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The impact and potential of the Kalomo Pilot Cash Transfer Scheme in Zambia

Introduction

Zambia has experienced dramatic economic growth since the structural adjustment decade of the 1990s. Despite a great deal of negative impact due to the rapid conversion of the country's economic policy on growth and poverty, the trend of economic growth since the year 2000 has shown the fastest rise which the state has ever achieved in its history (World Bank 2007a, p.64). Thanks to this growth, poverty conditions have also started improving, however, there is still a number of people who cannot accomplish to graduating from extreme poverty: in other words, economic growth has not equally achieved poverty reduction. In this circumstance, one of the Social Cash transfer programmes called the Kalomo Pilot Cash Transfer Scheme, which was implemented in 2004 as a 2 year project, may indicate a direction, which the country should follow for the achievement of poverty eradication. Therefore, it seems to be meaningful to analyse the impact of the pilot scheme on poverty again, although the sample project has already scaled up to four other regions, namely: Monze, Kazungula, Chipata and Katete Districts.

The aim of this paper is to discuss the impact and potential of the Kalomo pilot scheme on poverty; in particular, it is crucial to mention the perspective that the scheme challenges to focus on people who could not benefit from economic growth. Therefore, the analysis of this programme may provide another approach of poverty alleviation in Zambia, which is different from the growth-oriented approach. In order to proceed with the analysis, I will discuss the country's circumstances on poverty; the impact of the Kalomo scheme; and the potential of the scheme, in order.

Poverty circumstances

The changes in economic situations have affected poverty circumstances in Zambia since its independence in 1964: namely, the economic structure and the growth pattern have been creating the poverty trend. In particular, the trend of growth in urban-based sectors increased urban poverty, and agricultural growth greatly contributed to poverty reduction.

1. Growth and Poverty in Mining and Manufacturing sector

The negative growth of both mining and manufacturing increased poverty in urban areas, and the positive growth in the new century is expected to reduce poverty. The heavy dependence on mining and manufacturing sectors structured the urban-biased population and economy in Zambia after its independence. For the post independence era, the mining sector led the country's economy by transferring the earnings from its exports to import substitution industry (World Bank 1994, p.i). As a result of this growth process, the urban proportion of the total population had increased from 17 per cent to 40 per cent by 1980 and stood at 38 per cent in 1998. The growth of the mining sector, however, was no longer as active as it had been by the early 1990s. There was a gradual decrease in the value of copper by approximately 49 per cent between 1983 and 1998 (Table X). Because of this significant drop of the value, the volume of copper production decreased by about 26 per cent between 1990 and 1997 (Table X; Figure X). As a reaction to this negative fact, there seemed to be a reduction in its employment. Furthermore, the high pace of trade liberalisation and privatisation under the Structural Adjustment Programmes since 1991 exhausted the domestic manufacturing industry (Thurlow and Wobst 2004, p6; 2008, p.223; Seshamani 1998, p.543; IMF 1997, p.19). The combination of an increase in pressure from foreign competition, a rise in the price of raw materials and weak domestic demand is considered to be the major reason for the gradual deterioration in the competitiveness of the manufacturing sectors (Table X). Therefore, there was a real decline in output of the manufacturing industries reaching approximately 3 per cent a year on average from 1990 to 1997, because 70 per cent of the manufacturing enterprises were too weak in the competitive markets to utilise even more than 60 per cent of their productive capacity (IMF 1997, p.22). Thus, the significant decline in the production of the mining and industrial sectors appeared to reduce employment. Reflecting this negative impact on employment of the major urban-based sectors, there were about 9 per cent increases in poverty headcount ratio in urban regions. Similarly, the other two indicators of poverty depth and severity show the same trend as worsening poverty in urban (Table 4).

In turn, the recovery of the copper value (Thurlow and Wobst 2004, p.6 and p.10) has restarted leading the GDP growth and improving urban employment after the 2000s (Figure 1X). Following this economic growth, the poverty condition is expected to become better. As a part of outcomes from this positive trend of the economy, it can be seen that there was a decline in the national poverty headcount in 2004 (Wold Bank 2007b).

