



GOVERNMENT OF THE REPUBLIC OF ZAMBIA
MINISTRY OF COMMUNITY DEVELOPMENT AND SOCIAL SERVICES



JOINT ANNUAL REVIEW REPORT
SOCIAL PROTECTION

**20
21**



UNITED NATIONS
ZAMBIA



THE WORLD BANK





JOINT ANNUAL REVIEW REPORT

SOCIAL PROTECTION

2021

Ministry of Community Development and Social Services
Community House, Sadzu Road
PO Box 31958, Lusaka

Design and layout: www.itldesign.co.za

Photo credit: UNICEF/Zambia/2020/Schernbrucker

FOREWORD

The Government of the Republic of Zambia has prioritised Social Protection on its development agenda as a key strategy to reducing poverty and vulnerabilities. As such, a number of programmes and other social protection interventions are being implemented. The social protection programmes serve various objectives, and there is a growing recognition of their importance amongst key stakeholders in the country.

Despite the various social protection interventions that have been implemented over the years by line ministries and other stakeholders, poverty levels in the country have remained high and the situation is worse in rural areas. The poverty situation has been worsened by the COVID-19 as well as natural disasters such as floods and droughts.

The Social Protection Joint Annual Review (SP-JAR) was introduced in 2015 as a useful mechanism for reviewing progress in the sector and identifying issues that may need to be addressed to improve programme performance. The 2021 SP-JAR was the sixth review. Previous reviews were conducted in 2015, 2016, 2017, 2018 and 2019. The Joint Annual Reviews have helped in establishing whether programme implementation is on track and determining the strategies that may be adequate in achieving the intended results.

The overall objective of the 2021 SP-JAR was to assess the implementation of Social Protection interventions and share best practices for effective and efficient future programming. It was imperative to undertake the 2021 Joint Annual Review, considering that the activity could not be undertaken in 2020 due to the COVID-19 pandemic, as restrictions in movements were imposed and adjustments were made to work schedules.

The 2021 SP-JAR was conducted under the theme “Integration and Financing of Social Protection Programmes amidst the COVID-19;” with the following as focus areas: Accelerating the implementation of the Single Window Initiative; Fast tracking the implementation of the Cash Plus Agenda; understanding the effectiveness of the Zambia Integrated Social Protection Information Systems (ZISPIS) in service delivery; Sustaining financing for Social Protection Programmes; and understanding the impact of the COVID-19 Emergency Cash Transfer (C-ECT).

It is therefore my sincere hope that the findings and recommendations from the 2021 review will contribute to improved social protection programming. It is also the expectation of the Ministry that the findings will feed into other processes such as the review of the 2014 National Social Protection Policy and mid-term review of the Girls’ Education and Women’s Empowerment and Livelihoods (GEWEL) Project.

The Government of the Republic of Zambia remains committed to uplifting the living standards of the people especially the poor and vulnerable.

It is my conviction that the collaborative efforts from the Development Partners will continue providing support towards the implementation of social protection programmes.



Doreen S. Mwamba, MP

Minister of Community Development and Social Services

ACKNOWLEDGEMENTS

The 2021 Social Protection Joint Annual Review (SP-JAR), was undertaken by members of the Poverty and Vulnerability Reduction Cluster and Development Partners and was spearheaded by the Ministry of Community Development and Social Services.

In this regard, I wish to thank all the stakeholders in Social Protection who participated and contributed to the undertaking of this very important monitoring activity.

The Ministry would like to appreciate the technical and financial support rendered by the World Bank (WB), the United Nations Children's Fund (UNICEF), International Labour Organisation (ILO) and the Food and Agriculture Organisation (FAO) towards undertaking of the SP-JAR.

I further wish to express my gratitude to the Civil Society Organisations (CSOs) and Line Ministries under the Poverty and Vulnerability Reduction Cluster for their active participation and significant contribution to the successful preparations and undertaking of the 2021 JAR.

Special thanks and appreciations are also extended to the JAR Planning Committee, Management and Staff of the Ministry Headquarters, provincial, district and community level structures together with the grant aided institutions for the roles they played in the JAR process.

It is my expectation that stakeholders will continue to actively participate in future Joint Annual Reviews and other Social Protection interventions.



Angela Chomba Kawandami

Permanent Secretary

Ministry of Community Development and Social Services

LIST OF ACRONYMS AND ABBREVIATIONS

7NDP	Seventh National Development Plan
CPs	Cooperating Partners
FISP	Farmer Input Support Programme
FSP	Food Security Pack
GDP	Gross Domestic Product
GEWEL	Girls' Education and Women's Empowerment and Livelihood
HGSF	Home-Grown School Feeding Programme
IFBSP	Integrated Framework of Basic Social Protection Programmes
KGS	Keeping Girls in School
NSPP	National Social Protection Policy
PWDs	Persons with Disabilities
PWAS	Public Welfare Assistance Scheme
SCT	Social Cash Transfer
SWL	Supporting Women's Livelihoods
TEVET	Technical Education, Vocational and Entrepreneurship Training
ZDHS	Zambia Demographic and Health Survey
ZISPIS	Zambia Integrated Social Protection Information System

CONTENTS

FOREWORD	2
ACKNOWLEDGEMENTS	3
LIST OF ACRONYMS AND ABBREVIATIONS	4
EXECUTIVE SUMMARY	6
01. INTRODUCTION	9
1.1 Background to the Social Protection Joint Annual Review (SP-JAR)	9
1.2 Themes for the 2021 SP-JAR	10
1.3 Objectives of the 2021 SP-JAR	10
1.4 Methodology and Approach to the 2021 SP-JAR	11
02. COUNTRY CONTEXT	17
2.1 Macroeconomic Environment	17
2.2 Poverty Levels	19
2.3 Health	20
2.4 Education and Skills Development	21
2.5 Agriculture	23
2.6 Climate Change	23
2.7 Decentralisation	23
2.8 Social Protection Legislative and Policy Context	23
2.9 Social Protection Financing	24
03. SUMMARY REPORT FROM THE FIELD VISITS	25
3.1 Knowledge of existing programmes/interventions	25
3.2 Effectiveness of Social Protection Programmes	26
3.3 Knowledge about Single Window Service	27
3.4 Cash Plus Agenda	27
3.5 Disability Mainstreaming	27
3.6 Zambia Integrated Social Protection Information System (ZISPIS)	28
3.7 Emergency Cash Transfer	28
04. PROGRESS MADE IN THE SOCIAL PROTECTION SECTOR	29
4.1 The Social Cash Transfer Programme	29
4.2 Supporting Women's Livelihoods (SWL)	30
4.3 Food Security Pack	31
4.4 The Zambia Integrated Social Protection Information System	31
4.5 Contributory Social Protection	31
4.6 Disability Mainstreaming	33
05. CONCLUSION AND RECOMMENDATIONS	34
5.1 Conclusion	34
5.2 Recommendations	35
APPENDIX 1	37

