience however, was that the numbers of beneficiaries in the sampled districts was too small to warrant sampling. This was because a number of those sampled had either passed on or migrated to other areas as a result all beneficiaries present were invited to attend the FGDs. The beneficiaries were put in one separate group and were assured of confidentiality of their submissions. Since the Research Assistants were Government workers who command a certain degree of authority, it was easy to win the support of the beneficiaries and enlist their full participation.

4.2.2 Research Tools

The following types of tools were used during the research and these were:

- Semi structured interviews.
- Structured questionnaire.

- FGDs with stakeholders at provincial and district levels who included, Government Officers who either have a certain level of responsibilities in managing SSNs or participate in SSN programmes, the same principle was applied to NGOs, CBOs, and FBOs. Observer groups were also included chosen from both government and independent groups on the basis of institutions that interact with SSN operators.
- Secondary information obtained from other similar researches and statistical data which by the scope of this research and resources available I could not carry out.

4.3 Location of the Study

The study was carried out in five provinces of Zambia shown in table 4.0. The study districts and provinces were chosen based on the severity of SAP on those areas. Majority of the sampled districts are found in three of the provinces (Copperbelt, Southern, and Lusaka) located along the line of rail. These provinces are highly urbanized and a number of parastatal companies were allocated in these areas and so the people in these areas felt the direct impact of SAP policies like trade liberalisation, privatization of state owned enterprise, labour market reforms, liberalisation of financial markets, decontrol of prices, removal of subsidies and other measures. Luapula and Eastern Provinces are predominantly rural provinces and are being used for comparison purposes, to demonstrate the impact of the reforms if any on the rural economies.

4.4 Challenges Faced During Data Collection

One of the challenges faced during the research was the location of beneficiaries most of whom it was found had re-located to other areas. There had been a tendency during the SAP era and in the preceding years for Zambians to go back to villages as an escape strategy from harsh socio-economic conditions that prevail in the city. The random sampling technique earlier planned could not work effectively and in some cases we had to resort to direct targeting. Because this research used an existing programme as an entry point for data collection, there were delays in commencement of work related to approvals from relevant authorities which I could not directly preside over. Other difficulties faced in organizing and/or conducting FGDs were from members

of the District Development Committees being suspicious of the research as an audit performance and in some cases cooperation was enlisted after thorough orientation on the first day.

Some beneficiaries could not turn up for the meetings as they were reported to have gone to their fields, markets to trade, or work for food. In other cases marketers refused to take part in the FGDs for fear of loss of business while government officers were disrupted during meetings to go and attend to other pressing matters at the office and their proxies did not yield much authority to confidently comment on matters that arose. However, on the last days the trend was that participation was to the maximum and meetings had to be prolonged to fully exhaust all the areas that were not explored earlier.

4.5 Opportunities

Whenever they were invited, labour leaders and independent organisations like NGOs, CBOs, and FBOs were very helpful in mobilizing the participants although most of the independent organisations had hoped to use the programme as a conduit to sale their institutions and enlist our support for a good word to the donors. For the unions, their usual watchful eye to see that government programmes sponsored through tax payers' money were correctly applied and yield positive results in development was a plus to the programme. The use of existing structures had the support of District Commissioners in the sampled districts; they too gave serious attachment to the programme in some Districts they used to turn up for a few minutes. The District Commissioners were made to officiate at the meetings on the first days with full press coverage (some press references will be included in the relevant sections of the research). Where interviews were conducted, participants were assured that they were "insulated" from any possible misapplication of the information they were giving out. They were also guaranteed that the information and stories provided would be dealt in the strictest confidence.

4.6 Analytical Tools to be applied

Being an impact evaluation study, I will subject the information from the data in chapter 5 to some aspects of the PSIA framework to determine the impact of the analysed data at various levels of the economy. PSIA is used as an approach for assessing the distributional impacts of policy reform on the well-being of different social groups with regard to their livelihoods. Kirsch (2008:1) describes PSIA as the analysis of intended and unintended consequences of policy interventions on the well-being of different social groups, with a particular focus on the poor and vulnerable groups. And according to the World Bank (2007:9), the emergence of PSIA has been driven by the concern about the slow pace of poverty reduction, reactions to the SAPs and by the recognition that poverty and distributional aspects are influenced by a wide range of policies, even where these policies are not directly focused on poverty reduction. The PSIA is a multidisciplinary approach to poverty assessment and focuses both on the economic and social benefits applying both the social and economic tools of analysis. PSIA can be *ex ante* by looking at the likely impacts of specific reforms or could be carried out during reform implementation. *Ex-ante* can inform the choice, design and sequencing or alternative policy options. It can also be *ex-post* by looking at the completed reforms (Mwale: 2008:1). *Ex-post* according to Mwale (2008:1) assesses the actual distributional impacts of a completed reform, which helps analysts understand the likely impacts of future reforms and form opinions about completed reforms. For the purpose of this thesis, I will attempt to integrate the *ex-ante* approach since policy reforms with respect to economic adjustments in Zambia are still on going although most of the critical elements of the reforms are near completion.

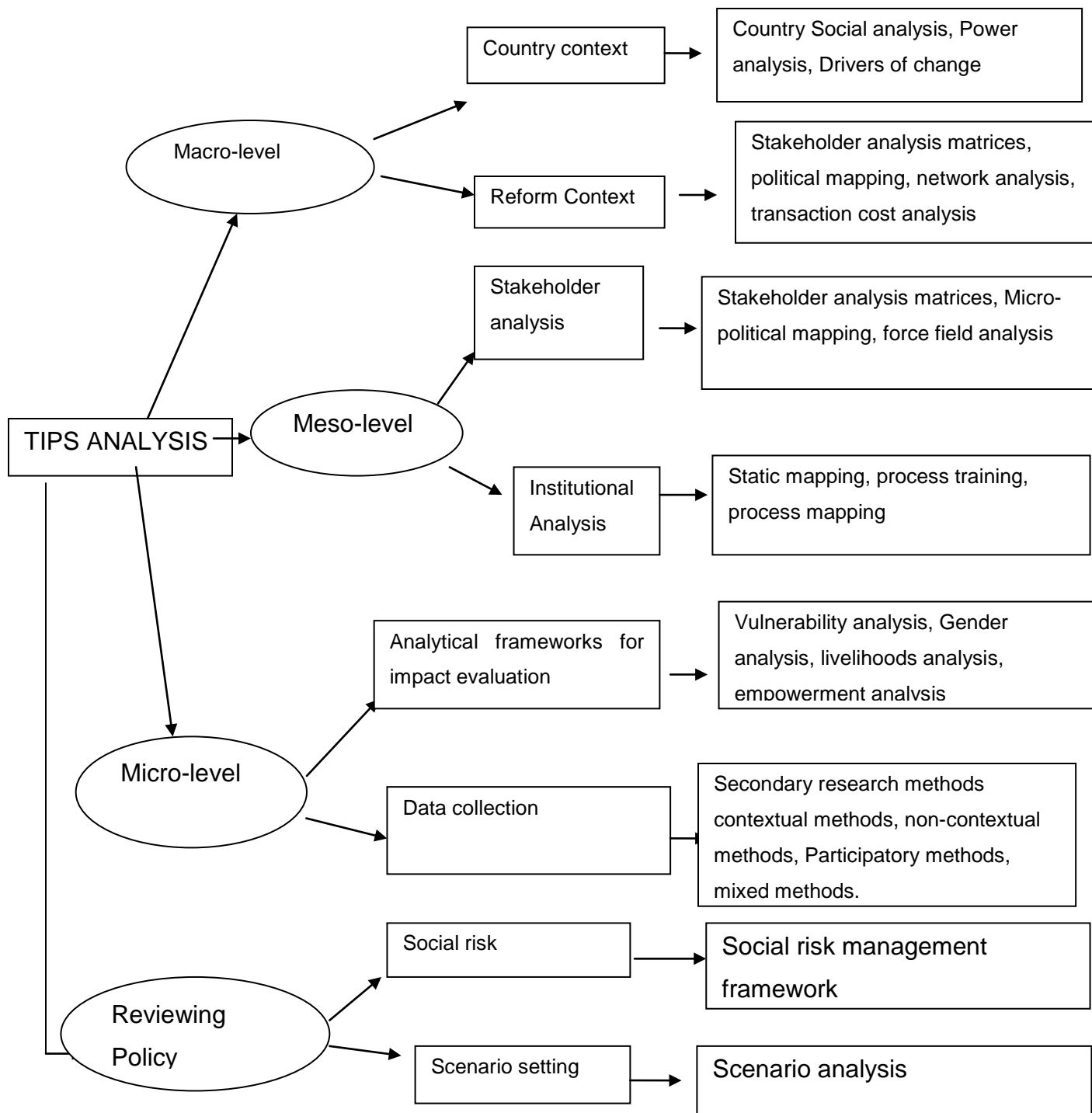
The PSIA derives its strength on the rules and relations that underpin and influence development reform outcomes. The framework can facilitate deeper understanding of institutional analysis, political analysis and social analysis and economic analysis and is an analytical device to promote growth with equity and will therefore help to define the findings. The PSIA framework is done at three levels summarized in figure 4.0 namely at macro level analysis of the country and reform context, meso level processes of policy implementation and micro level impact of policy reform. At all these levels, the

significance of institutional, political and social analyses are highlighted each with its own set of practical tools (World Bank 2007:31).

A framework of transmission channels through which policies might cause distributional impacts are identified and it is these transmission channels that will help “authenticate” the data analysed into concrete research findings and make appropriate recommendations. These transmission channels will always stand as independent variables through which distributional impacts will be explained. The Transmission channels include:

- 1. Employment:** In the context of this research the analysis ought to show the extent that SAP policies and their corresponding impacts affect the structure of the labor market or the demand for labor, with particular focus on sectors that employ the poor. The likelihood composition of some of the elements of the poor on the labour market in this research would be the unskilled retrenched (especially women) and general job seekers, rural off-farm, and agricultural labor, or any such low income households affected by policy changes. In this case the SAP policy changes might have activated other effects bordering on the status, self-esteem, or access to social network, which in turn impact on social exclusion and vulnerability.

Figure 4.1: Tools for institutional, Political and Social Analysis



Source: Tools for Institutional, Political and Social Analysis of Policy Reform: World Bank

Transmission may be direct (for example, through public sector retrenchment or new employment opportunities) or indirect (for example, through macroeconomic growth, exchange rate depreciation, trade, or market liberalization) and may in different ways affect formal and informal sectors, including self-employment (World Bank 2007:18). The findings have to demonstrate evidence based impact that SSN programmes have had employment prospects in the light of this transmission channel.

2. Prices (production, consumption, and wages): Prices are one of the core factors that determine real household income and changes in prices affect consumption levels and consequently resource allocation of household budgets. Policies that change relative prices will inevitably induce shifts in both demand and supply. Prices include the actual monetary price paid as well as opportunity costs (for example, of queuing) and costs incurred through rent-seeking behavior (World Bank 2007:18). In the analysis an attempt will be made to show how SSN mitigation programmes may have cushioned prices changes directly or indirectly so that the poor maintain acceptable consumption levels. On the production side, the implications of SAP policies on producers of basic goods and services and their relative changes to the prices of their outputs or inputs is critical. The role of SSNs in influencing this aspect is critical. Analysed data ought to show changes on the wage structure and how that may have had an affect on net buyers and sellers of labour.

3. Access: The well-being of people is also affected by their access to goods and services, openness to markets and other service outlets. The openness of an area attracts public and private sector participation and impacts positively on the quality of life of the people. Seen in the context of this research, SSNs as social cushioners ought to show that change in people's ability to access services and markets through enhanced infrastructural provision. The research should further determine to what extent structural or cultural norms or rules (such as restrictions on female mobility or female property rights) have lessened transaction costs and created an enabling environment for people to access required services like

markets, education, medical services and other barriers identified in the data collected.

- 4. Assets:** according to the Organisation for Economic Co-operation and Development (OECD) (2007:37) the ability to cope with adversity or take advantage of opportunities is seen as highly correlated with the extent to which individuals or household are in possession of (or have access to) assets. The asset endowments required for sustainable livelihoods are physical resources which include housing unit, equipment, livestock, natural resources including material goods like land, water, forests and natural resources, and human resources encompassing inputs such as labour supply, education, skills and knowledge. Assets also include financial resources, membership in social networks that increase one's access to information or resources. Policy changes—such as land reform, reallocations of public spending, or any other macroeconomic policy can have a direct or indirect impact on people's ability to invest in or draw down on their assets or to maintain returns to their assets (World Bank 2007:19). The impact of SSNs in mitigating SAP's effect on the poor's access to assets will have to be demonstrated in the findings.
- 5. Transfers and taxes:** transfers that target welfare needs of the poor can be in form of private flows like gifts and remittances or public flows in form of subsidies and taxes. The effective use of public finance during economic down turns like those experienced during SAP can have a direct impact on the welfare of specific groups. Targeted spending through transfers including subsidies, and social protection initiatives as well as progressive tax policies that have good distributional impacts can be good social mitigation measures during austere economic conditions. For instance regressive tax regimes disproportionately burden less well-off households, and in some instances subsidies might be badly targeted or captured by the non poor. Traditional social security systems which sometimes involve the urban and rural remittances and from workers employed abroad can play a significant role in ameliorating the suffering of the rural poor.

6. Authority: This transmission channel involves changes in power structures, and processes that govern the formal and informal collaboration of public institutions. Authority can be at various levels, at macro level for example, it may affect public service reforms embedded in SAPs, at the meso level it may include issues such as decentralization or changes in administrative authority, and at micro level, programmes that focus on redirecting welfare payments from men to women as an affirmative empowerment mechanism will be examined. Further focus under this transmission channel will be on the likely impact of state actors and citizens on changes in decision making behaviors and interaction that result from new alignments of rights, obligations, incentives, and sanctions.

CHAPTER FIVE

DATA PRESENTATION AND ANALYSIS

5.0 Introduction

This chapter examines data collected from various sources during the research process. Data is divided into two main sources namely secondary and primary. Secondary data is elicited from administrative records, reports, literature and other relevant documentations related to this research. Primary data was educed from non-documented sources and these cover interviews and Focus Group Discussions (FGDs). The data from these different sources will, where necessary be triangulated for validation purposes.