2. Growth and Poverty in Agricultural sector

The positive growth of agricultural sector has decreased poverty in rural areas since the Structural Adjustment Programmes in the early 1990s. The agricultural growth may have been accomplished through the market competitiveness and crop diversification successfully enhanced. The withdrawal of the government from the agricultural subsidies and privatisation increased grain prices (Uematsu et al. 2006, p.3). Within the circumstances that smallholders produce two-third of the total maize production and half of the rural farmers are grain sellers rather than subsistence farmers (World Bank 2007a, p.108), the soaring grain prices may have possibly benefited many of those poor farmers. Furthermore, the abolition of agricultural subsidies made the agricultural sector more efficient. The high level of subsidies had encouraged remote farmers, and other farmers who live in unsuitable areas for the production of maize, to grow maize, as well as farmers on the outskirts of urban areas or other efficient regions for maize production (Seshamani 1998, p.545). Therefore, after the abolition, there was a significant conversion in the pattern of crop production. As a result of the fact that the farmers attempted to enlarge their profits without subsidies, a number of them appeared to shift from maize cultivation to cash crops, other grain or subsistence farmers. In fact, the proportion of maize land significantly shrank by approximately 15 per cent from 70 per cent for a decade by the end of the 1990s (Zulu et al. 2001, p.2; Howard and Mungoma 1996, p.1) while the growth in sugar and cotton farming was notable (World Bank 2007, p.114).

Through these changes in agricultural sector basically in rural areas, there was a significant achievement in growth. In particular, the beneficiaries from the agricultural growth were the low income households, as the growth incidence curves show (Figure X). Reflecting this pro-poor growth in rural areas, the poverty indicators demonstrate dramatic decreases in poverty headcount ratio by 7 per cent, poverty gap by 15 per cent and squared poverty gap by 16 in rural regions between 1991 and 1998 (Table X).

3. Analysing Growth and Poverty

The perspectives of the Zambian government seemed to be to accomplish poverty reduction through economic growth, since a number of policies were rapidly implemented in the early 1990s in order to prepare for their participation in the international trade markets. The theory of this growth-oriented poverty reduction is supported by many economists. Dollar and Kraay (2001, p.9) argue that 1 percent growth of mean income raised the mean income of the poorest 20 percent by 1 percent. Moreover, Chen and Ravallion (2007, p.2) also believe that economic performance reduces absolute poverty. In fact, Zambia has accomplished steady growth in GDP per capita in the 2000s. The per capita GDP more than tripled from 309.8 dollars in 2000 to 953.3 dollars in 2007, after a gradual decrease by about a hundred dollar over the adjustment period (Figure X). Moreover, as already discussed, the trend of poverty indicators simultaneously followed the economic trend. From these outcomes, economic growth looks good for the poor in Zambia, as the mainstream development theory believes. However, it is also true that there are still many of those who cannot graduate from extreme poverty. Those poor people may be divided into two types. The first category is those who lost earnings due to the SAPs. For example, many farmers who were forced to stop harvesting maize to become subsistence farmers by the stoppage of agricultural input subsidies: including the increasing price of fertilisers, and labour that became unemployed due to a collapse of the mining and manufacturing sectors are included in this category. The other category is those who cannot work due to illness or ages. These people are never able to gain benefit from economic growth, which increases employment opportunities. Thus, the recent rise in economy may have greatly contributed to reducing poverty but not affected people who cannot work: in other words, growth could not have benefited one of the most vulnerable and poorest people.

Role of Kalomo Pilot Cash Transfer Scheme

Having identified the limitation of growth-oriented poverty reduction, it is strongly needed to support those who are excluded from economic activities in Zambia. At this stage, it is important to decide who urgently needs supports, and how to support them. In order to lead the answers of these questions, I will identify those people by using the categorisations of Schubert, and discuss the contribution of the Kalomo Pilot Cash Transfer Scheme.

1. Identifying the poorest of the poor

Those who urgently need helps may live in chronic poverty. Schubert (2004, p.3) identifies around one million people, 200,000 households living as those people through two categorisations of ‘critical poverty’ and ‘non-viable poverty’ (Figure X).