EXECUTIVE SUMMARY

The Social Protection Joint Annual Review (SP-JAR) was conducted from 18th to 30th October 2021. The 2021 review was unique as it also covered the year 2020 during which the activity was not undertaken. The failure to undertake the SP-JAR in 2020 was as a result of the COVID 19 pandemic which came with restrictions.

The purpose of the SP-JAR was to assess programme implementation and examine opportunities for enhanced stakeholders' collaboration, strengthen the system and increase sustainable financing of the Social Protection programmes in Zambia. Stakeholders in the Poverty and Vulnerability Reduction Cluster of the Seventh National Development (7NDP) participated in the field visits that covered a total of 20 districts in five provinces namely: Eastern, Luapula, Northern, North Western and Southern.

The field visits were followed by a National SP-JAR Conference from 22nd to 23rd November, 2021 during which findings were disseminated to stakeholders implementing and supporting social protection programmes. The review had four (4) focus areas namely;

- Effectiveness of Social Protection Programmes;
- The Cash Plus Agenda;
- The Single Window Delivery System;
- Zambia Integrated Social Protection Information System (ZISPIS);

Under the four focus areas above, the findings in 11 programmatic areas are highlighted in this report as summarised below:

A. Effectiveness of Social Protection Programmes

Generally, the feedback from the interaction during the focus group discussions (FGDs) indicated that the social protection programmes were effective. When probed, the stakeholders cited the following as some of the indicators that helped them to ascertain the effectiveness of the social protection programmes;

- **GEWEL-Supporting Women's Livelihoods**

Under the Supporting Women's Livelihoods (SWL) of the GEWEL project, beneficiaries were reported to be running businesses and were able to pay school fees and feed their families. Furthermore, most girls from the Cash Transfer Households had benefited from the sponsorship at secondary school level which helped to improve their school attendance.

- **Social Cash Transfer**

The respondents applauded the Government and its partners for implementing the SCT. The respondents indicated that housing conditions had improved and parents acquired the necessary materials for children to attend school. Beneficiaries were also able to engage in income generating activities besides consumption. The number of beneficiary households were increased by 57.8 per cent from 616,664 in 2020 to 973,223 in 2021.

- **Public Welfare Assistance Scheme**

Respondents indicated that the programme was important as it helped a lot of people in need of in-kind and cash assistance. The programme facilitated the payment of school fees for learners and repatriation of stranded people among others. However, the programme had not been funded over a period of time. This had led to most districts accruing a lot of debt in terms of school fees to various learning institutions. One of the respondents indicated that *“the programme would contribute significantly towards poverty reduction with adequate and consistent funding.”*

- **Food Security Pack**

The respondents applauded Government for the programme as it enabled the beneficiaries to improve their household food and nutrition security. In the 2020/2021 farming season there were 36,300 beneficiaries, however the number increased to 263,700 in the 2021/2022 farming season due to increased funding towards the programme.

- **GEWEL-Keeping Girls in School**

The results from the field visits showed an improvement in enrolment, attendance and retention of children from SCT households that were enrolled on the Keeping Girls in School Programme. However, not all districts visited were implementing the programme.

- **Home Grown School Feeding Programme**

In the districts where the programme was being implemented there was increased attendance in schools. However, the concern was for the schools to introduce food that was affordable and culturally acceptable.

- **Grievance Redress Mechanism**

The majority respondents in districts where the Grievance Redress Mechanism (GRM) was being implemented were aware of its existence and benefits. However, there was need to put in place a mechanism that enhanced transparency and resulted in fair handling of complaints from beneficiaries.

- **Community Welfare Assistance Committees**

The CWACs were present in all districts and they facilitated the implementation of various social protection programmes. However, CWAC members faced a number of challenges such as lack of transport and community perception of being politically inclined.

- **Disabilities**

Most respondents reported that accessibility to services was very difficult. For instance there were communication barriers with the hearing impaired as they were no sign language interpreters thereby creating a barrier to service provision. Lack of special facilities for Persons With Disabilities (PWD) continued to pose a challenge. Further, there was a lot of stigma towards PWDs.

- **Gender Based Violence (GBV)**

It was reported that there was an increase in cases of abuse among girls who were renting residential facilities on a weekly basis given the long distances from their villages to schools.

- **Climate Change**

Most beneficiaries had developed coping mechanisms and strategies to mitigate the effects of climate change. The most common form of negative effects of climate change were droughts and floods. Some of the coping mechanisms used were growing of drought resistance crops and diversifying crops.

B. The Cash Plus Agenda

Most respondents agreed that the Cash Plus Agenda was the best approach to the implementation of Social Protection Programmes, as it presented a possibility of the beneficiaries to be self-sustaining and, thereby, graduating from receiving social protection services.

C. The Single Window

Districts using the initiative expressed satisfaction as it contributed to efficient service delivery by reducing duplication, enhancing coordination and bringing about positive synergies.

For most non-Single Window Districts, the initiative was not well understood hence, the need for more sensitization.

D. Zambia Integrated Social Protection Management Information System (ZISPIS)

The Zambia Integrated Social Protection Information System was implemented in 20 districts and, was aimed at making social protection delivery more effective and efficient. ZISPIS was being rolled out to the 116 districts. The full implementation of ZISPIS would eliminate the use of manual systems in the delivery of Social Protection services.