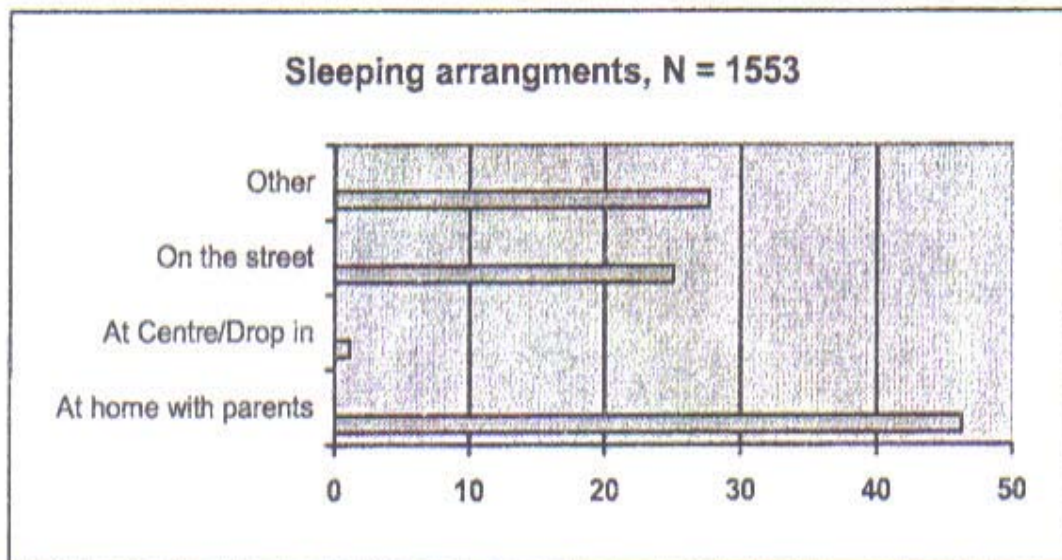
5.1 Profile of Street Children (Secondary Data)

Data on the social well being of children is critical to this research because, among the most critical symptoms of social crisis are worsening problems of public health and failing life expectancy and these are effectively captured in the status of the usually marginalized and dependant population comprising women and children (Chiwele 2008: 14). The situation of children in an economy gives some insights on the level of wellness of the country's social protection system or how entrenched poverty levels are. The under five mortality rate for instance, has been recognized as the best single overall indicator of the well being of a nation's children, it is an output of the development process rather than an input and is less susceptible to fallacies of averaging (GRZ/UNDP 1996: 33). During the first decade after independence in 1964 Zambia recorded important improvements in the situation of children, with the under five mortality rate declining from 220 to 152 deaths per 1000 live births. Over the same period there were also improvements in the infant mortality rate which was reduced from 125 to 80 deaths per 1000, but after 1980 these gains have been reversed, and by 1992 the under five mortality rate and infant mortality rate had risen to 202 per 1000 births respectively (GRZ/UNDP 1996: 33)

When there is a deepening social crisis, symptoms of severe dislocation includes the mushrooming of numbers of street children. An attempt in this thesis has been made to examine on the situation of street kids with a view to establish push and pull factors into “streetism” and how these can be correlated to the study objectives. Data was extracted from a research on the “Profile of Street Children in Zambia” conducted by Muntingh in Zambia, and formed part of this research’s secondary source of information. Muntingh’s (2006:6) research had a sample size of 1500 respondents who were street children. The survey was conducted in Lusaka, Kitwe, Ndola, Solwezi, Mufulira, Chipata, Kabwe, Mongu, Kapirimposhi, Livingstone, Kasama, and Mansa coupled with interviews of stakeholders from NGOs and government institutions.

The research reveals that, more than 46 % per cent of the (1500) respondents i.e. street children from 12 towns disclosed that they slept at their parents’ homes. A further 27.6% indicated that they slept at a place called “Other” which denoted at friends’ or family members with just more than 1 % indicating that they slept at the centre for street children. Preliminary analysis of the data gives insights into the push factors for “streetism”. If two figures for children who indicated that they “slept at home” and “other” were to be combined, one would extrapolate a total of 73.6 % of children found in the street coming from “organized” home environment. The data exposes some inadequacies of the family environment the children were under and presupposes that the homes they came from were in a state of deprivation and that children were compelled to be on the street not necessarily because of broken family ties. Instead children were in the streets to supplement household incomes (as figure 5.1 will show) as part of the coping mechanisms adopted. On the question as to why the children were on the streets; the respondents’ overriding reason was to “earn money” accounting for about 55 % while on the same account others stated that they were “sent by parents” and that came to just slightly over 20%.

Figure 5.1: Sleeping Arrangements of Respondents



Source: Profile of Street Children in Zambia

If the two responses were to be combined it would account for about 75 % of the total response on the use of money earned on the street (Muntingh 2006:8). The data further reinforces the argument that the severity of socio-economic conditions exacerbated the “sending” of children to go and earn some income in the streets. This is further backed by the question on the usage of money earned on the street and spending money on food and clothes ranked significantly higher than all other uses of money at, 81 % and 61 % respectively while less than half indicated that they gave the money to a parent or guardian see table 5.1. This trend demonstrates a deficit in social protection for vulnerable households to an extent that the children had to shoulder the burden of fending for their own basic needs in life as well as assist their families. The characteristics of households where children came from can be extrapolated from information given for living on the streets. From the responses given in table 5.1 it can be deduced that, the environment children came from was lacking in social protection.

Table 5.1: Use of Money Earned on the Street

USE OF MONEY	FREQUENCY	PERCENTAGE OF TOTAL
Food	1290	81.4
Clothes	967	61.0
Give to Parent/Guardian	726	45.8
Entertainment	526	33.2
Give to friend	373	23.5
Drugs	342	21.6
Save	234	14.8
Alcohol	190	12.0
Cigarettes	164	10.4
Education	140	8.8
Give to siblings	131	8.3

Source: Profile of Street Children in Zambia

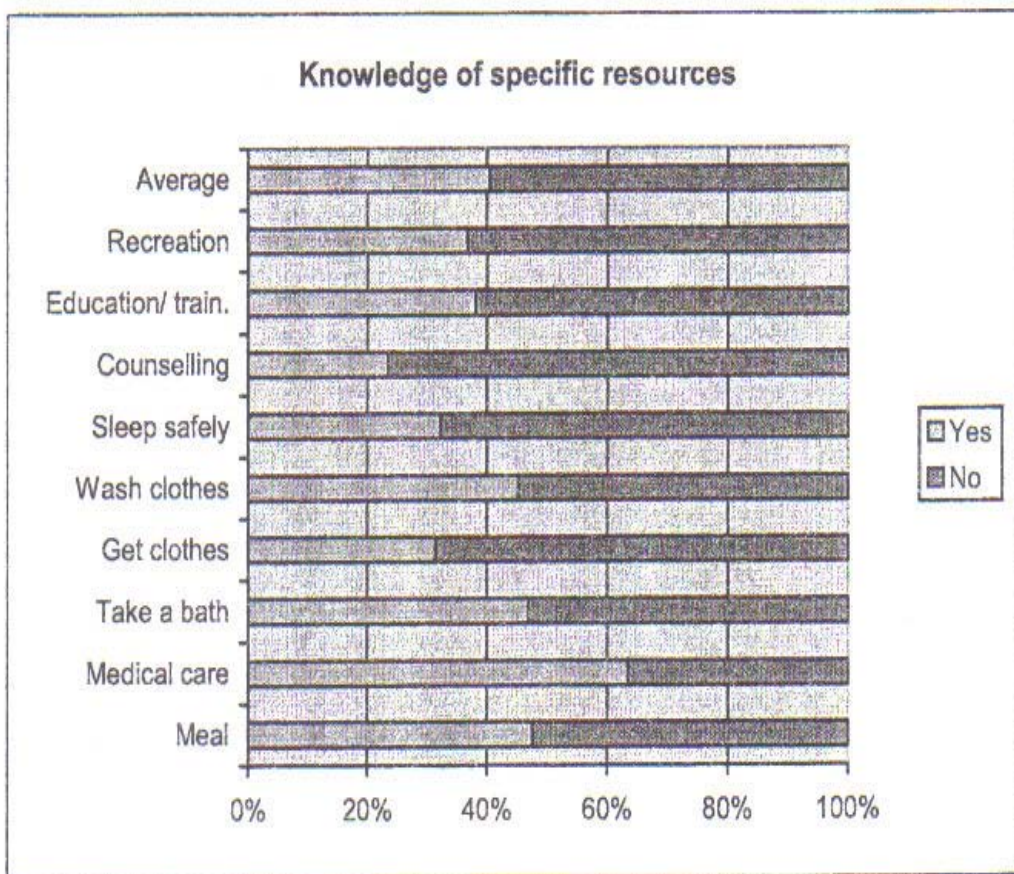
With regard to the amounts earned on the street, 75 % of the respondents indicated that, on a bad day they earned less than K10,000 (US \$ 2.57) and on a good day 70 % indicated that they could earn not less than K25,000 (US \$6.44) per day. “Despite these extreme cases, the overall impression is that earning a living on the streets is not easy and that there is, with a few exceptions, not a lot of money to be earned. However, seen in the overall context of extreme poverty prevailing in Zambia, earning \$ 2.57 per day can make a significant difference to household income when the minimum wage is at US \$ 0.80 per day” (Muntingh 2006:13).

In terms of accessing resources meant for street children that the Government and NGOs provided, of the 1524 children interviewed, 39 % responded that they were aware of the existence of such services while 61 % were in the dark (Muntingh 2006:14). This presupposes the “mal-planning” techniques related to securing beneficiary involvement at various stages and enlist beneficiary-ownership of projects. Given such gaps between the service providers and their intended beneficiaries, one would assume that

the critical elements that stimulate participation of beneficiaries transcending into full ownership of projects were not taken care of as the two are inextricably linked. Muntingh's (2006: 14) research further states that, to obtain additional research evidence on this phenomenon, this question was probed further by asking the respondents to specify if they knew where they could access the resources i.e. clothes, meals, medical care, take a bath, wash clothes, sleep safely, receive counseling, education and skills training, recreation, and other (to specify). Data revealed that even if the listed resources were available, only 40% of the respondents knew where they could access them (Muntingh 2006:14). That indicates that vulnerable children did not know where to seek help from or that the resources were not easily accessible or a combination of both factors. Either way, data in fig 5.2 provides evidence that (with one exception i.e. medical services) the majority of children did not know where they could access basic services aimed at improving their well being. This not only brings out preliminary indications of planning and management inadequacies of SSN projects earlier pointed out, it also goes to highlight some structural weaknesses on the delivery systems of concerned SSNs.

The respondents who had indicated knowledge of the existence of the resources or facilities and knew where to find them were probed more as to how frequently they made use of the services. The research takes note that the resources were provided at different intervals for instance, food was required on a daily basis, and on a weekly basis the facilities available included a place where to wash clothes whereas other facilities were "*ad hoc*" such as medical services. What is striking from figure 5.2 is that more than a third on average would never use any of the listed resources although they knew where to access them. This is an interesting discovery because one would expect a highly vulnerable segment of the population to see "gold" whenever those resources were made available. This "abnormal" trend underpins the earlier observation made on the planning inadequacies whereby proper needs assessment precludes the participation of the beneficiaries.

Figure 5.2 Knowledge of the Existence of Resources for Street Children.



Source: Profile of Street Children in Zambia

Chambers (1994:956) draws a link between effective participation and ownership of projects and espouses the idea that participation empowers local communities (beneficiaries) by enabling them to articulate, legitimize, better understand and share their adaptive strategies and creates a linkage between people's experiences and suffering on one hand and development policy environment on the other, that culminates into full ownership of projects by the beneficiaries. The self alienation of the beneficiaries brings to light the lack of effective collaboration between the beneficiaries and the planners in the design, and implementation of the project. Further triangulating of data for similar projects through the questionnaire which will be presented in the later section of this chapter allude to the assertion that some of these programmes are

designed without any form of collaboration between planners and beneficiaries. Instead planners' own perceptions have tended to guide project planning and implementation.

Data was disaggregated in detail to examine the type of resources shunned so as to gain further insights into the behavioral pattern of the respondents. Table 5.2 illustrates that just more than a third (34.4%) of the respondents, would never use any of the following resources; meals, bathing rooms, safe sleeping environment, education, recreation, place for washing clothes, medical facilities, counseling centers, and clothes when provided (Muntingh 2006:16). This denial is despite them knowing where the resources were found. Some of the relevant resources for child development that are shunned include education at 50.9 % whose facilities respondents reported never to have used, recreation at 37.3 %, while clothing was at 40.6% and counseling recording 52.4% (Muntingh 2006:14).

Literature is replete with evidence that suggest that success of development projects largely hinges on people's participation and that demand driven projects have attracted a sense of belonging to the projects, which is a necessary ingredient for local management of development projects Kotzé (1997:22). Any planning process that is devoid of assimilating local participation and integrate local knowledge systems in development projects is bound to fail. Planners' knowledge of how to achieve development is incomplete because project implementation constantly produces unexpected consequences and therefore development requires major doses of incrementalism and one proceeds by learning what works and what does not (Leonard 1982:3).

Muntingh's (2006:20) research went on to reveal that the respondents were split into two groups between those that would never make use of the services and those that start using the service and continue to use them on a daily basis. Muntingh (2006:20) argues that once children start using a service, they will continue to use it more frequently as they derive a sense of ownership with familiarity rather than get bothered about being consulted or not during the planning process. Muntingh's report (2006: 20)

concludes by saying that the familiarity with the project that children acquire once they get introduced to a service of their liking can be translated to the ownership which adults always crave for. All in all, it is imperative to note that beneficiaries may shun the service if it is imposed on them regardless of how crucial to their livelihood a service might be.

Table 5.2: Utilisation of the Resources by Street Kids

Resource	Never	Monthly	Weekly	Daily	No choice
Meal*	22.2	11.2	11.1	46.1	9.4
Take bath*	24.2	7.8	24.7	40.1	3.1
Sleep safely*	43.7	5.3	3.1	42.5	5.3
Education	50.9	14.7	7.0	24.9	2.5
Recreation	37.3	10.5	28.2	21.2	2.7
Wash clothes	26.0	13.7	43.3	14.0	3.1
Medical care	18.6	37.7	8.1	6.6	29.0
Counseling	52.4	15.9	16.3	7.4	8.0
Clothes	40.6	32.3	5.8	4.5	16.8
Average	34.4	14.6	17.7	25.4	7.9

Source: Profile of Street Children in Zambia

5.2 Profile of Retrenchees

In this section, I examine data on the profile of retrenchees – the main source of data is a tracer study conducted by Ng'andwe in 2005. Examining data on retrenchees has been necessitated by the realization that among a cross section of the population that was affected by the SAP and added pressure on SSNs was the working population and their households. The restructuring and privatization of the public sector and state owned companies respectively resulted in massive retrenchments. The choice of

retrenchee data for analysis was found to be relevant because they (retrenchees) in many respects represent the face of the socio-economic conditions of the country under the SAP. According to Ng'andwe (2005:9), most retrenchees were unprepared for early exit from employment, and they faced unmitigated loss of income and social security benefits that parastatal companies would have offered them had they retired normally. In addition, many of them did not have the required business background to venture into or initiate income generating activities because of an inherent culture in Zambia to depend solely on formal wage employment (Ng'andwe 2005: 9).

Among the non-performing assets identified for commercialization was the Zambia Railways Limited (ZRL) whose operational costs far outweighed the profits (Ng'andwe 2005:1). A good number of employees lost their jobs as a result of the commercialization programme, and following that development, the World Bank and the Government put in place a US \$ 1.3 Million social mitigation programme with a mix of components aimed at alleviating the hardships of the retrenchees. The programme was implemented by one of the SSNs the National Social Safety Net (NSSN) under the auspices of the Ministry of Labour and Social Security. The Social Mitigation project's sub components included;

- Counseling and Training
- Small Scale Business Awareness
- Agricultural Skills Training
- Technical and Vocational Training Source?

Under this programme, four SSNs worked together and these were the Future Search programme, the Technical and Vocational Education Training Authority - TEVETA (not necessarily a SSN but a formal training institution), NSSN, and the Land Resettlement Scheme (LRS). It was envisaged that that through this facility a new horizon would be opened for retrenchees to start a new life. Those to be trained in agriculture would for instance establish agricultural projects under the LRS, while those who wished to be entrepreneurs would seek help from the micro and small scale business schemes, or find employment in the areas of their newly acquired competencies.

Prior to the commencement of the programme, a needs assessment survey was conducted with a view to ensure that the programmes were demand driven and retrenched ventured into areas of their passion in order to attain a higher success rate (Ng'andwe 2005:20). According to Ng'andwe (2005:20) the needs assessment accorded a chance to beneficiaries to participate and drive an agenda of their choice (at least in part) rather than be used to legitimize an external agenda. A group of 1555 retrenched were asked to identify their needs (see statistics below) out of which 207 were randomly sampled for a tracer study.