Firstly, ‘critical poverty’ is defined by extremely low levels of energy consumption. The Food and Agricultural Organisation (FAO) reported that half of the

Zambian population: approximately 5.3 million people; one million households, lived in food poverty, which is defined as food consumption below the minimum requirement for adult, 1,800 Kcal per person per day (2004, p.37). Schubert (2004, p.2) decomposes the food poverty into two by average energy consumption: 'moderate poverty' between 1,400 and 1,800 Kcal per person per day, and 'critical poverty' less than 1,400 Kcal per person per day. According to his research, around 2 million people, 400,000 households were included in 'moderate poverty', and approximately 3 million people, 600,000 households were categorised as 'critical poverty'.

Secondly, 'non-viable poverty' is defined by no able-bodied labour in a family for their livelihoods because of death or chronic illness of the breadwinners. His research shows that there are 300,000 households of the non-viable poor, while 700,000 households were categorised as the 'viable poor' mainly due to unemployment or underemployment. Also, the non-viable poor tend highly to depend on one or a few persons for their livelihood. Therefore, the critical difference is that the viable poor are possibly able to generate income through employment opportunities, while the non-viable poor are not due to lack of employable labour.

These categorisations seem to be useful in terms of identifying chronic poverty. For example, if a household were critically poor in food consumption, they would more easily have sickness due to lack of nutrition; sickness of a breadwinner would probably force children to work for their family finances; child labour would result in lack of education; and then, poor education of children would lead to their low income in the future. Similarly, if a family had no able-bodied labour, children would probably have to work for their livelihoods; therefore, the consequence would follow the similar circle to the previous example. Thus, as these examples shows, those who are chronically poor appear to need interventions in order to escape from the vicious circle. Therefore, as an approach to cut the chain of chronic poverty, focusing on 'critical poverty' and 'non-viable poverty' may be reasonable.

2. Kalomo Pilot Cash Transfer Scheme

For those poorest people, the Kalomo Pilot Cash Transfer Scheme may have great potential to cut the chain of chronic poverty. In this section, I will analyse the impact and potential of the pilot scheme, following the overview of the programme.

2.1. Overview

The Kalomo Pilot Cash Transfer Scheme has been implemented at two Agricultural Blocks of Kalomo Central and Kanchele in Southern Province, where 85,624 people, 11,349 households, lived in 143 villages and 5 township (Schubert 2004; Ellis et al. 2009, p.187-194). Firstly, designed by Schubert, the scheme has targeted households which met both criteria of 'critically poverty' and 'non-viable poverty'. As a result of this targeting process, 1027 destitute households, 3,856 people were initially allowed to gain benefits from this pilot scheme. The structure of these beneficiaries demonstrates that 66 per cent were female-headed; 54 per cent were elderly-headed; at least 54 per cent were AIDs patients; 61 per cent were children; and 71 per cent were orphans. Secondly, considering the level of cash transfer, the beneficiary households received 30,000 ZMK, worth 6 US dollar, per month. This amount of cash transfer was decided by the price of 50 kilo-gram bag of maize, which could provide another meal to those beneficiaries. Finally, the cash was transferred through the Kalomo Branch of the Finance Bank and 19 pay points. The beneficiaries who lived within 15 km of Kolomo town needed to open saving accounts to receive transfers. On the other hand, those who lived more distant from the town could receive cash by visiting collect points of rural health centres or schools.

2.2. Impact Analysis

The cash transfer scheme does not directly aim to help the beneficiaries graduate from both 'critical poverty' and 'non-viable poverty' although it does targets those who are eligible for those criteria. Instead, transferring certain money, it does directly deal with 'critical poverty': namely, the cash transfers can be expected to raise food consumption of the beneficiary households. Therefore, it may be difficult to observe significant outcomes of 'non-viable poverty' reduction in short-term. However, it seems to be possible to expect that the cash transfers can also contribute to reducing 'non-viable' poverty risks through enhancing human development in the long run, since the way of spending the transfers was not limited but the beneficiaries can decide how they use it. In this section, I will discuss the impact of the cash transfer scheme on households.