CHAPTER 01

INTRODUCTION

1.1 Background to the Social Protection Joint Annual Review (SP-JAR)

The Living Conditions Monitoring Survey (LCMS) of 2015 revealed that poverty levels in Zambia had remained persistently high standing at 54.4 percent despite growth at the macro-economic level. The situation was worse in rural areas where 76.6 percent of the people were classified as poor while urban poverty stood at 23.4 percent. In addition, the Gini Coefficient (a measure of income inequality) was at 0.69 showing high income inequality. This was compounded by pandemics such as COVID-19 as well as disasters such as floods and droughts among others.

In response to the poverty situation, the Government over the years implemented a number of social protection programmes. To assess and track progress made in the implementation of these programmes, the Social Protection Joint Annual Review (SP-JAR) was initiated in 2015 and since then it has been undertaken annually except in 2020 due to the COVID-19 pandemic. Furthermore, the initiative was introduced with the vision of improving the programming of social protection through enhanced coordination and monitoring of interventions for effective and efficient delivery of the services. The SP-JAR is a multi sectoral approach of assessing performance in the implementation of social protection programmes.

The 2021 SP-JAR aimed at reviewing performance of social protection programmes implemented during the period June 2019 to November 2021 by Government in collaboration with Development Partners. The findings of the SP-JAR would inform policy and feed into other social protection related processes such as the Mid-Term Review of Girls' Education and Women Empowerment and Livelihoods (GEWEL) Project.

The SP-JAR is a multi sectoral approach of assessing performance in the implementation of social protection programmes.

1.2 Themes for the 2021 SP-JAR

The overall theme for the 2021 SP-JAR was “ Integration and Financing of Social Protection Programmes amidst the COVID-19.”

The sub-themes were:

1. Accelerating the implementation of the Single Window Initiative;
2. Fast tracking the implementation of the Cash Plus Agenda;
3. Measuring the effectiveness of the Zambia Integrated Social Protection Information System (ZISPIS) in service delivery;
4. Sustaining financing of social protection programmes; and
5. Measuring the impact of the Emergency Cash Transfer (ECT) in the COVID-19 pandemic era.

The thematic areas were informed by emerging issues that had impacted on implementation of social protection programmes during the period under review.

1.3 Objectives of the 2021 SP-JAR

The overall objective of the SP – JAR was to assess the implementation of social protection programmes and share best practices for effective and efficient future programming.

The specific objectives were to:

- (i) assess progress in the implementation of the Single Window, Cash Plus Agenda and ZISPIS for attainment of the Integrated Framework of Basic Social Protection Programmes (IFBSPP) goals;
- (ii) contribute to the development of consensus on the implementation of Cash Plus in Zambia;
- (iii) examine opportunities for increased external financing of Social Protection programmes at local level;
- (iv) evaluate progress made in the implementation of the 2019 SP-JAR recommendations;
- (v) explore opportunities for data systems strengthening for evidence-informed social protection programming; and
- (vi) explore opportunities for enhanced stakeholder coordination and programme synergies.

1.4 Methodology and Approach to the 2021 SP-JAR

The 2021 SP-JAR was undertaken using the following stages and activities:

1.4.1 Preparatory Meetings

The Ministry of Community Development and Social Services (MCDSS) coordinated preparatory meetings with the participation of other Poverty and Vulnerability Reduction Cluster members of the 7NDP, Development Partners, the media and other stakeholders. The main deliverables from the preparatory meetings included the following:

- (i) Developed Concept Note with clear objectives and thematic areas identified for the 2021 SP-JAR;
- (ii) Desk review of literature conducted and Interview Guides developed for Provincial, District and Community based stakeholders;
- (iii) Consensus reached on the provinces to be visited and composition of teams and travel plans.

Concept Note

The Concept Note provided a clear roadmap for the processes involved in the undertaking of the 2021 SP-JAR.

Desk Reviews

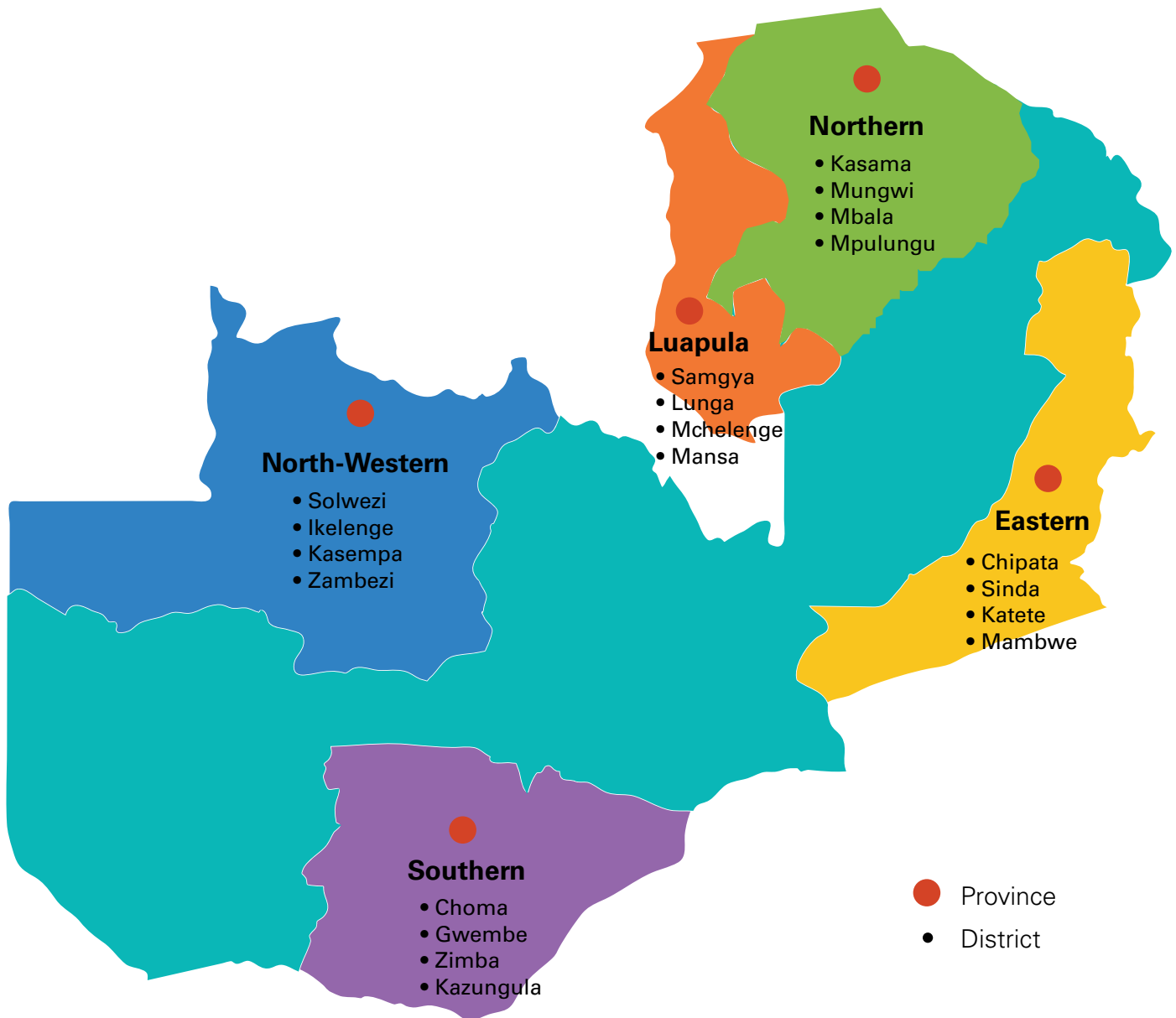
The desk reviews were undertaken by a multisectoral team with members drawn from the Poverty and Vulnerability Reduction Cluster and grant aided institutions. During the process, many documents were consulted and information compiled. Thereafter, a small team was constituted to organise and synthesise the collected secondary data to contextualise it for identification of themes for the 2021 SP-JAR. The following documents were key in conducting the desk review:

- (i) Seventh National Development Plan (7NDP);
- (ii) Living Conditions Monitoring Survey (LCMS) of 2015;
- (iii) National Social Protection Policy (NSPP) of 2014;
- (iv) National Policy on Disability of 2015;
- (v) National Ageing Policy of 2015;
- (vi) National Decentralization Policy of 2013;
- (vii) National Social Health Insurance Act No.2 of 2018;
- (viii) 2019 -2021 Progress Reports for Poverty and Vulnerability Reduction
- (ix) Cluster of the Seventh National Development Plan (7NDP);
- (x) Integrated Framework of Basic Social Protection Programmes (IFBSPP);
- (xi) Single Window Service Reports for Champion and Learning Districts;
- (xii) National Disability Survey Report of 2015;
- (xiii) Girls' Education and Women's Empowerment and Livelihoods;
- (xiv) (GEWEL) Project Reports for the period 2019 -2021;
- (xv) Zambia Integrated Social Protection Information Systems (ZISPIS) Reports for the period 2019 -2021;
- (xvi) Reports on Cash Plus Approach to Social Protection; and
- (xvii) Multi Dimensional Poverty Index of 2019.

Field Missions

The field missions were undertaken in five (5) provinces namely; Eastern, Luapula, Northern, North-Western and Southern. Figure 1 below shows the provinces and districts visited.

Figure 1: Provinces and districts visited



1.4.2. SP-JAR Conference

The SP-JAR Conference was held from 22nd - 23rd November 2021 at Chamba Valley Exotic Hotel in Lusaka. The event was attended by members of the Poverty and Vulnerability Reduction Cluster and Development Partners.

The Conference was officially opened by Honourable Doreen Sefuke Mwamba MP, Minister of Community Development and Social Services. The Honourable Minister noted with concern the high levels of poverty and reiterated the importance of social protection in improving the living standards of the people. She further indicated that Government had increased funding to social protection programmes such as the Social Cash Transfers (SCT), Farmer Input Support Programme (FISP), among others, in order to bring more beneficiaries on board.

Other speakers included representatives from the United Nations Agencies, Foreign and Commonwealth Development Office (FCDO) and the World Bank. The UN organisations were represented by Mr. Benjamin Meyer from United Nations Children's Fund (UNICEF) who pledged continued support to the Government in the fight against poverty. Mr. Meyer was glad to note that the conference was coming at a time when the country had celebrated World Children's Day, where four (4) Republican Presidents from Zambia, Botswana, Namibia and Zimbabwe joined hands in their commitment to the cause of children and the poor. He commended Government on the increase in the allocation to the social sector which had risen to 8.7 percent of Gross Domestic Product (GDP), with actual figures rising from ZMW 30.4 billion to ZMW 40.6 billion.

The World Bank was represented by Ms. Emma Wadie Hobson, Senior Social Protection Specialist, who in her speech pledged the World Bank's continued support to the implementation of social protection programmes in Zambia. She stated that the World Bank plays a critical role in stabilising and scaling up social protection systems in Zambia through Keeping Girls in School (KGS), Supporting Women's Livelihoods (SWL), Social Cash Transfer (SCT), Systems Strengthening, Gender and Anti-Gender Based Violence (GBV) interventions as well as by creating a pool of Multi-Donor Trust Fund (MDTF) leading to a harmonised approach to programming in the sector.

The Representative from the Foreign and Commonwealth Development Office, Dr. Ben Powis, Head of Governance and Human Development, stated that he was happy to be part of the team that travelled to Southern Province to get information first hand. Furthermore, Persons With Disabilities (PWD) were not left out and were able to access healthcare and have a roof over their head.

Mr. Powis mentioned that the SCTs were helping the poor and vulnerable come out of poverty as people were able to buy goats, chickens, seeds and pay school fees for their children.