- Driving (65.9 %)
- Basic Motor Vehicle Mechanics (23.5 %)
- Basic Arch Welding (4.9 %)
- Basic Plumbing (5.5 %)

In the tracer study, retrenched were randomly sampled from worst SAP hit areas of Kabwe, Lusaka, Kafue and Livingstone in an even proportion in terms of numbers. The distribution of the retrenched is shown in table 5.3 below. The methodology adopted involved consultations with relevant institutions, and personal interviews with a sample of retrenched, and examining the existing secondary data. An assessment of the respondents before retrenchment revealed that, a good number of them were quite specialized in railway specific skills as highlighted in table 5.4. The group was followed to establish their new employment status after retrenchment and table 5.5 provides that reflection. On the new employment status statistics (under table 5.5) about 53.1 % of the respondents were at the time of the survey self employed in the informal sector (Ng'andwe 2005: 13). The growth of the informal sector is an indicator for lack of job prospects in the formal sector. The AU (2008:1) has observed that, due to the nature of formal employment found in most African states, which is characterized by low earnings acting as a push factor, people find alternatives means of supplementing their incomes through informal sector activities. The absence of entry and exit barriers makes the informal sector the most suitable alternative for those who face obstacles like company

registration fees, company taxes, rentals for shops/workshops and general knowledge of how to establish formal businesses.

Table 5.3: Distribution of Employees by District Location

TOWN	ATTENDED TRAINING	NO TRAINING	TOTAL
KABWE	46	4	50
KAFUE	25	24	49
LIVINGSTONE	47	7	54
LUSAKA	46	8	54
TOTAL	164	43	207

Source: External Review of the ZRL Restructuring Project: Social mitigation Component

Analysing data with regard to table 5.5, one can group those who responded as landlords together with the self employed, because at the height of SAP, government sold out public sector houses to employees as a part of its policy to empower citizens. Majority of the retrenchees as a result of limited coping mechanisms put their housing assets on rent to earn survival income. In essence therefore, those who responded as landlords were the unemployed who could be classified as self employed. The move to sell state housing units was however, seen by critics as another political gimmick by the ruling MMD to win support.

Table 5.4: ZRL Retrenchee Skills by Last Job Performed

TYPE OF SKILL	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Shunter	7	3.4
Train Drivers	12	5.8
Truck Worker	25	12.1
Clerk	30	14.5
Fitter	23	11.1
Technologist	9	4.3
General Worker	20	9.7
Fuel Pump Attendant	4	1.9
Motor Vehicle Driver	3	1.4
Porter	4	1.9
Carriage and Wagon Examiner	11	5.3
Debt Collector	3	1.4
Passenger Services Clerk	5	2.4
ZR Police	26	12.6
Foreman	14	6.8
Cook	2	1.0
Superintendent	4	1.9
Senior Telegraphic Supervisor	2	1.0
Personnel Assistant	1	0.5
Carpenter	1	0.5
Radio Operator	1	0.5
Total	207	100

Source: External Review of the ZRL Restructuring Project: Social mitigation Component

The main stream self employed proportion of respondents (110) was engaged in petty trading. Petty trading in Zambia like elsewhere is a business whose profit margins if any are very small and can hardly make a family survive entirely on the business.

Data in table 5.6 shows other survival mechanisms, it reflects respondents' extra sources of income in addition to the respondents' new employment status. It will be noticed from the table that as much as 63.8% of the respondents indicated lack of other survival measures. While 17.9% (almost the same number of respondents as in table 5.5) leased out property to supplement their incomes, 9.7% were involved in petty trading and 6.3% depended on family relations to make ends meet. Leasing out property in particular housing units may be viewed to be a better survival option - however, there were compromises made on the quality of life of retrenchees and their households. In a number of cases, retrenchees had to go and rent low quality houses in shanty compounds with no electricity, running water and proper sanitary facilities. This

indicated a significant drop in their living conditions and adversely affected them psychologically and emotionally (Ng'andwe 2005:14). The traditional social security system has been a major coping strategy for majority of the poor people in Zambia however, due to the severe economic pressures, coupled with the HIV/AIDS pandemic which has left many children orphaned, that form of social security is increasingly getting strained and the support has waned down with time (Bwalya 1996:3). Given a family that has depended on meaningful wage income, support from the family may not be adequate to meet daily needs.

Table 5.5: New Employment Status of the Sampled Retrenchees

EMPLOYMENT STATUS	NO. OF RESPONDENTS	PERCENT
Security Guard	3	1.4
Landlord	38	18.4
Yard Official	3	1.4
Train Driver	2	1.0
Carpenter	3	1.4
Unemployed	15	7.2
Clerical	6	2.9
Self Employed (informal Sector)	110	53.1
Farmer	10	4.8
Volunteer	3	1.4
Formal Employment	11	5.3
Cook	3	1.4
TOTAL	207	100

Source: External Review of the ZRL Restructuring Project: Social mitigation Component

Ng'andwe also found it imperative to assess the situation of retrenchees before and after receiving their terminal benefits. During that time, it was a common phenomenon for employees to wait long periods and in some cases it took years before they could receive terminal benefits. With Long delays experienced in the payment of retrenchment benefits, significant social hardships were experienced by those whose benefits took long to come (Ng'andwe 2005:12). Table 5.7 shows various survival strategies employed by the ZRL retrenchees while waiting for terminal benefits. Although majority of the retrenchees survived on the previous pay (36.7%), it must be noted that this category was retrenched after 1997 when the Employment Act was amended to put in a provision to compel employers to keep workers earmarked for retrenchment on the pay role if companies had not prepared their terminal benefits (GRZ 1997:2).

Table 5.6: Retrenchees' Other Sources of Income

SOURCE OF INCOME	NO. OF RESPONDENTS	PERCENT
Landlord	37	17.9
Petty Trading	20	9.7
Help from Family	13	6.3
Farmer	5	2.4
None	132	63.8
TOTAL	207	100

Source: External Review of the ZRL Restructuring Project: Social mitigation Component

For those who were retrenched before that legal provision was put in place, the delay in payment of terminal benefits impacted negatively on how the benefits were utilized and later on the overall standard of living in the days to come. Those who waited for a long time borrowed heavily to meet their daily needs and as a result their benefits went to settle the debts accrued and that affected their investment prospects. The data on the expenditure pattern of the retrenchment packages revealed that only 14% used their retrenchment package to start businesses while 2.9% bought houses and invested in farming (Ng'andwe 2005:16). The statistics go to show the low levels of investment among retrenchees indicating bleak future prospects for retrenches.

Table 5.7: Survival Strategies before Retrenchment Benefits

SOURCES OF INCOME	RESPONDENTS	PERCENT
Was on the Pay roll	68	32.9
Used previous salary	76	36.7
Had business running	25	12.1
Used saving in the bank	18	8.7
Transfer to railway system	3	1.4
Borrowed from friends	10	4.8
Support from Family	7	3.4
Total	207	100.0

Source: External Review of the ZRL Restructuring Project: Social mitigation Component

From the information given, one would deduce that, the policy sequencing of the privatisation programme which culminated in down sizing was not well thought. It appears that the process was rolled out without a proper risk assessment, hence appropriate compensation measures were not formulated. One of the areas where there was no proper assessment is the deregulation of the labour market whose negative effects include unmitigated retrenchments of workers. Under the tenets of SAP, labour

is treated as a commodity which should respond to the dictates of demand and supply. In its policy of liberalisation, the Zambian Government had anticipated that retrenched workers would immediately be absorbed in new investment portfolios that would follow (Chiwele 2008:19), however, increased investment did not come as quickly as was anticipated. Even where the investment portfolio had expanded, one has to examine the nature of that investment whether it manifested in job creation or not. It is difficult to assume in a “buyers’ market” that employers would pay the full value of the skills contracted on the same job if there are thousand job seekers queuing up for jobs.

The deregulation of the labour markets had other negative implications on the welfare of workers. As part of the requirements, certain employment regulations that provided for basic terms and conditions of service for workers were removed and left to the dictates of demand and supply. It is common knowledge under a loop sided market that the stronger party determines the price on “take it or leave it basis”. Adopting that approach in a country like Zambia meant reducing employment conditions to very inferior levels to an extent that fundamental rights and privileges were eroded without recourse to any regulations that provide minimum standards (ILO: 1991:7). Investors are rational and where there is a weakness they would exploit it so labour costs were kept very minimal at the expense of reaping profits. The SAP therefore did not only impact negatively on the retrenchees and their households but also generated a new class of the vulnerable group known as the “working poor”. Because of poor salaries, the levels of contributions to social security institutions by the “working poor” have been very low, and that affected their social security benefits adversely.

5.2.1 Beneficiaries’ Perceptions under the Social Mitigation Programme for Zambia Railways Limited (ZRL)

Ng’andwe’s tracer study highlighted the following findings on the social impact mitigation for the ZRL retrenchees:

- 62.1 % found counseling very useful, despite finding it very useful, 85.7% of them felt that the potential usefulness of the social counseling programme was lost because it came long after the beneficiaries had received and spent their

terminal benefits (Ng'andwe 2005:21). Poor sequencing in my view hindered optimal effectiveness of the intervention.

- Among those who went through small business awareness programme, 56.7% found it necessary and 53.3% of them were helped to start small businesses with 30% having excelled in their new businesses as a result of the course. However, another 30% of the respondents in the category of small scale business awareness were concerned that they could not access seed capital. Of those who attended training 46.7% went into trading, 13.3% ventured into service businesses while 10 % embarked on poultry production.
- Of the 114 respondents who took vocational skills, 75.4% opted to be trained as drivers while 20.2% chose auto mechanics and 4.4% ventured into plumbing. When interviewed 34.2% found the training to be very useful and only a paltry 9.7% did not find it useful at all.
- Although the above programmes were unrolled to assist retrenchedees to be self reliant, as many as 53.5% of the respondents' main perception and focus was to access wage employment while 28.1% stated that they wanted to be self employed. This goes to show that, the retrenchedees had not come to terms with loss of employment and had hoped to revert to their original status. From this, I would like to deduce that, pre retrenchment counseling was inadequate or was not done and the perception that new investment opportunities would open up in other areas and those losing jobs would be absorbed in new sectors raised high hopes among retrenchedees. The training programme on the other hand was not designed to prepare the retrenchedees on the expected socio-economic trends and provide them with an orientation for self employment. Out of the entire trained category only 27.2% were able to put their new skills into practical use. The modest figure is another indicator of limited opportunities that exist in the economy.
- Those who took agriculture found it very useful (71.9%) with 87.5% of the trainees expressing strong desire of going into farming while 4.7% preferred to be employed. Data further reviewed that 23.4% of the trainees were offered

resettlement opportunities but none had moved to the schemes citing reasons reflected in table 5.8 below.

Table 5.8: Reasons for not moving to resettlement Schemes

Reason	Respondents	Percent
Land Not Demarcated	2	13.3
No Social amenities	7	46.7
No Capital	6	40
Total	15	100

Source: External Review of the ZRL Restructuring Project: Social mitigation Component

The shunning away of land resettlement schemes raises some questions. One assumption could be that there was lack of collaborative preparations between the designers of the programme and the retrenched on issues related to the choice of sites for resettlement and the overall planning process. This can only be stated with certainty after triangulation of data with information from questionnaire survey soon to follow on the management of the LRS. I have established a strong view in the various stages of this research that creation of necessary pre-conditions for the poor to take control of their own development through effective and meaningful participation in land reform, asset redistribution and other important factors of production is an important ingredient for the poor to assume a strong sense of ownership of the projects meant for them.

5.2.2 Performance Appraisal between Trained and Untrained Retrenched

Two groups of retrenched i.e. those who went through the training process and the untrained ones were compared and below are what Ng'andwe's report found.

Table 5.9: Business progression between trained and untrained retrenched

Monthly	Trained	Untrained
Volume of business in 2003	K 1, 200,000 (US\$308)	K 1, 000,000 (US \$ 257)
Volume of business in 2004	K 1, 400,000 (US\$ 360)	K 800,000 (US \$ 205)
Volume of Business in 2005	K 1, 600,000 (US\$ 411)	K 300,000 (US \$ 78)

Source: External Review of the ZRL Restructuring Project: Social mitigation Component

The table 5.9 above shows an upward trend in the volume of business for those who underwent training in relation to those who did not. The respondents attributed training

to be the motivating factor for the increased volume of business while the untrained attributed it to lack of business skills, location of their businesses, and competition. This indicates that with correct and well planned interventions, SSNs can be effective avenues to help improve the welfare of the people.

5.3 Status of Key SSNs in Zambia (Questionnaire Data and FGD)

For purposes of obtaining deeper insight as well as authenticating secondary data, which ostensibly may not all be generalized, data from Focus Group Discussions (FGD) and structured interviews (by way of administering a questionnaire) had to be drawn in focusing on key SSNs in Zambia. Questionnaire data and FGD centered more on the operations of the major SSNs that provide basic services in line with Government social welfare policies and programmes. This section critically examines data on the operations of the identified major SSNs. A comparison is here being made between wholly Government run SSNs and those under donor control. The two sources of data (questionnaire and FGD) are being triangulated whilst making comparisons with other secondary data from reports and publications obtained during the interview. The SSNs listed below are considered to be key in the Zambian context (GRZ 2005: 32).

5.3.1 *The Land Resettlement Scheme (LRS)*

From the questionnaire data, I highlighted that the LRS was primarily established by the Government to provide land to poor people who would want to engage in productive agriculture. The objective of the scheme according to management (as stated in the questionnaire) is to resettle the unemployed, retirees, retrenched, displaced and disabled persons with a view to make them self sufficient through provision of land and other support services. This SSN was utilised by the ZRL Social Mitigation programme as is reflected in section 5.2 above. Under the scheme applications from retrenched and retirees are encouraged as a way of helping them lead sustainable livelihoods and if possible contribute to economic development as they prosper. Management further stated that with the implementation of the SAP there was more emphasis on helping those who were dislocated from the process especially retrenched. The scheme operates in 51 of the 72 districts of Zambia and the Government is responsible for

providing basic infrastructure such as roads, schools, clinics, water, health centers and other social services at the schemes. It was also learnt from management that the provision of basic services by the Government is expected to act as a conduit to woo retrenchees and retirees to venture into agriculture. The LRS does not however, provide micro credit or agricultural training to its clients, this is done through other referral institutions that are specialized in providing those services. As part of its initiative, management reported that, the LRS has a duty to request a training institution to provide training in agriculture as well as attracting micro credit orientated organisations to provide credit facilities to LRS's clients.

The scheme is entirely dependent on Government support whose funding profile is shown in the table 5.10 below. It will be noticed that there has been no capital funding to the scheme from 1994 until 1999 when a total of K705 million (US \$ 181, 187) was released for water supply for all the schemes in Zambia. During that period the schemes were affected by critical shortage of transport and other logistics due to poor funding. At the time of administering the questionnaire, the transport situation was reported to be improving as was the funding situation. Unlike other SSNs the LRS had had no external support from cooperating partners to boost its operations. Records contained on administrative files showed that on average the spending profile of the scheme on service delivery was less than 50 % as the bulk of the funding went towards meeting administrative expenses. Administrative records made available during research with regard to funding provide for figures from 1997 to 2001 as captured in table 5.10. The amounts shown on the table do not include salaries and other personal emoluments.