Use of the cash transfers

The beneficiaries may have spent the cash on not only food but also investment. Understanding the purpose of the cash transfers, those beneficiaries bought basic goods and food, and also invested in seed or livestock (Schubert 2004, p.10). Some of them even saved a part of the transfers in their bank accounts for the day when they would experience food scarcity. Moreover, those who did not have their own bank accounts could have begun saving the transfers for larger investments through the traditional 'Chilimba' system. In most cases, woman beneficiaries compose a group of 5 people, and each of 4 members pays ZMK 5,000 so that the one can receive ZMK 20,000 and her own ZMK 30,000; namely, every 5 month, each group member can receive the same amount of money which they pay to others for the past 4 months. Therefore, through the traditional system, the remote beneficiaries also have possibility to save some money for larger investments. In addition, children of those beneficiaries under 19 years old, who accounted for 61 per cent of the total beneficiaries, started reaping benefits. Their households became able not only to provide more nutrition but also to purchase their school necessities, such as school uniform and stationary, so that they could afford to send their children to school. Thus, the beneficiaries could start investing more on assets or education of their children, which seems to be the investments for the future, as well as increasing the level of energy consumption.

Livelihoods

There seems to be two of the major changes in livelihoods of the beneficiaries. Firstly, they became more independent from their neighbours, relatives or others, in terms of livelihoods. A survey demonstrates that 70 per cent of the households stopped receiving cash from those external resources. Also, the proportion of external cash in their livelihoods plunged from 7,800 ZMK to 1,700 ZMK on average (MCDSS 2007, p.46). Secondly, the beneficiaries may have become able to estimate certain amount of future income. The evaluation survey shows that, excluding the cash transfers from their income, all the beneficiary households experienced a decrease in income from 9,670 ZMK to 6,300 ZMK per month on average, while increasing non-income beneficiaries by 27 per cent. This result seems to reflect the decline in the external cash in their income; in other words, the beneficiary households reduced externally borrowing or begging money because they became able to secure sufficient income and expect exactly how much and when they could gain. These changes allowed the beneficiaries to reduce social stigma by begging money and also have an investment plan in the future.

Investment

Through investments for the future benefits, increasing the capacity of households may be one of the key issues for escaping from extreme and chronic poverty: namely, one of the major reasons why the extremely poor people cannot escape from chronic poverty seems to be because of lack of longer-term investments on livestock and human development. Schubert argues that the critically poor people, who have less than 1,400 Kcal intakes per day, tend to give up their productive assets: such as livestock, tools and seed, for purchasing food. Also, they are liable to stop investing in their long-term benefits, including sending their children to school, when they became physically weak or encounter a starving period. Selling productive assets may directly cause lowering income, and lack of education would force their children to work for low wages in the future. Because this decision to give up the longer-term investments is made by the urgent needs for food, it is possible to say that the chain of chronic poverty is constructed through the process. Therefore, the intervention which enhances to sustain livestock of the poor and increases human development may contribute to ending this vicious circle. Challenging this critical issue, the Kalomo scheme is valuable, and resulted in positive outcomes.

A rise in investment of the beneficiaries may be one of the notable outcomes to reduce 'non-viable poverty'. With regard to expenditure on investment, an average investment per 3 month nearly tripled from 4,500 ZMK to 12,900 ZMK (MCDSS 2007, p.51-52). For the details of the pattern of investments, there was a notable increase in expenditure on purchasing chicken, goats, seed, and hiring labour. This appears to be significantly positive outcome for the incapacitated beneficiaries. They could achieve not only to increase the number of their own livestock but also to hire labour. Before the cash transfers, having lived in chronic poverty mainly due to lack of able-bodied labour, those households could marginally manage to live thanks to external cash and income from asset selling. However, using the cash transfers, they could start generating outputs by hired labour as well as owning more livestock. The fact that those households gained productive resources for their livelihoods seems to be a great improvement towards escaping from chronic poverty; therefore, the cash transfers to those beneficiaries may have strongly positive meanings in this sense.