1.4.3 Progress Towards the Actualisation of the 2019 SP-JAR Recommendations

Table 1: 2019 SP-JAR recommendations and progress made

S/N	RECOMMENDATION	STATUS/PROGRESS AS AT NOVEMBER 2021
1	Financing: - To undertake a comprehensive review of the payment or delivery system of benefits to address bottlenecks.	<p>The review of the payment system for benefits had been done. The following were in place;</p> <ul style="list-style-type: none"> • ZISPIS SCT module for payment developed; • Mobile money services were used to pay COVID-19 Emergency Cash Transfer (C-ECT), and being piloted to pay regular SCT and • Plans for the development of the Food Security Pack (FSP) on ZISPIS was underway.
2	Cash Plus: - To operationalise the Cash Plus agenda to ensure provision of programme complementarities to all the vulnerable in society.	<ul style="list-style-type: none"> • The Micro Simulation Exercise completed and final results shared on 4th October, 2021 and • At the time of the SP-JAR conference the Ministry was in the process of resubmitting a draft Cabinet Memorandum for the decision of Cabinet.
3	Integrated Framework of Basic Social Protection Programmes: - To operationalise the IFBSPP through the development of a detailed implementation plan.	<ul style="list-style-type: none"> • An implementation plan for the operationalisation of the IFBSPP was developed; • The Implementation Plan for the IFBSPP is yet to be distributed to all Ministries, Provinces and Spending Agencies (MPSAs), Development Partners for them to be reporting on the provisions of the IFBSPP; and • The Ministry had developed a programme for the wide dissemination of the Implementation Plan of the IFBSPP. This awaited mobilisation of resources.
4	Single Window Service: - To expedite the lesson learning for the Single Window initiative and hasten the scale up to additional districts in line with the 7NDP.	<ul style="list-style-type: none"> • Two Lesson Learning Workshops were held; • Single Window Initiative was rolled out to 44 Districts as at 30th October, 2021; and • Blue Print (Operational Guidelines) for implementation were developed and is awaiting printing.
5	Climate Change: - The FSP and FISP should consider early maturing seed and drought resistant crops.	<ul style="list-style-type: none"> • FSP and FISP have since 2019 been providing seeds for drought resistant breeds of various crops.
6	Disability mainstreaming: - To hasten the mainstreaming of disability interventions in all line Ministries and institutions.	<ul style="list-style-type: none"> • Disability mainstreaming symposium was held in Ndola; • Development of guidelines for statutory instruments on employment, education, health and access to information were reviewed and finalised; • Sensitisation of PWDs in the governance of the electoral process was conducted;

		<ul style="list-style-type: none"> • United Nations Development Programme (UNDP) rapid impact assessment on the impact of COVID-19 on PWDs was conducted; • UNESCO Research on Comprehensive Sexuality Education in Schools focusing on PWDs conducted; • United Nations Educational, Scientific and Cultural Organisation (UNESCO) Research on violence and bullying in schools was done; • Catholic Medical Missions Board (CMMB) impact assessment of COVID-19 on children was done; • Focal point persons have been appointed in MPSAs.
7	Volunteerism: - To hasten the process of developing the National Volunteer Policy.	<ul style="list-style-type: none"> • The draft National Volunteer Policy was developed and awaiting tabling before the Cabinet for consideration.
8	Home Grown School Meals: - To scale up the Home-Grown School Meals and school feeding programme in all schools.	<ul style="list-style-type: none"> • The Home Grown School Meals Programme was being scaled up to cover more districts and schools.
9	Empowerment Programmes: - To revise the repayment period for the Village Banking programmes, and introduce aquaculture, livestock promotion and nutrition support programmes for enhanced livelihoods and empowerment.	<ul style="list-style-type: none"> • The repayment period for the Village Banking had remained the same. However, women groups on Village Banking were being linked to other social protection programmes that included livestock, aquaculture and nutrition.
10	Social Security and National Health Insurance: - To expedite the pension or social security reforms and extend to the informal sector.	<ul style="list-style-type: none"> • Coverage for Pension Schemes for the informal sector was in progress; • There were 40,670 informal sector workers registered with Pension Schemes; • The National Health Insurance Management Authority (NHIMA) had extended coverage to the informal sector and the process of registration was on-going; and • Workers Compensation Fund had also extended its coverage to the informal sector (domestic workers) through SI No13 of 2021.
11	National Social Security Bill: - To hasten the enactment process of the National Social Security Bill;	<ul style="list-style-type: none"> • The Bill stalled due to the 2020 Attorney General's opinion that could not allow the envisaged reform process because of legal implications; • Government has recalled all the policy and legislative matters for review and realignment before implementation; and • Consultations with key stakeholders were underway.
12	Development Cooperation: - To roll out systems such as ZISPIS in order to promote accountability, transparency and confidence in programming.	<ul style="list-style-type: none"> • ZISPIS has been rolled out.

13	Evaluation of National Social Protection Policy (NSPP):- To prioritise the review of the NSPP and come up with recommendations for the next phase of the Policy.	<ul style="list-style-type: none"> • NSPP was evaluated and the report was ready for printing; • The review of the NSPP was underway.
14	Budgeting:- The Cluster to implement joint budgeting and programming for the year 2020.	<ul style="list-style-type: none"> • There was an attempt for Cluster Budgeting for the 2021 National Budget as the Call Circular allocated ceilings according to Clusters. However, line Ministries opted to share the ceilings and then budget as sectors.
15	Literacy:- To prioritise the functional literacy programme as a cross cutting issue in communities through the provision of infrastructure, educational materials and instructors.	<ul style="list-style-type: none"> • The Cluster and other stakeholders had continued providing functional literacy as a cross cutting issue in communities. However, due to limited resources, the Cluster had not been able to provide more infrastructure, instructors and educational materials.
16	Decentralisation:- To prioritise fiscal decentralisation.	<ul style="list-style-type: none"> • There had not been any progress on fiscal decentralisation.
17	Statistical data:- Considerations be given to conduct a survey which would facilitate the timely collection and provision of information.	<ul style="list-style-type: none"> • Yet to be done. Delayed due to financial constraints.
18	Grievance Redress Mechanism (GRM): To hasten the development and integration of a GRM.	<ul style="list-style-type: none"> • The GRM had been developed and rolled out to 70 districts, however, it had to be expanded to cater for more social protection programmes. • The GRM for SWL had been rolled out to all the 64 districts implementing the programme.
19	Communication: To hasten the finalisation and operationalisation of a Comprehensive Communication Strategy	<ul style="list-style-type: none"> • Comprehensive Communication Strategy yet to be developed; • Communication Strategies for SCT and SWL were finalised and were operational.
20	Linkages and referrals: To strengthen the existing linkages between agriculture and social protection.	<ul style="list-style-type: none"> • Through the Single Window Delivery System, the Ministry was promoting linkages and referrals among many social protection programmes including Agriculture.
21	Protection:- To continue scaling up SEEVCA and operationalize Case Management Data and Information System.	<ul style="list-style-type: none"> • Case management was operationalised and the Service Efficiency and Effectiveness for Vulnerable Children and Adolescents (SEEVCA) project came to a close in 2020.
22	Nutrition mainstreaming:- To hasten the operationalisation of nutrition sensitive social protection guidelines and the nutrition communication strategy	<ul style="list-style-type: none"> • The guidelines were ready for operationalisation; • The communication strategy specifically on nutrition was not yet developed.
23	Change Management Programme:- To hasten the operationalisation of the theory of change for integrated social protection programmes through continued capacity building.	<ul style="list-style-type: none"> • The Ministry was working with Partners in implementing the International Training Programme (ITP) on social protection. The focus of which was Change Management in Social Protection; The programme had built capacity in ITP 1 and ITP 3 and was facilitating ITP 5.