The table illuminates that activities at the scheme during the reference period (from 1991 to early 2000) were insignificant and disproportionate to the scale of retrenchments that took place during SAP notwithstanding additional demand from the retirees and other marginalized groups. In my view, the period within which there was "neglect" on the part of the Government to bolster the performance of the scheme were the most crucial ones because the implementation of SAP was at its height and I would want to believe that many retrenchees and other casualties of the economic reforms

were in dire need some social protection system. With the bulk of the funding skewed towards administrative support, it is more likely that the objectives were not being fully met. According to the information provided during the structured interview, the long periods during which the schemes were without funding entailed that the managers accrued debt on utilities like water, electricity, telephone and other incidentals. From the table, one discerns that the schemes were dysfunctional for most part of the period captured. Nonetheless, each province has had an allocation of a total of 20,000 hectares of land for resettlement purposes. Management attributed (in the questionnaire) poor funding to lack of political will as the programme had huge potential to help alleviate the suffering of the poor through the various sustainable livelihood initiatives that were planned for.

Table 5.10 Funding to the LRS (1997-2001)

Year	Approved Allocation	Amount Released	Activities Undertaken
1997	K 142	Nil	Nil
1998	K 1 bn	K 705	15 boreholes
1999	K 1.146 billion	Nil	Nil
2000	K 485 million	Nil	Nil
2001	K 785 million	K 70 million	10 Km road
Total	K 3.558 bn	K 775	

Source: Compiled from 1997-2001 Yellow Book on Government Expenditure

A Management representative reported in the FGD in Lusaka that by 2005 about 100,000 families had been allocated land covering 300,000 hectares. Some prospective beneficiaries of the scheme indicated during the same FGD that many applications were received however, there has been no response from the administrators. It was also heard during the FGD that despite management having promised that it would act as a channel between the various referral SSNs such as micro lending institutions, and training institutions many poor families had to re-sell their land after acquiring title deeds or rent it out to other people due to lack of productive capital. The rich were reported in FGD to be buying out the poor retirees' and retrenchees' land and a good number of the schemes have turned out to be assets for absentee landlords who hold onto the land for future use.

From management's point of view, beneficiaries are disinterested in agriculture because working on the land in Zambia was by far less attractive due to lack of incentives. Lending institutions for instance had so many demands that acted as barriers for the poor to venture into farming. Other sentiments on the poor performance of the agricultural sector have been echoed by Muhone (1999: 8) who avers the position that, governments in Africa are reluctant to pay deserving attention to land resettlement or agricultural in general due to the pattern of development inherited from the colonial masters especially for Zambia, Zimbabwe, and Malawi whereby labour became an enclave for developing white settler communities leaving the rural agricultural setting under developed and neglected. There has been little attempt made to 'reconfigure' that mode of development into one that would recognize rural areas as potential nerve centers for development. There has not been significant pressure on the land for most African countries and in the case of Zambia land is in abundance, 75% of which is arid, rain fed and fertile (GRZ 2006:10). For Zambia, rural areas have been gaping for development and the rural-urban drift brought about by the lop-sided development pattern has left little opportunities for employment and later on good standard of living in rural areas as compared to urban areas. Working on the land is perceived as a low class activity and a domain for the old and the poor, therefore retrenchees of productive age groups would rather opt to be re-employed than to be resettled in far flung unserviced areas. The industrial economy in predominantly rural provinces was severely affected during SAP because the few state companies which existed there were one of the first to be sold off because they were considered unproductive and did not possess the required comparative advantages. For the rural people, they acted as a source of livelihood and following their closure, living standards in rural areas deteriorated (Chiwele 2008:19). Urban-rural wage differentials are still substantial overall, with the fall of real wages in the modern sector especially in the face of the economic crisis that accompanied the adjustment process coupled with the neglect of rural areas in terms of infrastructure, marketing of produce and low labour productivity (GRZ: 2006: 13).

The beneficiary perception of the LRSs expressed during the FGDs also illuminated the above picture although in a different context. Most participants felt that the LRSs in their form (as planned for by the Government) aggravated the levels of poverty and deprivation among the beneficiaries. The participants observed that most schemes were on average 60 kilometers from the district centers or towns. One participant in Luanshya stated that *“communities within a half day’s drive to the central town are out of touch, separated by bad roads, failing bridges and lack of contact with the media. This placed them out of reach of markets and vulnerable to exploitation by agents purchasing their produce at below market prices”*. The common sentiments during the FGD were that the schemes were shunned because they did not offer relief to the retrenchees, retirees and other marginalized people instead they accentuated the levels of marginalization. In Kapiri, a social welfare officer during the FGD stated that her experience with the people living on the schemes was that they were more vulnerable because formal social protection mechanisms do not reach them. Her definition of social protection included physical infrastructure, communication facilities, education and health services, police, courts, juvenile justice system, and micro credit which she observed were accessible to peri-urban and urban dwellers. An example was given of women who were found to be HIV positive during antenatal care, when put on medication the ones who lived far away from health centers in schemes where these services were not available failed to stick to the drug regime. The Social Welfare Officer further reported that the problem was heavier in families caring for children because they would have to be accompanied, often carried by an adult over long distances and difficult logistics precluded them from accessing that much needed care. The schemes were hence not attractive for settlement especially for retrenchees who had led a good life in the city.

5.3.2 Public Welfare Assistance Scheme (PWAS)

5.3.2.1 Institutional Set Up and Administration.

PWAS is the longest net in Zambia whose main objective is to provide social assistance to the vulnerable persons and covers three basic human needs namely; food, shelter and clothing. In terms of the structure, PWAS is one of the most de-concentrated SSNs and is spread up to ward level. In order to maximize on their outreach programmes,

PWAS has structures up to the Local Area Development Committees or Zones. The de-concentration process of the PWAS was accelerated when Zambia vigorously implemented the SAP and PWAS was found to be one of the suitable SSNs to help in ameliorating the suffering of the majority poor people. It was envisaged that, with PWAS accessible up to the lowest local structures like wards, those dislocated would be effectively reached and cushioned. In terms of work procedure, the bulk of the purchases for essential commodities like food, blankets, and clothes needed for the poor as well as decision making is done through Provincial Permanent Secretaries (Muzyamba1999:7). The District Welfare Committees (DWCs) whose membership is on a voluntary basis are the functionaries of the Provincial Administration. This position was maintained by the Ministry headquarters in Lusaka, who elaborated that, the province determines the needs of the districts and met them as and when they felt it was necessary or whenever they made an appeal to the province for help. District Social Welfare Officers (DSWOs) invited to the FGDs particularly in the three rural districts of Kawambwa, Nchelenge and Mansa complained, however, that there were delays in accessing important materials for their operations and felt that the delays would continue for as long as the provincial administration controlled the administration and management of the system. The DSWOs in all the districts visited stated that Provincial Permanent Secretaries have powers to vary funds indiscriminately and observed that it was programmes like PWAS that suffered at the expense of other programmes. In terms of capacity, all the districts and provinces visited reported major logistical constraints with regard to transport and others means of communications like telephones for their outreach programmes. This submission was confirmed in the report by Muzyamba (1999:23) who observed that the nature of PWAS demanded investigations to be carried out on all the applicants and ensure that the WWACs were following objective selection criteria. The responsibility of the District Welfare Assistant Committees DWACs is to receive, scrutinize, verify and certify applications from prospective beneficiaries and forward them to the provinces for approval. The Ward Welfare Committees (WWACs) act as “dispensary units” and members live in the communities, and are so chosen because they understand the social cultural environment of the community and share in the problems of the poor more in depth.

There operations are however hampered by lack of transport and situation has been created whereby only clients in adjacent areas were “favoured” (Muzyamba, 1999:7). Staffing levels in all the Districts was also reported to be a major constraint during the FGDs, such that officers found themselves performing multiple roles and that made it difficult for them to pay special attention to PWAS programmes. The officers reported to be so overwhelmed with the large number of clients that the qualitative aspect of the service was neglected at the expense of filling up number. In areas where staffing levels were reasonable like Ndola, Kitwe and Luanshya, officers had other impediments, they strongly cited lack of training in case analysis which they felt hindered efficient and effective delivery of services.

In some districts where FGDs were held, members of the DWACs were concerned that the membership composition varied from time to time making it difficult to pursue one distinct set of eligibility criteria for approving applications as well as setting of priorities for the Committee. Despite work being done, the general view was that, implementing organs i.e. the WWACs were frustrated because they received no complimentary tokens from the Government given the tedious nature of the work they do which they felt deprived them of their much needed time to invest in their personal economic activities.

5.3.2.2 Programme Objectives and Implementation

From the FGD it emerged that the PWAS was a well known SSN in most districts and among various stakeholders including prospective beneficiaries. The general perception was however that *“it was a programme that offered free handouts to the poor especially the disabled and the aged. Some beneficiaries believed it was Government’s obligation to put in place programmes like the PWAS for the poor to receive their entitlements”*. This perception however, dwarfed the critical components of PWAS which even some NGOs and Government institutions were unaware of. One interesting case was of a trafficked juvenile from Democratic Republic of Congo (DRC) who the Young Women Christian Association (YWCA) in Luanshya reprieved with the help of the police but the organisation (YWCA) did not have an idea where to keep the victim as it waited for the child’s repatriation back to Congo. Unfortunately, the police ended up

keeping the child in remand among suspected criminals. The participant from the YWCA was prompted to share this information after the DSWO made a good presentation on the objectives and operations of PWAS and in her presentation, she stated that one of the objectives of PWAS was to look after the distressed, such as victims of inter and intra trafficking, and gender based violence. PWAS according to the presenter had the responsibility to provide shelter, food, organise security for victims, and provide counseling until such a time when the victim was re-united with the family or a permanent and secure place was found. The participant from YWCA wondered why despite having such good objectives, PWAS had not done enough to ensure that it forged links with other partner institutions and tap in each other's resources. This view was echoed by other participants who equally felt that there was insufficient sensitization carried out for the benefit of the public and partner institutions on some of the contingencies offered by PWAS. Members observed that, whereas some institutions could withdraw and/or rehabilitate, they however could not integrate or provide educational support yet the answer to their problems was just in their vicinity. Government representatives in Luanshya admitted that there was generally no policy guideline for full collaboration on social mitigation programmes between government institutions and NGOs.

Child labour mitigation programmes were used as a test case for collaboration between stakeholders because of the peculiarity of the phenomenon. The definition of child labour according to the Employment of Young Persons and Children's Act Cap 276 of the laws of Zambia (GRZ 2004: 2) covers issues such as child prostitution, some aspects of forced labour and child trafficking, exposure of children to toxic chemicals in agriculture, long working long hours for children with no access to education and any such activities that would hamper children's moral, psychological, physiological, biological, and spiritual wellbeing. The multifaceted nature of the child labour scourge required stakeholders involved in its fight to collaborate effectively. Instead, stakeholders were more preoccupied with the question of who should control the national programme on child labour. An Officer from the PWAS for instance, claimed they had more authority and legitimacy to deal with the issue of child labour since it was

rooted in poverty which was the primary policy mandate of their Ministry. Participants in various FGDs were unanimous on poverty as a major underlying factor behind child labour, augmented by the high levels of the HIV and AIDS pandemic. Some participants further noted that cases of child labour were minimal during the pre-SAP era when majority of the people were in formal employment. Officer from the Ministry of Community Development and Social Services (MCDSS) felt that since they were the custodians of the policies and legislation on child protection which had a catalogue of offences and penalties for perpetrators of child prostitution, and various forms of child abuse (in line with the legal definition of child labour), they were better placed to deal with the scourge.

Officers (in Kitwe especially) from the Ministry of Sport Youth and Child Development (MSYCD) maintained that they had the overarching mandate on children in Zambia because all child welfare policies and programmes emanate from the Child Welfare Policy adding that all other policy documents were subordinate to it. At Kapirimposhi an officer from the Ministry of Agriculture insisted that the National Labour Force Survey of 2005 (CSO: 2005: 33) revealed that 92 % of the working children were found in the rural agricultural sector and the Ministry should be a key driver of programmes on the elimination of child labour in Zambia. The highly charged arguments in almost all the districts as they ensued meant that the priority for funding from the donors and the Government for the elimination of child labour should follow that criterion.

The above experience in the FGDs made me conclude that struggle for resources among stakeholders involved in delivering SSN programmes over-shadowed primary objectives. Instead of seeing each other as allies and building upon the wide spectrum of opportunities and strengths present in various institutions, the groups saw each others as competitors rather than collaborators. The conflict validated the earlier submission made by some beneficiaries invited as well as some well meaning managers that the resources being solicited were not being applied fully on the targeted beneficiaries. The Katasefa (2007: 5) in the Post newspaper (a leading independent newspaper in Zambia) captured one of the above highlighted proceedings and reported

the author of this thesis has having observed from one of the deliberations in Luanshya that “Government departments had failed to work together and build synergies based on the existing comparative advantages or opportunities that they each possessed”. Katasefa (2007:5) in the Post newspaper went on to report that there was too much reliance on donor sponsored programmes and that had impaired local initiatives and effective use of local resources whilst perpetuating reliance on external agendas that often do not address real concerns of the people on the ground. Barriers among key stakeholders had been created, each institution wanting to maintain its own turf and being seen to be the most effective. This view was illuminated in almost all the districts sampled except in Kapirimponshi where different SSNs had forged links. The competition to attract donor support exhibited in the FGDs both by NGOs and Government made me conclude that the more donor support they got the more they stayed on in “business”. The competition for resources inhibited the flow of information and whereas information could flow at least partially, between Government institutions, there was little effort from civil servants to collaborate with NGOs and CBOs in poverty alleviation programmes run by the Government. When asked to delve into the real reasons for failure to network, beneficiaries’ representative were unanimous on the point that NGOs and their Government colleagues had turned the plight of the poor into their personal survival mechanisms. The unemployed and educated youths were in the habit of forming organisations to work for the poor and some had even attracted donor support but the interests of poor whom they purported to represent before the donors was not their core business. One participant in Ndola noted that the poor were used as conduits for attracting donor support and when that support was obtained one could see a gradual shift from pursuing the objectives presented to the donors, to “furthering individuals’ own nests”. The District Planner in Mufulira vouched that the practice was very rampant in urban areas. Evidently, in the three rural districts of Kawambwa, Nchelenge and Mansa the quest for selfishness at the expense of the suffering masses was reported to be minimal. The FGD discovered an unprecedented demonstrated level of passion and drive to assist the vulnerable using local human resources driven by stronger personal and institutional synergies in those districts.

On the possible remedies to strengthen collaboration and enhance efficient utilisation of resources, most participants felt that there must be a coordinating institution that should monitor the activities of the NGOs as well as Government, organized in such a way that all players were accountable to the poor. The participants cautioned that, the coordinating institution should however not stifle the SSNs instead the institutions should be held accountable on how well they were meeting the objectives of their organisations. That submission to me authenticated what Attwood (1996:1) observed that the poor on the whole, do not currently have a voice in policy as they are largely unorganized and the policy making process has not been addressed from the principle and practice that those people affected by policy, should have a voice in determining policy. Attwood (1996:1) further went on to say that rather policy making is in the hands of organized groupings, “experts” however their culture, attitudes, behavior and beliefs of those in power in terms of policy making needs serious scrutiny.