Human Development

Human development may be another key issue to cut the vicious circle of poverty, and there were significant improvements in education, nutrition and health.

Firstly, the improvement in education is worth mentioning. Half of all youth between 7 and 17 year old who did not attend at school became able to be enrolled; 50 per cent of those newly started schooling, the other half returned (MCDSS 2007, p.37). It was one of the elements of chronic poverty that children stop studying at school in order to work for their family finance. Therefore, this notable change that children started or returned to school seems to be even more important than 3 per cent increase in the enrolment rate when it comes to the impact of the cash transfers on chronic poverty.

Secondly, an increase in the level of nutrition among the beneficiaries is also significant outcomes. It is evidently observed that the significant improvement in nutrition, as the dramatic increase in the average number of meals per day among beneficiary households shows (MCDSS 2007 p.41). There was an increase in the share of households which have 3 meals a day from 17.8 per cent to 23.7 percent, while the number of households having 1 meal a day decreased by 6 per cent to 13.3 per cent, and 2 meals a day hovered at 63 per cent. Moreover, in terms of levels of satiation, the number of households which felt to have more than enough food increased from 43 per cent to 65 per cent, while the decrease in the number of households stating still hungry after meals by 21 per cent. Furthermore, as well as rising frequency of consuming staple food of maize, there were steady improvements in the quality of nutrition intake amongst the beneficiary households; an increase in the number of households having fats more than once a week by 30 per cent, each vitamins and proteins 7 days a week by 12 per cent. Thus, the condition of nutrition intake of the beneficiaries improved, in terms of quantity, quality and satiation.

Finally, improving health conditions of the beneficiaries appears to be another important issue. In positive correlation with improving nutrition, the health status of the beneficiaries became better in every generation. The total incidence of sickness declined from 42.8 per cent to 34.9 per cent. In particular, it is remarkable that the prevalence of illness in the group of productive age between 19 and 64 decreased by 12 per cent (MCDSS 2007, p.43). This dramatic improvement seems directly to contribute to increasing the number of able-bodied labour in the beneficiary households; therefore, this increase in their health conditions may lead to more stable livelihood in the future through economic activities.

Thus, the cash transfers seemed significantly to enhance human development.

Market effects

Regarding to scale up this pilot scheme, it may be more important to be careful about market effects. However, the scale of the cash transfers through this pilot scheme was too small to affect market prices. Ellis et al. (2009, p.192) argue that market effect from the Kalomo scheme was not observed because the amount of the cash transfers was small.

2.3. Effectiveness

There may be some weakness of the scheme in terms of effectiveness of targeting and delivery. Firstly, the scheme could not cover all the households which met both eligible criteria of 'critical poverty' and 'non-viable poverty'. Due to the budget limitation, only the poorest 10 per cent was targeted, although in some regions, there were more than 10 per cent households which satisfied the requirements. These people were advised to become beneficiaries of other social protection interventions (Schubert 2004, p.9). Secondly, providing effective access to the pay points may be crucial. The beneficiaries who lived within 15 km of Kolomo did not experience notable problems with regard to delivery. However, living in more remote areas and relying on the pay points, some beneficiaries found difficulties in travelling to collect money in distance because they were elder or ill. This delivery inconvenience may be one of the most considerable critiques because one of the criteria focuses particularly on 'non-viable' people. Therefore, these beneficiaries are expected to have fewer family members who are able to come to the pay points. From this point of view, there may be some people who could not collect the cash transfers. Within the scheme, those who had problems to come to the pay points may be the most eligible people for the scheme. Thus, there were two of major problems to be improved.

Potential of the Kalomo scheme

As discussed, the Kalomo scheme demonstrated that the cash transfers may contribute to ending chronic poverty for the poorest of the poor. When it comes to scaling up the pilot scheme to the country level, it may be able to play an important role.