CHAPTER TWO

COUNTRY CONTEXT

The Government of the Republic of Zambia has an ambitious long-term plan called the Vision 2030, which outlines the aspirations of the Zambian people to live in a strong and dynamic, middle-income country that provided opportunities for improving the well-being of all. The Vision 2030 is based on four strategic areas that anchor its development trajectory on: radical transformation; economic diversification and sustainable growth; poverty and inequality reduction; enhancing human development; and creating a conducive governance environment to support this transformation.

In order to achieve the goals, for each strategic area, the Seventh National Development Plan (7NDP) 2017- 21 provided clear short-term targets which among many others included, reducing poverty by 20 percent from 54.4 percent in 2015 to 43.5 percent in 2021. Further, the 7NDP also targeted to reduce the GINI coefficient from 0.69 in 2015 to 0.47 in 2021 and the poverty gap from 26.4 to 20, in the same time period. Therefore, the provision of social services such as health, education and skills development remained critical to poverty alleviation and sustainable development.

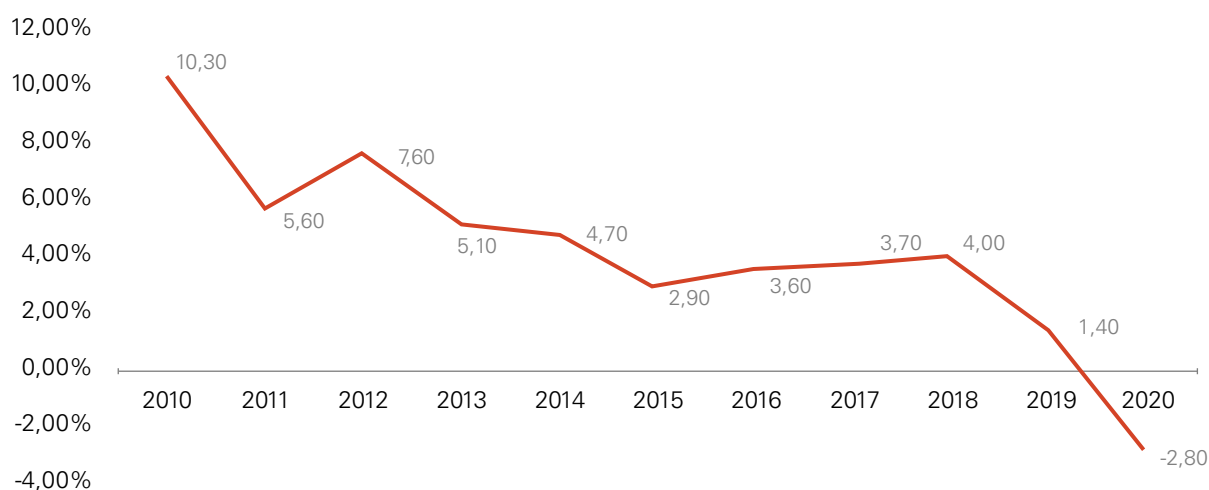
The country had faced many challenges in achieving national targets these included deteriorating weather conditions stemming from climate change and most recently the COVID-19 pandemic and high debt burden. The section below highlights a few trends along these key priorities.

Therefore, the provision of social services such as health, education and skills development remained critical to poverty alleviation and sustainable development.

2.1 Macroeconomic Environment

Zambia's economy had been growing favourably in the past decade, even though growth slowed down in recent years. During the period 2016 – 2019, GDP grew at an average of 3.1 percent per year compared to annual averages of 6.1 percent over the period 2010 – 2015. However, in 2020, the economy was hit by the COVID-19 pandemic which resulted in a contraction of 2.8 percent as shown in Figure 2.