With regard to beneficiary participation in strategic components of PWAS, none of the groups but the Kapirimponshi one had a clear and well articulated system of enlisting people’s participation in the programmes. Where the groups submitted that beneficiaries had participated, the nature of participation could be described as mere co-option with programmes and plans already formulated and the beneficiaries simply being made to be part of the systems and processes as an after thought. Participants in Kitwe, Chipata and Ndola were disappointed that Government did not have an effective monitoring and evaluation systems to inform planning and budgeting and come up with key performance indicators to determine the effectiveness of the schemes. They noted that some schemes existed on paper only but their impact on the lives of the poor was hard to demonstrate. Others felt that schemes like PWAS perpetuated poverty as it did not offer solutions to the poor to move out of the poverty cycle through sustainable livelihood initiatives. In Kitwe a DSWO admitted that, handouts which the PWAS concentrated on made the poor get hooked to hopelessness and offered no solution to their situation.

In the Livingstone FGD a Labour Officer observed that the overwhelming nature of poverty in the area made it almost impossible to eradicate poverty through weak interventions of the SSN nature but through comprehensive macro economic policies that would produce appropriate distributional effects. He noted that the indications to the effect that SSNs had become survival strategies for individuals running them underscored the severity of poverty in the country. The Livingstone FGD like elsewhere discussed developmental challenges like lack of employment opportunities, inequalities in accessing education between the rich and the poor and inequalities in the distribution and allocation of resources in Zambia. With the introduction of the SAP, the groups especially those along the line of rail (in urban areas) strongly felt that the inequality gaps were even more accentuated. Almost all FGDs observed that when it came to retrenchments, it was the poor who were the uneducated and lacked skills that were being purged out of industry. Participants along the line of rail felt that women were the major casualties because majority of them were in that category, with some retaliating the observation to the effect that SSN like PWAS were inadequate to handle problems of such magnitude.

The Mufulira and Ndola groups felt that mitigation measures like PWAS should address the plight of women as there was little appreciation of the role of women in development particularly in the new liberalized labour market in Zambia. They observed that employers view women as a burden and a draw-back to productivity because their dual roles of reproduction and production were a hindrance to productivity. According to some Labour Officers who were invited, there were new unwritten rules (among new investors) that deliberately tended to keep employment levels of women to very minimal levels because of additional “benefits” female employees enjoyed in terms of paid maternity leave and the introduction of mothers’ day – “a days off every month at the convenient of every female employee without obtaining prior authorization from the employer (GRZ 1991: 36). Women were thus in most cases the last to be considered for employment and the first to let out during down-sizing of workforce in industry. The National Employment and Labour Market Policy of Zambia, (GRZ 2004:36) also acknowledges that assertion and states that:

“Women have been the most affected by the erosion in employment opportunities especially in the formal sector. The share of women in formal employment has drastically reduced during the period of structural adjustment while it increased in informal sector activities. A large number of women are thus engaged in low paying and less productive jobs in the informal sector in urban areas, while another large group of women are engaged in small scale farming in rural areas.”

Data from the questionnaire saved to the Provincial Social Welfare Officers in the sampled districts reveal that the effective role of PWAS would be defeated if women were not deliberately targeted. The Lusaka Provincial Social Welfare Officer however stated that “in the absence of meaningful and effective participation of women in overall gainful employment in all sectors of the economy” there could be no effective SSN to address the plight of women. In the FGD, one participant in Ndola stated that “women are by their nature themselves SSNs due to their dual roles in addition to their natural passion of care giving through their child rearing orientation”. Such sentiment came from female FGD participants who felt that the answer to an effective SSN could not be found in programmes like PWAS but in achieving high levels of unemployment and policies to curb the emerging labour market malpractices by employers that tend to disempower women. Others felt that the most effective SSNs are those found at household level and in communities because they were driven more by passion than those “imposed” on them by the Government or NGOs. Instead of having big programmes like PWAS where money spent did not trickle down to the beneficiaries, participants from two of the three rural districts (Nchelenge and Kawambwa) emphasized on rebuilding of family units and initiating of house-hold based social welfare schemes and integrate educational support for orphans. Members felt that educational rather than handouts from PWAS were key to unlocking the poor from the poverty trap.

Further to the data elicited from the interview questionnaire, secondary data was also obtained from the MCDSS in form of reports from provincial administration on the performance of PWAS in various districts. It was only possible to obtain data from the rural districts sampled in the research. It would have been ideal to collect data from all

the rural districts where FGDs were held but data was inadequate and could not be used to derive proper inferences. A mix of the districts i.e. rural and urban would have helped in making comparative analysis on the intervention strategies between rural and urban areas. The rural-urban comparative analysis is premised on the assumption that people in rural areas experience more hardships and social exclusion due to limited coping strategies. Employment opportunities are much more limited in rural areas hence social insurance cover is likely to be lower than in urban areas and that has been compounded by insufficient informal sector activities. It is worth noting that social security in rural areas takes the traditional form because of the nature of limited coping mechanisms.

It will be noticed that in all the districts, wards near the field offices had more beneficiaries except Lusaka where data was in disarray. The trend was that those who lived near the field offices benefited more than those whose households were in far flung areas of the district. This augments the earlier point of inadequate logistical support for outreach programmes for PWAS. It is my considered view that, usually the people in remote areas experience more hardships and social exclusion than those near service delivery centers. Development patterns are skewed in such a manner that remote areas are disadvantaged in terms of health care facilities, water and sanitation, schools, road infrastructure thus limiting those in far places' access to markets, postal services and banking facilities.

Records show that the Lusaka office operated without the DWAC from 1993 to 1995 and the DSWO used his "discretion" in deciding who should be assisted. There was no system in place to develop a thorough eligibility criterion for the poor to access the benefits and the confusion led to the discovery that in fact not all beneficiaries were Lusaka based. This matter was followed up and it came to my attention that, the pressure for social welfare benefits especially during the SAP era was so intense that political elites imposed beneficiaries on the DSWOs without following laid down eligibility criteria for selection of beneficiaries. In Lusaka the office is adjacent to the Ministry headquarters and due to the political ramifications that went with the intensity of

poverty at the time, the Ministry usurped the functions of the district and started approving cases (Muzyamba & Mashebe 1998: 15). This development made the ward system redundant in preference to “short circuiting” of the process under the influence of the Ministry. In one of the evaluation reports, the district had over 5,000 clients that had benefited but after thorough verification over 3,000 clients were found to be ineligible (Hampango1998:23). This reflected the extent to which process was hijacked and how political appeasement dictated the selection process. The evaluation report by Hampango (1998:23) disclosed that the Provincial Office in Ndola had at one time refused to approve a list submitted by seven wards because over 75 % of the names submitted were members of the ruling political party. The report further reveals that political interference led to apathy among members in Ndola to attend meetings because some members felt demoralized for being used to merely rubber stamp decisions made elsewhere (Hampango1998:23)

5.3.3 The National Social Safety Net (NSSN)

Data on the SSN was sourced from the questionnaire, administrative records and the FGD. The NSSN has a mix of donor influence and Government control. Records at the Ministry of Labour and Social Security indicate that the NSSN was set up in 1993 as a response to the problems and challenges that emerged during the implementation of the Economic Reform Programme (ERP) which the Government had embarked upon in 1991. Government was conscious of the fact that some employees would be retrenched as a result of the implementation of SAP. In view of that social mitigation programmes including the NSSN had to be instituted to cushion the affected employees and the general citizenry. This was against a backdrop that the impact of a few SSNs had not been felt in terms of coverage and interventions. The retrenchment carried out during the period 1994- 1997 resulted in the reduction of the establishment of the civil service from 136,000 in June 1997 to about 110,000 by the end of June 2000 (Thornton 2002: 1).

The net was behind the ZRL social mitigation project in collaboration with other referral institutions like the Future Search Programme (FSP) and LRS. The NSSN's primary

mandate was to coordinate other SSNs in order to ensure policy coherence in social mitigation programmes and reduce duplication of efforts and waste of resources (Thornton: 2002: 12). In doing so, the NSSN was given a mandate to effectively monitor and evaluate the performance of Government funded SSNs in Zambia. According to Thornton (2002:13) the NSSN was however, seen departing from that role and instead embarked on implementing SSN programmes on issues within the jurisdiction of its Ministry (Labour and Social Security). During the FGDs I posed a question to participants on what they knew about the role of the NSSNs and whether there had been some collaboration between them directly or indirectly with the organisation. Majority of the participants though having heard about the NSSN did not understand its role and objectives and those who were aware of it (outside Government) perceived it as a Government programme for public sector retrenchees. Some NGO representatives felt that the net was instituted merely to show a humane face to SAP and saw it more as a political damage control mechanism. Union representatives were vociferous on the manner Government imposed SAP on the people and associated the NSSN with it. The union representatives in the mining towns of Kitwe, Ndola, Luanshya and Mufulira strongly felt that SAP de-humanised Zambians and cited declining wages against depreciation of the currency (Kwacha), the wage freeze imposed on workers by the Government during SAP and loss of employment by their members through the privatization programme. This view was also reflected in the 2008 submission to the International Labour Conference (ILC 2008: 38) by the ZCTU President who stated that the Zambia failed to make gains in reducing child labour by way of ensuring free and compulsory education because during SAP, the IMF and The World Bank imposed a wage and recruitment freeze. He argued that both measures worked against the tenets of free and compulsory education in that teachers could not be recruited whilst low wages made the civil service career including teaching unattractive to Zambians.

A questionnaire was administered to the Planning Unit of the Ministry of Labour and Social Security being an institution within the Ministry that plans and monitors and evaluates development programmes in the Ministry. The Unit stated that NSSN was set up as a unit to coordinate other SSNs in the face of high levels of poverty especially

during the implementation of SAP. It was also learnt that the NSSN was not expected to be a stand alone SSN a coordinating institution. Officials at the NSS argued however that as a department in a line Ministry, it is structurally difficult to coordinate other line Ministries of the same level. The aspect of coordination according to the officers required a higher mandate vested in a higher Office. This conflict of mandate between the institution, and the planning department has confused stakeholders and beneficiaries at large. Ng'andwe (2005:2) however writes in a Government approved report that "the jurisdiction of the NSSN was initially vested in Cabinet Office, then in the Ministry of Commerce and Industry and later delegated to the Ministry of Labour and Social Security. Since 1995, a general view has emerged to place the NSSN under the jurisdiction of an office higher than the ministry so as to facilitate coordination on inter-ministerial and cross-sectoral issues".

On funding, Table 5.11 below shows that between 1994 -2001, out of the parliamentary approved budget of K 979 million (US \$ 251, 606) only K 627 million (US \$ 161, 141) was released (64 %) to the NSSN and as if that is not enough only a paltry K 191 million (US \$ 49,088) about 30 % of the total was used for programme support. These statistics raise questions on the priorities, focus and capacity for the organisation to delivery on its objectives. The same trend is reflected in the utilisation of funds from multilateral agencies with only US \$ 89100 (49 %) spent out of the approved US \$ of 1,816, 000 as is shown in the table 5.13 below. The expenditure pattern of the net exposes some mal administration as Thornton (2002: 12) reports that the 1:2 ratio expenditure between staff training and equipment versus programmes cannot be justified given the insurmountable nature of poverty mitigation in a situation where much has to be done to ameliorate people's suffering arising from the speedy implementation of SAP. The institutional capacity of the NSSN was also found to be below the expected standards as the institutional failed to retain most of its qualified personnel due to poor conditions of service and the uncertainty surrounding of the future of the organisation. It was not clear to employees if the organisation was there to stay or was set up to cushion adverse effects of SAP and after that it would be disbanded (Thornton 2002: 12).

The Planning Unit in the MLSS stated that under the jurisdiction of the Ministry, the NSSN did not have enough muscle to coordinate other SSNs. The Ministry according to the Planners was considered to be least important, even its resource base in general as compared to other line Ministries was far too low. The Planning Unit stated that their Ministry ranked second from the bottom among all line Ministries in terms of funding. The authorities in the Ministry do not therefore wield enough muscle to direct other more powerful Ministries that have SSN programmes under their auspices. The FSP and the LRS are under the Vice President whereas PWAS is under the MCDSS along with the Micro Bankers Trust with Small Scale Business Development being under another powerful MCTI. In addition to those constraints, the NSSN also lack a proactive approach to research on problem areas caused by the ravaging effects of SAP and apply their findings in their social mitigation programmes in a more ingenuous manner. Being a World Bank funded and directed programme, the Planning Unit felt there was little room for home initiative in its intervention.

Table 5.11: Expenditure on Government Budgetary Allocations for the NSSN 1994-2001

Year	Authorised Expenditure	Funds Released to MLSS	Funds Released to NSSN	Operational Expenditure	Program Expenses	C/Building Expenditure
1994	43	37	29	9	2	18
1995	43	40	34	11	9	14
1996	43	39	35	7	18	10
1997	200	160	135	13	74	48
1998	200	120	88	20	45	23
1999	200	90	90	40	12	38
2000	120	100	96	72	10	14
2001	130	125	120	84	21	15
Total	979	711	627	256	191	180

Source 1994-2001 GRZ Yellow Books on Government Expenditure

The Planning Unit went on to state in the questionnaire that the NSSN was highly centralized and had failed to effectively collaborate with the referral units it was expected to coordinate. Literature however states that the essence of decentralization above anything else is that it makes it necessary to spread and accelerate the pace and benefits of growth, integrate diverse regions in heterogeneous countries and use scarce resources more efficiently to promote development in poverty stricken or economically lagging areas (Rondinelli 1981: 133). There is a greater chance of development benefits to spread through to many people if projects are done on a small scale, multi sectoral and integrated with local institutions provided with power, authority and legitimacy whilst ensuring popular participation. Decentralization in my view allows for development to be tailored to regional and local levels in line with the specific needs of the various heterogeneous units.

Table 5.12: Funding From Multilateral Agencies 1995-2001

Funding Agency	Funds Approved US\$	Expenditure on Programmes	Expenditure on Staff Training	Expenditure on Equipment	Funds not Released/Spent
World Bank Under the PIRC II Credit	392, 000	232,000	60,000		50,000
UNDP	424,000	234,000	40,000	100,000	875,000
World Bank Under the ZRL Restructuring Programme		102,000		23,000	
Total	1,816,000	568,000	100,000	123,000	925,000

Source: PIRC II, ZAM 96/002 Terminal Report and ZRRP Project Document

The Planning Unit also stated that the situation of NSSN found itself in was compounded by unwillingness on the part of government sponsored SSNs to come together and agree on the terms for collaboration and make the programmes work to the benefit of the poor. Arising from the above, it is patently clear that coordination has hindered development given the semblance of distrust and suspicion of fulfilling self interests thereby retarding effective interaction in a situation where the initiating organisation is less likely to succeed because it does not have the clout for problem solving. According to Lippitt & Van-Till (1981: 8), in cases such as these, the chances of

winning teammates would increase further if it can show that collaboration will extend the amount of resources available to each potential collaborator.

5.3.4 Future Search Programme (FSP)

Questionnaire data indicated that the FSP is one of the Government SSNs for people being separated from formal employment. The services offered include; counseling, training in job search techniques and entrepreneurship and business development. FSP has provided such services to the Government and big parastatal companies like the Zambia Consolidated Copper Mines (ZCCM) and the Zambia Railways Limited (ZRL) since its establishment.