Zambia has been receiving the negative impact of a higher HIV prevalence rate on a country's economy. The HIV prevalence rate was 17 per cent of the adult aged between 15 and 49 in 2005 (UNDP 2007). Although the country has been experiencing significant economic growth, spreading HIV and AIDs infections has also been damaging the economy of the country and households. Simultaneously, the disease creates chronic poverty by increasing a number of incapacitated labours of households. Therefore, interventions to support these incapacitated poor to escape from chronic poverty may be urgently needed in the country level.

Impact of HIV and AIDs

It is believed that there will be significant adverse effects at various sectors. Firstly, the health sector was so overloaded by HIV and AIDs patients that it can no longer afford to maintain tuberculosis patients isolated; since around 65 per cent of hospital rooms have been occupied by HIV and AIDs related patients (UNDP 2007, p.36). This situation may cause a flourish of other epidemic due to the lowering quality of hospital service.

Secondly, the education sector suffered from HIV and AIDs as well: in 1998 alone, 1,300 teachers died per month. The total number of these incidences equated to two-thirds of teachers who were newly trained. Such a large number of teacher deaths imply not only a waste of investment in training them but also the worsening quality of education because it seems to be extremely difficult to deploy trained teachers immediately after unpredictable and numerous losses. Also, a number of children lived in households where the HIV infected breadwinners had to stop studying in order to work for their livelihoods. The increase in child labour, due to their breadwinners' deaths from HIV and AIDs, robbed them of their opportunities to increase capacity and capability to gain a more sustainable livelihood in the future.

Thirdly, there are a number of adverse effects in the agriculture sector. At household level, the death or illness of the head of the household causes limitations to transmitting farming knowledge and skills from parents to children, as well as the loss of the most experienced farmers (UNICEF 2007, p.37). In relation to the death of family labour, farmers seem to be changing their cropping pattern from cash crops to grain; since in fact, cotton is much more labour intensive than maize (World Bank 2007a, p.111). Converting cash crops back to grain crops may lead to fatal plunges in income for these farmers because, as the World Bank (2007a, p.151) points out, the cultivation of cash crops generates more income than that of grain. At national level, the change in agriculture appears to affect the manufacturing sector negatively as well as leading to a deterioration in the agricultural growth. Because 75 per cent of the manufacturing sector belongs to a category of agro-processing industries which utilise agricultural production, the change in the pattern of crop production may directly affect the manufacturing sector. For instance, a decrease in the number of cotton farmers, due to the loss of the head of the household, would produce a negative effect on the textile industry by increasing the price of cotton.

Finally, the business sector also received adverse effects from the spread of HIV and AIDs. The pandemic and related illnesses not only decreased revenue but also cost enterprises another 13 US dollars per incidence of illness on average due to the replacement of labour, payment of sick leave, unpredictable absence of labour and productivity losses. In addition, it is predicted that employers would consider converting their business to more capital-intensive by installing technology.

Scaling up

As seen, there were a great deal of negative impacts of the spread of HIV and AIDs on the economy and poverty. Therefore, the Kalomo scheme, which targets ‘non-viable poverty’, may have potential to mitigate the risk of households. Following a successful case of the Kalomo scheme, four of other social cash transfer schemes have already been implemented in Monze, Kazungula, Chipata and Katete Districts. Moreover, due to low administrative costs of the cash transfer, the cost-efficiency is relatively high. This implies the feasibility of scaling up the Kalomo scheme wider in terms of budgetary.

Conclusion

I have discussed the impact and potential of the Kalomo Pilot Cash Transfer Scheme. Although the rapid economic growth has been reducing poverty, there are still a number of people who cannot accomplish to graduate from extreme poverty. In this circumstance, the Kalomo cash transfer model indicated a direction where the country should follow for the achievement of poverty eradication. Targeting ‘crucial poverty’ and ‘non-viable poverty’, the scheme effectively increased investments on assets and enhanced human development among the beneficiary households. Both of these effects may positively increase the capacity of the household to sustain their livelihoods in the long-run. This approach may contribute to mitigating HIV and AIDs effects on the economy and the poor. Moreover, the fact that the scheme challenges to target people who could not benefit from economic growth is significantly important, because this project can provide another approach of poverty alleviation, which is different from the growth-oriented approach.

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