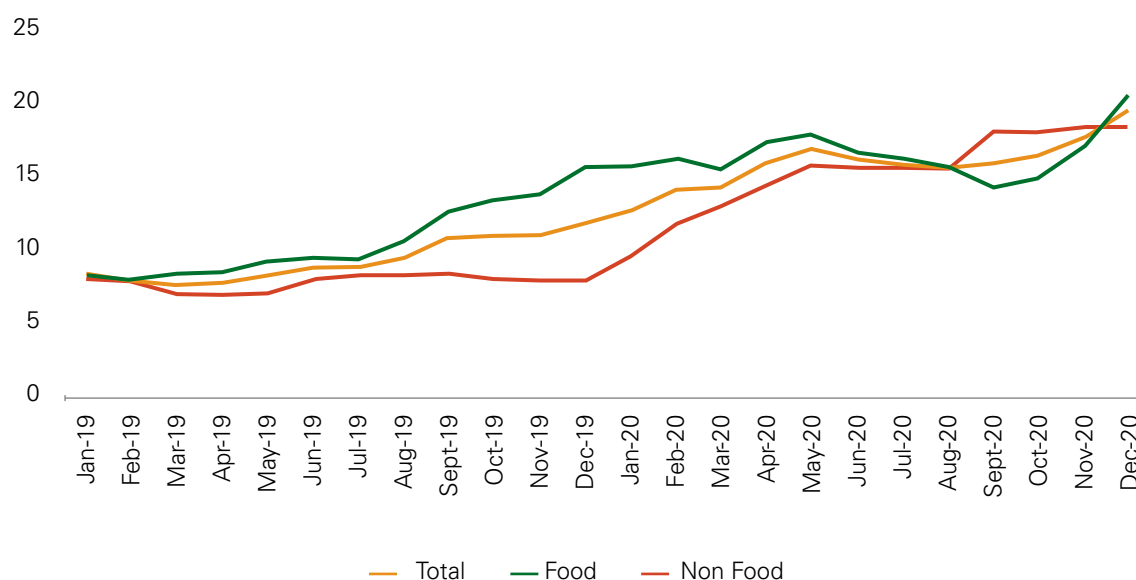
Figure 2: Real GDP growth, 2010 - 2020



SOURCE: ZamStats Agency

The level of prices, measured by inflation, had continued to rise. Inflation rose from 11.7 percent in December 2019 to 19.2 percent in December 2020 (Figure 3). The main driver of inflation was the increase in food items such as bread, cereals, meats, fish, vegetables, fats, oils and eggs. Consequently, food inflation increased from the earlier 15.4 percent recorded in January 2020 to 20.2 percent in December 2020. Similarly, non-food inflation rose sharply from 15.4 percent in January 2020 to 18.1 percent in December 2020, and thus contributed to overall rising inflation. The increase in inflation had impacted negatively on the livelihoods of the people especially the poor and vulnerable.

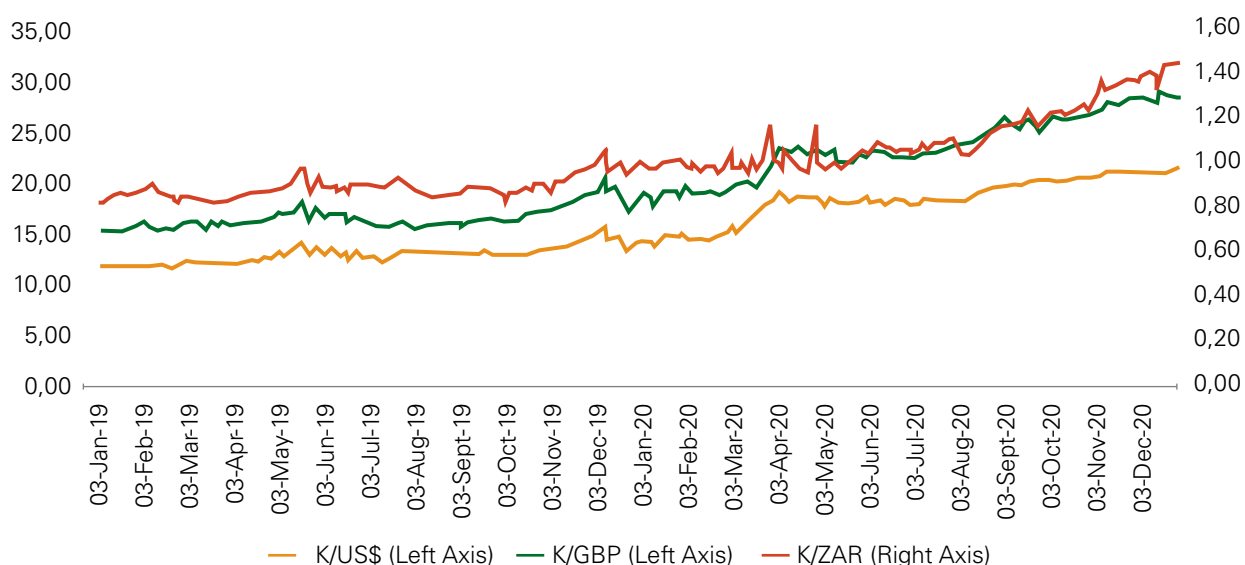
Figure 3: Inflation, 2019 - 2020



SOURCE: ZamStats

The Kwacha continued to weaken against all major convertible currencies in 2020 as indicated in Figure 4. Against the US dollar, the Kwacha depreciated by 45.8 percent, to an average of K20.71/US\$ as at end December 2020, from K14.20/US\$ reported in January 2020. This depreciation largely reflected increased demand for forex in the market driven by the Government's importation of agricultural inputs under the FISP and petroleum products.

Figure 4: Zambian Kwacha exchange against major convertible currencies



SOURCE: BOZ Fortnightly Series

2.2 Poverty Levels

The 2015 Living Conditions Monitoring Survey (LCMS) revealed that 54.4 percent of the Zambians were poor and 40.8 percent of them were classified as extremely poor, with 60.8 percent in rural areas and 12.8 percent in urban areas. Furthermore, it was found that children were more affected by the effects of poverty as 15 percent of them were underweight and 34.6 percent were stunted.

Food insecurity continued to be high, as more than 350,000 people in the country did not have access to regular food supply. Due to high food prices coupled with extreme poverty, families spent 64 percent of their income on basic food needs. High rates of HIV played a role in exacerbating poverty in Zambia. Approximately 14.3 percent of adults in the country had HIV and 1.5 million children were orphaned as a result of the disease. Poor healthcare coupled with disease and hunger reduced life expectancy in Zambia to just 37.5 years, the fourth lowest in the world. The 2015 projected national population at 15.9 million, implied that 8.5 million people lived in poverty, with 3.5 million of those living in extreme poverty.

2.3 Health

In its Vision 2030, Zambia's goal of becoming a prosperous, middle income country by 2030 is dependent upon having a healthy and productive population. This would be achieved by ensuring equitable access to quality health care for all by 2030, and being pioneered through five-year national development plans, national health strategic plans and the national health policy.

The Zambia National Health Sector Plan (NHSP) mid-term review of March 2020 covering the period (2017-2021) indicated that there was significant progress in the attainment of set goals in the health sector. The report showed an overall positive picture in the first half of the NHSP with the following results;

- (i) overall performance of reduced vulnerability associated with HIV and AIDS prevalence rate had been on track, reducing from 13.7 percent in 2006 to 11.1 percent in 2018;
- (ii) improvements in maternal and child health outcomes;
- (iii) increased coverage of preventive interventions;
- (iv) reduced prevalence of communicable diseases and strengthening of health sector performance;
- (v) increase in life expectancy among men and women;
- (vi) significant mortality rate reduction of children under-five years of age and adults;
- (vii) decline in fertility rates;
- (viii) increase in modern family planning methods, fastest among people in rural areas and lower socio-economic groups;
- (ix) increase in Antenatal Care (ANC) coverage, especially in the lower socio-economic groups and increase in immunisation rates among children;
- (x) improvements in health system governance and health financing;
- (xi) intermediate position on child mortality, child stunting and fertility levels, and was among the top three countries with lowest in the region;
- (xii) operationalisation of the National Health Insurance Scheme (NHIS).