FSP has however, experienced some operational constraints in terms of funding which in most cases has fallen short of the demand for its services. Secondary data validated the poor funding situation as table 5.13 below illuminates. It will be noticed from the data that, from 1995 to 2001 the actual funding released to FSP was only 66 % of the budgeted for amount as a result the organisation failed to train and retain its staff. Poor funding was the major hindrance to the ineffectiveness of the institution which struggled to pay for office rentals, even mobility for its outreach programmes was becoming an immense struggle. Information submitted in the questionnaire highlighted that the original assumption was that the FSP would raise funds during its operations by charging its clients, in reality however, private and parastatal companies did not see sense in training employees on the verge of retrenchment as they considered it to be an employee's initiative to plan his/her future. According to information contained in the questionnaire administered on management, unless they were sponsored, retrenchees did not see the immediate need to "waste" their resources on training, they would rather get busy with what they perceived would help them settle down in their new lives. The other major problem was that FSP was not decentralized and therefore did not reach many of its potential clients except for those in Lusaka and along the line of rail. This trait displays substantial levels of urban prejudice seen in other SSNs examined in this research.

Table 5.13: Funding Profile of Future Search (1995-2001)

Year	Allocation	Actual Release
1995	213.9	213.9
1996	480.0	150.0
1997	480.0	360.0
1998	480.0	356.9
1999	480.0	268.0
2000	310.0	209.0
2001	310.0	267.0
Total	2,753.9	1,824.8

Source: Yellow Book on Government Expenditure from 1995-2001

The data on FSP almost mirrors the problems and constraints of PWAS and the NSSN with regard to bureaucratic influence, i.e. central control, funding, political interference, poor coordination with other nets and low and inactive stakeholder participation in the operations of the net.

5.3.5 Medium and Small Enterprises (MSE)

Information contained in the questionnaire administered to the MCTI, disclosed that the establishment of the Medium and Small Enterprises Unit under the MCTI arose out of the need to foster industrial growth in the small and medium enterprise sector. With the collapse of large-scale enterprises that were dependent on imports, the trend led to the re-evaluation of the MSE. Government recognized that MSE contributed significantly to the economic growth and was a major source of employment. According to administrative data obtained from files at the MCTI, data pointed to the trend that most MSEs are concentrated in service provision, trading and a few in manufacturing, and suffer from lack of access to credit facilities. The activities of the MSEs are not reflected in official statistics and it was in light of these shortcomings that the Government through the MCTI designed policies and programs to support the development of MSEs. This support is mostly in the form of policies and institutional framework favourable to the growth MSEs. From the Small Industrial Development Organization Act (SIDO), of 1981, to the Small Enterprise Development Board (SEDB) Act of 1996, the MCTI stated that government has attempted to provide conditions conducive to MSEs development. Some of the incentives include, exemptions from payment of tax on income for the first

three years of operation of enterprises situated in urban areas, and five years for those in rural areas, and from payment of license fees required for such an enterprise under any law; as well as provision of funding.

Efforts to promote access to credit for MSE were established under the auspices of NGO's such as Village Industry Service (VIS) and Small Enterprise Promotion under the Development Bank of Zambia, Micro Bankers' Trust. Of the three institutions, only Micro Bankers' Trust is fully operational as such I administered a questionnaire to the institution whose data is capture in the next section below.

5.3. 6 Micro Bankers Trust (questionnaire data)

Micro Bankers' Trust is a micro finance lending institution which operates on purely business lines though set up by the Government to assist the vulnerable groups to access credit and venture into business. This was thought as an avenue of reducing poverty and promoting sustainable livelihood. Micro Bankers' Trust management however, lamented the difficulties encountered in the provision of micro finance and that the institution has not been spared from constraints that had affected some of the sister institutions most of which have folded. The constraints include high default rates among beneficiaries who believed that funds sourced from government were not meant to be paid back and lack of skills development to prop up SMEs as well as lack of support services such as access and control of markets. Where progress in skills development has at least been realized, it does not lead to production because beneficiaries are not able access meaningful financial support services and other resources to start or prop up their businesses. The Bank observed that many a time products of MSE operators fail to conform to minimum quality standards and do not compete favorably on the market where prices are reasonable. With regard to use of technology, the Bank noted that technological transfer between the urban and the rural has been poor in much the same way as it is between industrialized countries and the developing countries like Zambia. Rural areas still lack efficient communication services and information technology. Attempts have been made by the government to provide information in a

usable form such as provision of brochures and relevant information on micro finance institutions to potential clients but access still remained low so has been the impact.

5.3.7 Social Cash Transfer (SCT)

The SCT was chosen on the basis that the net has had little or no interference from Government although there has been effective collaboration with government in the operations of the programme. Government officers in fact are used to implement the programme. Suffice to state that the net operates on different bureaucratic norms and though being housed in the MCDSS, it is controlled and managed by cooperating partners on their own terms and norms. The Donors only use government institutions and infrastructure for collaboration purposes. According to the information elicited from the questionnaire, the MCDSS was chosen as a collaborating partner because of its mandate of formulating poverty alleviation policies, providing a regulatory role and to initiate the design and conceptual framework of programmes and processes that protects and promotes sustainable livelihoods. The questionnaire data reveals that a pilot programme was done in five districts and as a result of its success in August 2008, the MCDSS conducted a review that assessed the efficiency, effectiveness and lessons learned from the implementation of the SCT in those districts.

5.3.7.1 Background Information (Secondary Data, and questionnaire interview)

Through the structured interview it was learnt that the SCT pilot schemes were initiated in 2003 by the donors and the intervention strategy was to support the effective implementation of social protection strategies that would reduce extreme poverty in incapacitated households through a social allowance. The first SCT scheme was started in Kalomo in 2003 with the support of Deutsche Gesellschaft für Technische Zusammenarbeit (German Technical Assistance to Zambia (GTZ). Since the introduction of the Kalomo pilot, SCTs have rapidly gained support as an effective response to the reduction of chronic poverty, food insecurity, vulnerability and risks (GTZ /GRZ 2007:15).

According to GTZ/GRZ (2007:10), the schemes operating in Zambia were developed to test different design frameworks and options. The Kalomo SCT was designed to generate information on the feasibility and capacity requirements of operating a SCT on a district scale while the Kazungula SCT scheme attempted to test the feasibility of unconditional cash transfers in a remote, sparsely populated and agriculturally marginal rural area. The Chipata pilot is the only urban SCT scheme and was specifically designed to examine the modalities of delivering cash transfers to destitute households in an urban setting. The Monze pilot was designed to test “soft” conditionalities on education and health for under-five children whereas the Katete scheme was designed to probe the feasibility of universal targeting through an old age pension scheme.

5.3.7.2 Benefits from the SCTs

The benefits of the SCT according to the GRZ/GTZ report (2007:41), are that the SCTs have contributed directly to poverty reduction in incapacitated households by providing direct transfers to people with no immediate capacity to support themselves. These direct transfers have raised their incomes and consumption levels and improved their access to education, health and other social services. Household members living on one meal a day decreased from 19.3% to 13.3% at evaluation. The percentage of households indicating that they were still hungry after each meal decreased from 56.3% at baseline to 34.8% at evaluation (GRZ/GTZ, 2007:41). The number of households consuming vitamins (vegetables and fruits) and proteins (fish and meat) also increased and the incidence of illnesses reported during the month preceding the surveys went down from 42.8% to 35%. In addition, a reduction of partial sightedness among beneficiary households reduced from 7.2% to 3.3% (GRZ/GTZ 2007:42).

With regard to education, the GTZ/GRZ Report (2007: 42) indicated that enrolment rates rose by 3% points to 79.2% at evaluation whereas absenteeism from school reduced from 40 % of school going children to 25 %. I view education and training as critical in enhancing the country’s social and economic development because access to education provides equality of opportunities for all, and given favourable conditions

children from incapacitated households are able to develop skills and be integrated in the national economy.

The number of beneficiary households relying on cash-income from external sources such as relatives and neighbours decreased at evaluation and the GTZ/GRZ Report (2007:43) further stated that the average debt went down from roughly ZMK 13,000 (US \$ 3.34) to ZMK 8,000 (US \$ 2.1), and asset ownership developed positively from 4.2 assets at baseline to 5.2 assets at evaluation. The increase in smaller livestock was particularly noteworthy with seven times as many households owned goats and 15 % increase in those chickens was recorded. In addition, households who needed to sell assets in order to buy food during the 3 months preceding the surveys decreased by 4 percentage points (GTZ/GRZ 2007:43). Households gained more self-confidence and felt that they were considered less poor by the community at evaluation and appeared more optimistic about the future. According to the MCDSS (2008:3), begging has reduced and households can assist each other, even beneficiary households are in a position to help other households. The introduction of SCT induced increased consumption and access to social services, because the money used on consumption items at evaluation (81.3%) was spent locally (GTZ/GRZ 2007: 46). New forms of labour exchange emerged and this saw beneficiary households hiring local labour and draught power for agricultural and other purposes.

5.3.7.3 Major Lessons Learned from the SCT

From the questionnaire data, management of the SCT reported that, there were five major achievements scored through the implementation of the SCT pilot schemes. The first was that planned and predictable SCTs are important instruments in tackling poverty and vulnerability in incapacitated households. Predictable cash transfers provided beneficiaries with guaranteed and regular support which allowed incapacitated households to take decisions on how to use their money. Second, the quality of life indicators and other data showed a marked improvement in the health and nutritional status of the beneficiaries. In addition, SCTs have helped incapacitated households to overcome barriers to access to education and other social services. Third, programme

was accommodated a variety of partnership and cross pollination of ideas between government, civil society, cooperating partners and beneficiaries. Effective partnerships with the poor require consultative processes and methods that focus on working with community based management structures and the Community Welfare Assistant Committees (CWACs) were found to have been a major driving force in the implementation of the SCT. It should be noted that the CWACs were one of the organs used under PWAS, interestingly enough the CWACs there failed recorded an impressive performance. What has changed in my view is the management style, integrating values of openness, effective and meaningful participation that result in motivation to deliver according to the set objectives. Fourth, the SCTs were found to be cost-effective in delivering support to the poor and vulnerable groups, in particular, the incapacitated households. Administrative costs amount to some 15 percent of total costs and that meant that at least 85 percent of the funds reached the incapacitated households directly. Lastly management stated that, achieving a quantitative reduction in poverty levels using SCTs required a strong policy commitment, an effective operational strategy and implementation capacity and the political will and determination. The political will was realised in my view because donors drove the programme and the only requirement from Government was in kind support. Most importantly, the programme in recent times amassed a lot of political support and its success was a major point for campaign in the last Presidential election.

CHAPTER SIX

RESEARCH FINDINGS AND RECOMMENDATIONS: APPLYING PSIA FRAMEWORK TO ARRIVE AT THE FINDINGS

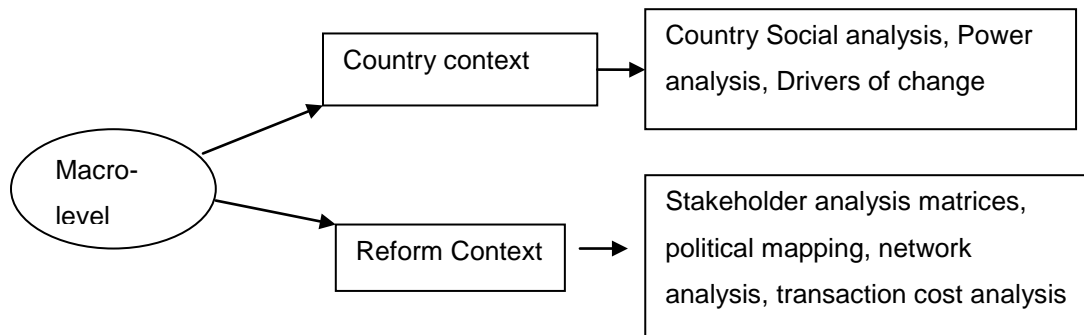
6.0 Introduction

This chapter delves into the research findings and recommendations. To effectively make solid conclusions on the analysis made in the previous chapter, the analysis will be subjected to the PSIA framework in order to ensure that the findings are tangible. The analysis will be “sieved” through the different socio-economic segments in line with the requirements of the PSIA framework, starting with the macro level and move to the meso and micro levels and feed into the policy review process to arrive at the findings. In this chapter I try to exploit the opportunity in the PSIA framework through its conjointly and dynamically linked stages in elaborating the research analysis from which findings will be stated. The PSIA transmission channels namely; employment, prices, access, assets, transfers of taxes and authority will be utilised to determine the extent to which SSNs as policy measures have provided sufficient distributional impacts on the beneficiaries as a basis for arriving at the findings and recommendations. .

6.1 PSIA Analysis at Macro Level

Relevant features of the PSIA framework shown in figure 6.1, below will be applied onto the research data and literature and those features that will not be relevant to the analysis data will be ignored.

Figure 6.1 Tools for Institutional, Political and Social Analysis: Macro Level



Source: Tools for Institutional, Political and Social Analysis of Policy Reform– World Bank

6.1.1 Country and Reform Context

At the dawn of the 1990s, the socio-economic indicators spoke for themselves that the country needed to have a new focus in the management of the economy. The deterioration in the living conditions of the people of Zambia which begun in the mid 1970s due to the high prices of oil coupled with a sharp decline in copper prices and production paralysed the economy. Zambia's terms of trade declined substantially and historically marked the turning point of Zambia's economic and social misfortunes, and this was compounded by the Government's weakened capacity to deliver social services. The development pronounced the advent of poverty in Zambia and an attempt has been made in chapter three to demonstrate Zambia's free fall in socio-economic conditions. The lack of commitment to economic reforms exacerbated the situation such that in the 1980s and early 1990s the average annual growth in GDP ranged from 2.4 per cent in the decade after independence to 0.7 per cent in the next 15 years (GRZ/UNDP 2001:9). It is further revealed that poverty levels during the MMD's rule skyrocketed to as much as 83 % in 1998 with living standards less comparable to some of the war torn countries (Ng'andwe 2005:15).

Economists anticipated that changes at macro level after fulfilling the SAP fundamentals would trigger in growth at a fairly rapid rate and it was assumed that the trends would reverse with increased flow of investment. The changes included restrictions in national expenditure to match the poor state of the economy and the removal of subsidies. Other measures like the devaluation of the currency, liberalisation of markets (financial and labour) and privatization of state assets to reduce the role of the state in business had their own implications on the poor. The impact was that poverty nose dived with social sectors being severely crippled.

The ravaging effects of the reforms were more than what was anticipated, and the investment reward did not trickle in to compensate the displaced workers as was expected. The development had negative implications on the power base of the ruling party. All sectors and groups who include general citizenry, civil society organisations and faith based institutions and other pressure groups were seriously concerned. The unions were equally appalled by the development as is indicated in the report to the ILC (2008:3) that on the basis of World Bank and IMF advice, public enterprises had been privatized, resulting in massive job losses. Parents who had lost their jobs could no longer afford schooling for their children. The Government also had to freeze the public wage bill which made it impossible to hire additional teachers. Child labour reduction through increased educational opportunities was not possible if, at the same time, World Bank and IMF policies did not allow for sufficient level of public expenditure to hire the required number of teachers. At a macro level, the impact of SAP appears to be more devastating than the cushioning policies. Notwithstanding however that one critical element in the reform process in my view that was not factored in was the “ethics of policy experimentation” which were not considered until the reforms posed a threat to the ruling party’s survival. According to Bourguignon (in Chabala 2008:2), the “ethics of policy experimentation” require governments to ensure that policy change does not make the people worse and any policy that may do this needs to have appropriate compensation measures”. It ought to be taken into account when undertaking radical policy reforms that people are heterogeneous entities and therefore policy reforms affect different groups differently and usually some of the adverse effects are

unintended. SSNs measures should (as stated by various actors during data collection) have been in place to offer compensation measures right at the inception of SAP.

The effectiveness of SSNs in poverty alleviation, at macro level should *inter-alia* be evaluated within the overall context of the country's socio-economic policy framework. Where social policies are functional, reinforced by viable economic measures, stand-alone SSN projects may not be a dominant feature. Instead, a strong social security system that addresses fully unemployment benefits, and child care support system, free and effective medical support system for the poor anchored on abundant gainful employment opportunities for all should be the thrust of the social policy framework. A reasonable social security system existed before SAP drawn from the large workforce (mainly from the parastatal sector) who because of their numbers sustained pension houses from their contributions. With the downsizing of the workforce, the viability of social security services was under threat. That was further compounded by the drive towards profit maximization by private sector operators who have always kept their labour force size minimal with reduced contingencies to workers and their families covering issues such as health care, maternity protection, education, and survival benefits.

SSNs can be more effective if they created an environment for the poor to be self sustainable and enable them shape their socio-economic destiny. This requires the introduction of pro-poor policies to be framed in such a way that they give room for collaborative influence between stakeholders to act together and seize existing opportunities to leverage a variety of resources from a wider range of institutions and strengthen poverty alleviation programmes including SSNs. The pro-poor policies should eventually stimulate growth of SMEs, support the acceleration of the informal sector operators from petty businesses to more significant enterprises. This means that through those policies barriers to access land, capital, technology and information, training and other inputs should be removed with a view to strengthen poor households and make them more productive, and generate income and move away from state or NGO driven support systems. Equitable access to assets should be promoted to ensure

equal opportunities for all, whilst maintaining stable macro economic fundamentals to ensure that profits transform into real gains. Increased access to technology and skills is vital to enhancing productivity among SMES operators and make them competitive.

The rush to please the IMF and the World Bank made those in power overlook those important features of the “ethics for policy” reforms. Policies should be growth oriented with effective distributional mechanisms and go beyond the usual struggle to achieve macro-economic fundamentals of recording high GDP, lower inflation and interest rates, stable foreign exchange rates, increased foreign trade and investment. The policies should have positive impact on the poor whilst sustaining those in the mid and high income brackets.

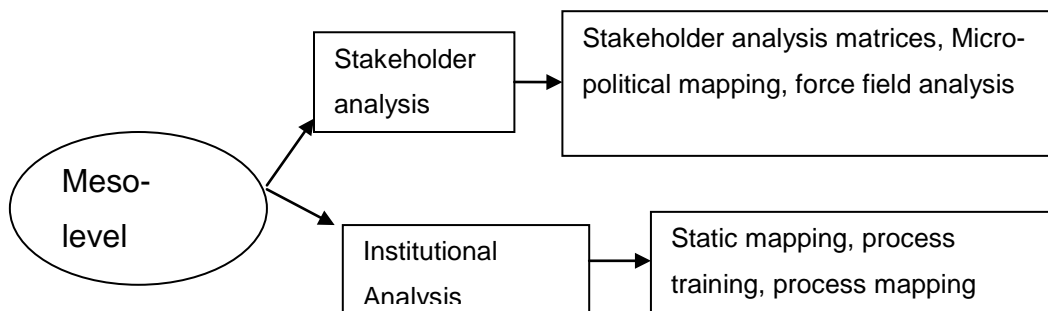
Where poverty levels are too overwhelming as is the case in Zambia, SSNs as a policy measure regardless of how well designed, well implemented, and well co-coordinated with full beneficiary participation they might be, will not change much. They will increasingly be overstretched, fail to cope, lose focus and their interventions reduced to a political damage control mechanism. Compensations should then be seen in expanded job opportunities to provide alternatives for job seekers so much so that SSNs are left to deal with critical and special cases involving incapacitated households i.e. the unemployable, the old and vulnerable children.

Some well managed and appropriately structured SSNs like the SCT and some aspects of the ZRL Social Mitigation programme have exhibited strong potential to turn things round. These have attempted to focus on areas that tend to weaken individual and household capacities to move forward in areas such as enterprise development, health and nutritional development and education support for vulnerable children. Information from the two programmes indicates that stakeholders that exhibit high interests and power were well managed with some meaningful levels of participation and achieved.

6.2 PSIA Analysis Meso Level

At the meso level focus is on the institutional structures and how they are positioned to mitigate the effects of policy change. The meso level framework of the PSIA is focused on stakeholders and their institutions.

Figure 6.2 Tools for Institutional, Political and Social Analysis: Meso level



Source: Tools for Institutional, Political and Social Analysis of Policy Reform: World Bank

6.2.1 Stakeholder and Institutional Behaviour

The SAP affected Zambians in diverse ways and therefore different SSNs planned their activities to address disparate socio-economic conditions that ensued. The SSNs have interacted with different institutions and individuals and their performance has been affected by multiple factors. Other institutions with massive political influence affected the performance of SSNs. Inadequate stakeholder consultation hence institutional survival of SSN has been under severe risk. Besides the opposition to SAP by the Unions and other stakeholders there was no consensus building on the nature and form of social impact mitigation approaches and allow for mutual partnership between a myriad of stakeholders. The civil society and NGOs did the little they have been doing out of their initiative, although other NGOs saw it as an avenue to create employment for themselves by purporting to be helping the poor. Collaboration between the state and the NGOs was weak and possible alternative courses of action through multiple entry points were not explored or used effectively. Lack of stakeholder mapping and involvement deprived SAP mitigation efforts of broad based ownership hence an

opportunity was missed for full and meaningful stakeholder participation in the formulation and implementation of SSN programmes. If the nets were to work together in an effective manner there could be more value addition to poverty alleviation programmes as was the case in some aspects of the ZRL social mitigation programme. The programme had a multifaceted approach in its implementation and therefore scored some successes as the results of the tracer study show from the data collected and analysed.

The ZRL case showed some level of improvements in the beneficiaries' well being for those who underwent training and applied the knowledge acquired in their businesses. This is because, a needs assessment in the ZRL case was done to ensure that the programmes were not imposed on the beneficiaries and being a donor driven programme there was a transparent system to account for funds and ensuring that the funds were fully spent on the beneficiaries. Conversely on the Government sponsored SSNs, data shows that spending is more skewed to non core businesses. There is also overwhelming evidence in the data that most of the Government sponsored nets' management system is centralized and tend to alienate the beneficiaries from participating in the process thereby creating an ownership gap between implementers and beneficiaries. In the SCT programme and the ZRL's case some participatory approaches have been entrenched into the programmes and results are on the positive side. The LRS beneficiaries on the other hand, did not associate themselves with the programme to an extent that some sold their land because there was no effort to internalize the process in the beneficiaries and their communities. PWAS has not equally demonstrated long-term initiative to help people emerge out of the poverty cycle other than providing them with hand outs. The analysis made on street kids SSNs, reveal similar trends.

At meso level of the PSIA analysis, the following findings have been reached:

6.2.2. Coordination

SSNs have been very fragmented leading to unnecessary competition between themselves a matter that led to the introduction of the NSSN which nonetheless did not help much in strengthening coordination among the nets. In the case of Government owned nets, the managers are answerable to different authorities who have different perceived outcomes and priorities. Whilst resources are split between different SSNs, the operations of the nets are incoherent in their operations. For Government run SSNs which in my view should have one overall objective, there are no administrative rules and regulations to clearly delineate their operations with a view to streamline their strategic focus. The institutions tend to align themselves to programmes that attract resources from donors and government and that makes it difficult to feed into one another.

6.2.1.2 Capacity

Information in chapter five indicates that the funding levels for the SSNs that depended entirely on government were too meager to address the needs and challenges of that characterized the economic disrepair that prevailed during SAP. The LRS was for sometime without money allocated to it. Comparatively however, the programme required more capital injection for development of physical infrastructure like roads, clinics and schools, not to mention production inputs for the beneficiaries. If the programme had been well planned with sufficient resources, it had the potential of facilitating sustainable livelihoods among retrenched and retirees. The restricted spending on social programmes during SAP by the World Bank and the IMF impaired mitigation efforts and more should have been done to mobilize resources through other initiatives including local sources and channel them to potentially viable programmes, rather than splitting the little that was available onto an array of interventions whose impact could not be effectively felt.

6.2.1.3 Governance

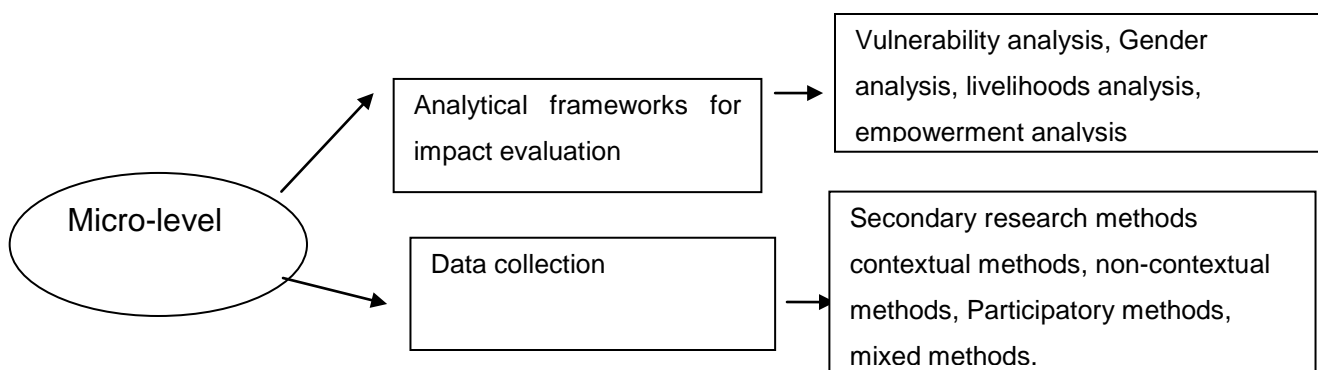
There is overwhelming evidence that the operations of government run SSNs have been torpedoed by interference from powerful elites to suit their interests. This came out

more in the data analysed for the PWAS and NSSN, for the former politicians hijacked the selection process of beneficiaries thus frustrating the critical elements required for smooth operation of the project. In case of the NSSN, the original intention of the programme was diverted and the institution became a damage control mechanism for political survival of the ruling party. Whilst the idea of cushioning the mitigation of adjustment process was mooted out of political pressure the rush to put things right obscured a systematical and rationally planned intervention. There is always a high likelihood that “political programmes” will be riddled with political interference especially where political survival is threatened. Information in chapter five demonstrates that the concentration of the social mitigation programmes was in the political volatile areas of the line of rail although the spread effects of the economic reforms had serious implications on the rural economy as well. Agriculture which is the rural community’s main economic stay was liberalized and the middle men went in to swindle the peasant farmers so much so that the liberalization of the sector went to benefit those with enough capital to invest, produce and market their produce. Women who are the major food producers in the rural economy are more likely to be adversely affected. Poor governance of the SSN projects impeded the realization of their full potential.

6.3 PSIA Analysis Micro Level

At micro level, the focus of the findings in line with figure 6.3 will be on the impact of the SSN measures on the livelihoods of the people at, community and household level.

Figure 6.3 Tools for Institutional, Political and Social Analysis: Micro level



Source: Tools for Institutional, Political and Social Analysis of Policy Reform

6.3.1 Impact Evaluation at Community Level

The poor state of the economy seen during SAP led to deterioration in the infrastructure and that affected the agricultural sector on which the majority poor people depend. With the liberalisation of the sector, things worsened as the sector lacked appropriate investment and private sector participation could not compensate for the deficit. Peasant farmers lack information and in desperation they sold their produce at prices far below the ruling market price and that affected household incomes adversely.

Although retrenchments caused a severe decline in households' incomes in urban areas, the informal sector provided some relief as coping mechanism. Trading was one such option and is predominantly a feminine occupation. Women during the SAP found themselves in a dual role situation, supplementing the fallen household incomes on one hand and their natural role of reproduction and its challenges. The reproductive role subordinates women to house keepers and compromises their effective participation in the money economy. There has been no deliberate attempt in most of the SSNs covered to target those aspects and help release women's energies from performing traditional functions and integrate them in commercial activities. There has been little or no attempt to invest in technology to support women entrepreneurs to increase their productivity at minimal cost and energy. Micro credit institutions are prohibitive to women entrepreneurs as their inventory of requirements are beyond the reach of women and these include collateral, in the form of land and other physical assets like houses. Information on government run nets does not provide sufficient evidence of their involvement in tackling serious obstacles and challenges that women in general face. This is despite the increased trend in the participation of women in the labour force following the retrenchments of their male counterparts. There should have been a deliberate focus to prop up women entrepreneurs than concentrating on retrenchees. A broader analysis of affected groups should have been done because the effect on the loss of employment did not affect retrenchees individually but their families and communities.

The general socio-economic environment did not allow people to save or invest, borrowing was also prohibitive due to high interest rates and the cost of borrowing was equally prohibitive. It was therefore difficult for SMEs to flourish under unsupportive conditions and that diminished households and communities survival capacities. Pressure at family and community level as a result of the effect of HIV/AIDS pandemic severely crippled micro economies and other social cushioning mechanisms like the traditional social security system could not cope. Most families care for at least two or more orphans, and so the normal family support system provided to the vulnerable impeded the attainment of sustainable livelihood using SSNs as a vehicle. Whilst acknowledging that improving living standards at household and community level not only require effective social and economic policies but also robust Government support and intervention and SSN can play that role. The SCT programme has demonstrated that incapacitated households can survive in the milieu of economic hardships.

6.3.2 Participation at Community level

Information galvanized in chapter five give clear pointers to the effect that effective participation was not achieved in most SSNs and little effort went into capturing the perceptions/expectations and needs of the beneficiaries nor in involving them in decision making. In most cases the beneficiaries were not even known, what has been described in the information collected is the type of planning one would describe as “shooting in the dark”. Except for in PWAS through the WWACs, and the SCT there has not been sufficient evidence of institutionalized participation through communities in SSNs under focus. Even where the communities were involved as was the case in PWAS, the nature of their participation did not leave room for beneficiary empowerment to take up economic challenges and rise above them.

6.4 Transmission Channels

The PSIA analysis provides for a framework of transmission through which policy impacts and their distributional effects can be determined (World Bank: 2007: 17). The

following transmission channels will assist in determining the impact of SSNs in the five channels analysed here below.

6.4.1 Employment

Going by the information in chapter five, the impact of SSNs on the structure of labour markets is almost insignificant. If programmes such as the LRS had flourished and had the schemes grown with appropriate marketing facilities, rural labour force would have benefited from the growth in terms of employment opportunities. The communities would have benefited further through improved food security leading to high nutrition status that would eventually have made the population healthy and productive (in terms of labour productivity) assuming a favourable socio-economic environment. What can be deduced from the implementation of some SSNs like retraining of the retrenched is that it added more pressure on the demand for jobs on the labour market. From the supply point however, the labour market did not have the capacity to expand and provide employment opportunities to job seekers. Even those who benefited from the small scale business training programme did not expand wide enough to employ more people and register meaningful contribution to poverty alleviation. As stated at the macro level findings, the economic environment was too weak to support investment in productive sectors of the economy and stimulate demand for labour given the melt down the country faced during SAP.

6.4.2 Prices

With falling incomes, consumption patterns were affected and there is no significant co-relation to show meaningful changes in prices as a result of the introduction or strengthening of SSNs. On the contrary, raised import tariffs, rising inflation, high interest rates triggered an increase on the prices of goods and services consumed by the people already affected by the economic down-turn. Only in a SCT have we had a reported change in consumption patterns by the incapacitated households and a marked change towards access to education, improved nutrition status and enhancement in the socio-economic status of beneficiaries. There is a positive co-relation in the SCT programme that point to the realization that management style of the

SSNs with active beneficiary participation resulting into ownership and self management of the programmes can make SSNs more effective and enable the poor afford goods and services.

6.4.3 Assets

Some components of SAP inexorably had negative effects on households' productive asset base. With the declining incomes at household level and rising prices of goods and services, one of the coping strategies that the poor resorted to was to dispose of their assets. This came out in the in the LRS as well as the case of the sale of housing units reported in the ZRL Social Impact Mitigation. The process of asset change in this regard which was originally presumed to be a means of cushioning casualties of reforms by way of utilizing the assets as production inputs rather than "consumption goods" worked against the objectives of the LRS and ZRL programmes. The development among affected social groups resulted in the elites benefiting from the vulnerable groups.

Weak or lack of asset base inhibited poor households from accessing micro finance. Policy reforms that sought to increase the Poor's access to credit could not function effectively, micro credit as SSNs failed to effectively target poor people as is indicated under the Micro Bankers Trust. The key issue under micro finance is better targeting methods that would enable the poor access credit and ensure that it is effectively being utilised, the ingenuity demonstrated in the SCT programme shows obstacles can be overcome where traditional approaches can be done differently and overcome social exclusion.

6.4.4 Transfers and Taxes

Severe economic situation that prevailed during SAP had implications on remittances between families. Remittances in Zambia have been part of the traditional social security system. Information in chapter five shows that transfers (ZRL tracer study) have been weakened especially with the advent of the HIV and AIDS pandemic that has created additional and unprecedented burdens on households. The pandemic has also

added additional pressure on households and communities to an extent that households can't act as social cushioners in assisting members of their families who are incapacitated. All in all SSNs are overstretched, unable to cope and offer quality services besides notwithstanding other structural challenges that they encounter. Other indirect transfers that previously existed in form of subsidies on food, health care services, and education were removed when SAP was introduced. Without transfers/subsidies, the role of women and children was made complicated because they were forced to enter the labour market, in order to meet deficits on food, education and health care services. Child labour, and "streetism" have been on the increase and that entails additional cushioning mechanisms through social policies. Capacity constraints in the data analysed immense due to increased demand on SSNs that ensued with falling levels of transfers. Conversely, direct transfers to incapacitated households with efficient targeting mechanisms like those exhibited in the SCT scheme are able to reverse the negative trends.

6.4.5 Access to Public Goods and Services

SSNs are expected to play a role in improving poor people's access to services such as health, education, assets, shelter and food where they suffer deprivation. Except under the SCT scheme, there has been no effective link to substantially improve the Poor's access to public goods and services. This was tried in the LRS but poor management compounded by the poor planning especially in ensuring that the beneficiaries participated, owned, and managed the schemes led to programme failure. One of the key findings in this research is that projects ought to take into account issues related to the model, and nature of delivery mechanisms and take care of threats and opportunities at every stage. In the SCT these were well managed and kept under control with focus made on delivering on the core objectives.

6.4.6 Authority

The decision making structures that characterized the management of SSNs assumed that the programmes were what the beneficiaries needed with or without their involvement. The pressure on the political regime to deliver diverted attention from the

rational and objective planning and management processes. In case of PWAS and the NSSNs, there is evidence to the effect that the entitlements and obligations of different stakeholders were usurped by the authorities. For PWAS, authority influence even affected objective targeting criteria with favours going to the politically chosen interest groups. The decision making process was not transparent and objective for instance, the NSSN's original intention was diverted from its intended goal to become a retrenchee impact mitigation programme instead of playing a crucial role of coordination. Authority influence was a major distortion in the operation of SSN programmes during SAP and where that influence was kept under control, like in the SCT, the results are fairly favourable.

6.5 Conclusion and Recommendations

6.5.1 Conclusion

The main objective of this research was to determine whether SSNs are viable institutions to provide adequate social protection and release their beneficiaries (the poor) from the poverty trap in Zambia. Given the conditions of the various groups affected by SAP, it is evident that the ex-ante analysis of SAP on the intended and unintended consequences on the people was not carried out so as to prepare appropriately for their mitigation. There was no "mapping" of the expected causal effects on the retrenchees, women and children and other affected groups to put in place a rational approach in ameliorating the adverse effects that arose. A critical analysis of the performance of SSN during the SAP clearly shows that the SSNs were not ready and their capacities were far below the magnitude of the problem they were mitigating. The SSNs were fragmented, not well focused on specific contingencies to give room for specialised interventions and achieve the desired impact. The planners of the nets were "running behind" a variety of problems that they neither had adequate information about nor the capacity to contain. The sequencing of the intervention was inappropriate because the SSNs came after the negative effects had manifested. The nets were thus rushed, not rationally planned and politically motivated with stakeholders affecting their operations.

With regard to the vision of the designers in relation to perceptions and/or expectations of their target groups (except for the SCT, and the ZRL social impact mitigation), there has been little evidence of meaningful collaboration or cross pollination of ideas in a participatory way between the designers and the beneficiaries. Looking at its objective, I would conclude that the LRS has been a white elephant – the scheme has been hijacked by those with money and means to invest in land. PWAS does not effectively reach the intended beneficiaries in a rationale manner and tends to favour those who are near the dispensary centres whereas the majority of the poor tend to be far away from the centre. PWAS has also a trait of perpetuating poverty because it is consumption oriented and therefore attracts a dependency syndrome. SMEs and micro credit may cater for those who are not in the extreme poor category, people who may have some assets to use as collateral but for the extreme poor people in incapacitated households, there can be no co-relation of their effective use. The high rate of failure of the programmes is a pointer (in part) to lack of productive assets among the poor.

Delivery capacity of the SSNs for the Government run institutions have been hampered by the usual administrative malaise with clogged up bureaucracy, lack of accountability, inadequate planning, poor coordination, as well as inappropriate institutional framework to meet their goals. The SSNs are riddled with problems of governance, political interference and the general poor state of the economic environment they find themselves in. These are the major factors that have immensely impeded their delivery. Conversely, where factors related to management and planning are well managed, SSNs have the potential to contribute effectively to poverty eradication as is demonstrated under the SCT programme and to some extent the ZRL social impact mitigation both of which are not wholly Government driven. The challenge on Government run institutions is to re-orient themselves and run professionally under sound managerial and development principles. Evidently, SSNs have the ability to effectively contribute to poverty alleviation even in harsh economic environments like those that prevail during SAP.

In view of the above I wish to sum up this research and recommend as follows for future policy intervention:

6.5.2 Recommendations

6.5.2.1 Policy Reform

To facilitate a long term coherent and comprehensive implementation of social protection measures, it is important that a conducive policy framework on SSNs encompassing various aspects of social protection, social insurance and social security be put in place. The policy should identify the various social groups of people in the country that suffer from social exclusion and clearly define their vulnerability status and design SSN programmes that will suit disparate situations.

6.5.2.2 Need to Consult Stakeholders

Government should consult broadly relevant stakeholders where robust policies that would entail a significant change in people's lives like SAP are implemented. This will facilitate strategic planning and sequencing of social mitigation measures and factor in the intended and unintended outcomes and their corresponding compensations. Efforts have to be made to ensure to that the measures are appreciated and embraced by stakeholders in the high interest and high power category.

6.5.2.3 Packaging of Social Mitigation Measures

SSNs should move away from being social cushioners to being avenues for employment creation and sustainable livelihoods. Interventions through programmes like SMEs and LRS can play a significant role if they are well planned and managed. Given the evolving nature of the Zambian labour market, where high unemployment and poverty levels reinforce each other, it is imperative that government align the role of SSNs to this vision by encompassing the elements of sustained growth and employment creation that are conducive to social and economic stabilization.

6.5.2.4 Need for Adequate and/or Supportive Institutional and Legal Framework for SSNs

In order to realize a comprehensive social protection system, overall management of social mitigation programmes should be well coordinated backed by a conducive policy and legal framework, which would stipulate the mandate of various institutions, (this is more critical for government sponsored institutions). Inter-sectoral linkages should also be well streamlined to allow different SSNs to tap into each others resources and benefit from their diverse comparative advantages. The role of coordination in this regard should be given more prominence and that should be coupled with harmonized public and private sector partnership with NGOs/FBOs.

6.5.2.5 Need for an Effective Monitoring and Evaluation of SSNs

It is essential that an effective monitoring and evaluation system and information management system is put in place to facilitate coordination and practical interactions among partners with a view to improve the SSNs' delivery mechanisms. SSNs should be subjected to formidable monitoring and evaluation systems with appropriate key performance indicators established to give room for adjustments and improvements in their performance.

6.5.2.6 Need for Decentralisation and De-bureaucratization of SSNs programmes

If SSNs have to be available and accessible to the intended beneficiaries, there is need to decentralize their operations and allow maximum autonomy to provincial, district and respective area development committees to own and participate effectively in the management of the programmes. The role of stakeholders at lower levels should be enhanced in problem identification, formulation of intervention measures, and implementation of programmes and providing feed backs into the process in a manner that incrementally enriches the process. The stakeholders should be drawn from a wide spectrum of groups to include NGOs, CBOs, FBOs, and beneficiaries.

6.5.2.7 Need Institutional Capacities of the SSNs

In order to ensure effective and efficient deliver of services, capacities of SSN institutions should be enhanced with attractive and competitive salaries and conditions

of service for employees of the various nets and provide them with the necessary logistical support.

6.5.2.8 Areas for Possible Future Researches

- Future researches be instituted on management and/or feasible delivery options for SSNs especially those operating in very unfavourable socio-economic conditions. This follows the finding that SSNs that were prudently managed in this research had some key deliverables to write home about.
- It would also be interesting to see studies that would fully quantify the cost of various SSNs against the cost of implementing one universal programme with a higher probability of success and better targeting. Taking for instance the cost of implementing a universal SCT against at the expense of other SSNs, as a cost benefit analysis encompassing various socio-economic trade-offs to be encountered between different beneficiaries of SSNs if they were to forgo the their advantaged position from one SSNs and be fused in another. This analysis should be done at both household and community level. I want to assume that a universal SCT for instance that would be well targeted with minimal administrative costs would minimize the duplication of efforts and worst of resources on “shooting in the dark” and misapplication of resources meant for the poor on enriching a few individuals.
- I would also want to see more evaluation studies on the effectiveness of similar SSNs covered in this research elsewhere in Africa to extract some lessons on some good practices to facilitate improvements on the identified areas of failure. In the same vein, I would like to see other researches done in this line to approve or disapprove my findings.

APPENDIX 1 QUESTIONNAIRE

PART I [PROFILES]

1. NAME _____

2. ADDRESS OF THE INSTITUTION REPRESENTING

3. TYPE THE ORGANISATION

4. POSITION IN THE ORGANISATION

5. DESCRIPTION OF THE SERVICES PROVIDED

6. OBJECTIVES OF THE ORGANISATION

7. NUMBER OF BENEFICIARIES ASSISTED BY GENDER

PART II (DESIGNERS' VISION AND OBJECTIVES)

1. WHAT ARE THE OBJECTIVES OF YOUR ORGANISATION AND HOW DID YOU ARRIVE AT THEM?

2. WHAT ARE YOUR MAJOR STRENGTHS IN MEETING YOUR OBJECTIVES

_____?

3. WHAT AREAS DO YOU CONSIDER ARE YOUR WEAKNESSES

_____?

4. WHAT OPPORTUNITIES DO YOU HAVE WHICH YOU THINK NEED TO BE EXPLOITED IN ORDER TO ENHANCE YOUR OPERATIONS.

5. WHAT ARE SOME OF THE INTERNAL FACTORS THAT YOU HAVE EXPERIENCED AND HAVE AN EFFECT ON YOUR OPERATIONS EITHER POSITIVE OR NEGATIVE (please probe on issues related to MANAGEMENT, AND CAPACITY I.E. HUMAN AND FINANCIAL)

6. WHAT ARE SOME OF THE EXTERNAL FACTORS THAT HAVE YOU EXPERIENCE AND HAVE AN EFFECT ON YOUR OPERATIONS EITHER POSITIVE OR NEGATIVE (you are encouraged to probe on matters related to the economy and its effect on poverty alleviation programmes, relationship with stakeholder institutions, policy on decentralisation and its effect on the operations of organisation, as well as matters of coordination with other sister institutions),

7. DO YOU MAINTAIN A STRATEGIC PLAN FOR YOUR INSTITUTION AND IF SO HOW OFTEN DO YOU REVISE IT

8. HOW DO YOU RATE YOUR COMPLIANCE WITH YOUR STRATEGIC PLAN _____?

9. ARE THERE OTHER INSTITUTIONS THAT ALSO PERFORM SIMILAR FUNCTIONS TO YOURS AND HOW DO YOU RELATE WITH THEM.

10. DO YOU CONSULT DONOR AGENCIES TOGETHER FOR SUPPORT OR AS INDIVIDUAL INSTITUTIONS

11. HOW WOULD YOU RATE YOUR PERFORMANCE IN MEETING YOUR OBJECTIVES _____?

PART III (PLANNING, PROGRAMMING AND IMPLEMENTATION

1. WHAT IS YOUR PROCESS OF PLANNING AND PROGRAMMING FOR YOUR SERVICES AND YOUR ROLE AS AN INDIVIDUAL AND AS A DEPARTMENT/ FILED OFFICE/ BRANCH

2. HOW IS YOUR INSTITUTION'S SPENDING PROFILE ON THE SERVICES AS OPPOSED TO OTHER ADMINISTRATIVE OVERHEADS [please ask for records]

3. DO YOU THINK BENEFICIARIES SHOULD BE CONSULTED IN THE PLANNING AND DECISION MAKING PROCESS OF THE SERVICES INTENDED FOR THEM

4. IF SO WHY SHOULD THEY OR THEY NOT BE CONSULTED

5. HOW MUCH CONSULTATION AND FLOW OF INFORMATION EXISTS BETWEEN THE VARIOUS UNITS INVOLVED IN THE DELIVERY PROCESS IN PLANNING AND PROGRAMMING OF SERVICES

6. ARE BENEFICIARIES CONSULTED IN THE PLANNING AND DECISION MAKING OF THE PLANS INTENDED FOR THEM

7. IF THEY ARE CONSULTED CAN YOU DESCRIBE THE PROCESS OF CONSULTATION/SENSITIZATION

?

8. IF NO WHAT ARE THE REASONS FOR NOT CONSULTING THEM

9. CAN YOU DESCRIBE THE IMPLEMENTATION PROCESS OF YOUR PROGRAMMES

?

10. ARE YOUR OFFICES EASILY ACCESSIBLE TO BENEFICIARIES HOW OFTEN DO YOU INTERACT WITH BENEFICIARIES AT YOUR OFFICES. (INTERVIEWER SHOULD PROBE IF THE MANAGERS JUST HAVE A FIELD RELATIONSHIPS WITH BENEFICIARIES OR NOT)

11. DO YOU HAVE A SYSTEM FOR FOLLOW UP MECHANISMS FOR THE SERVICES PROVIDED AND IF SO CAN YOU DESCRIBE IT AND INDICATE HOW OFTEN THAT HAPPENS

12. SITE SOME OF YOUR BEST PRACTICES IN MEETING YOUR OBJECTIVES

13. DO YOU HAVE A RECORD OF SOME OF THE SUCCESSFUL CASES WITH RESPECT TO IMPROVING THE SITUATION OF BENEFICIARIES

?

14. WHAT IS YOUR LONG TERM VISION AS AN INSTITUTION IN TERMS OF POVERTY ALLEVIATION

?

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