Despite these developments, the health sector in Zambia still faced numerous challenges such as high disease burden from communicable and non-communicable diseases. The country has inadequate health services, and low staffing levels, which put a strain on the sector. Further, in rural areas, people had to cover long distances to access health facilities and rural areas were the hardest hit as the Ministry of Health (MoH) struggled to dispatch qualified staff in rural health facilities.

The health sector had also come under intense pressure due to the prevalence of the COVID-19 pandemic. According to the World Health Organisation (WHO) statistics, Zambia had the second largest number of COVID-19 infections in Southern Africa after South Africa. The country was also hit badly by the second and third waves of the pandemic, and this increased the number of cases

requiring health care services and consequently the death toll increased tremendously. In the first quarter of 2021, Zambia recorded 820 COVID-19 related deaths compared to 388 deaths recorded in the whole of 2020. That was over twice as many deaths recorded in just three months as compared to the whole of 2020.

2.4 Education and Skills Development

Government had been implementing several programmes and interventions to enhance access, enrolment, retention and attendance to education. These interventions were well outlined in the 7NDP, which included: the Education and Skills Sector Plans (ESSP) and the Technical Education, Vocational and Entrepreneurship Training (TEVET) Policy. In addition, the Government had been implementing other policies such as the Universal Free Primary Education Policy of 2002, the introduction of the Home Grown School Meals (HGSM) by the Ministry of General Education (MoGE) in collaboration with the World Food Programme (WFP), and the KGS, a collaborative programme in the Poverty and Vulnerability Reduction Cluster.

The Education Sector has made tremendous improvements such as the net enrolment rate which was at 83.6 percent in 2018, which is a strong reflection of Government's commitment to provide quality education to its citizens. Further, education infrastructure was also on the rise as Government opened its doors to the private sector resulting in more learning institutions coming on board.

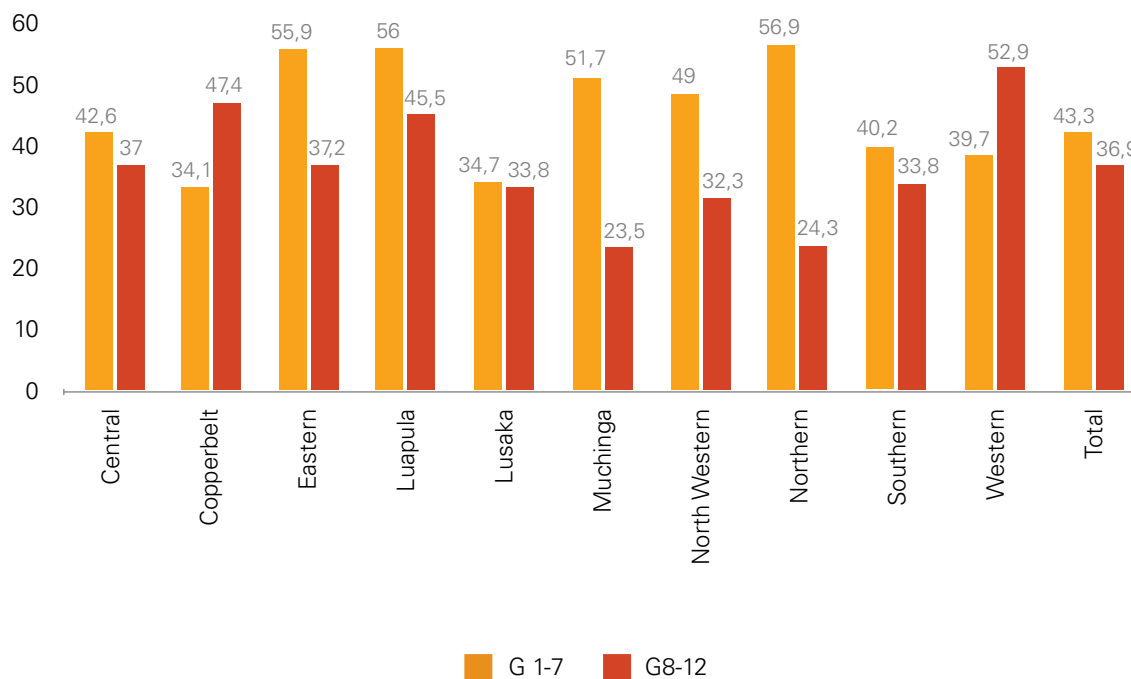
Although statistics indicated generally high literacy levels through the high net enrolment rate, there was still need for more interventions that addressed illiteracy at the local levels. Among the notable challenges in communities were inadequate or unavailable infrastructure, educational materials and literacy instructors for the programmes. Further, for those that attained skills through skills development, there still remained a challenge regarding access to employment. Among the contributing factors to unemployment was the mismatch between skills and needs in the communities.

Another source of concern was the quality of education. Learner performance among primary school pupils declined in subjects like Mathematics and Science as reviewed by the Zambia Education Enhancement Project (ZEEP). In addition, the ratio of primary schools to that of secondary schools was too low. As at 2018, there were 1,117 secondary schools against 9,050 primary schools, and this had increased the dropout rates especially amongst girls.

The sector was also affected by the pupil-teacher ratio (PTR). The PTR for primary and secondary was 43.3 and 36.9 respectively as shown in Figure 5. This showed that one teacher taught more than one shift and this affected the quality of teaching and consequently the quality of education.

The Education Sector has made tremendous improvements such as the net enrolment rate which was at 83.6 percent in 2018, which is a strong reflection of Government's commitment to provide quality education to its citizens.

Figure 5: Teacher-pupil ratio



SOURCE: Ministry of General Education Statistical Bulletins

With respect to the Gender Parity Index (GPI) there was near parity at primary school level where for every 100 boys enrolled there were 99 girls, while at secondary school level, GPI dropped to 84 girls for every 100 boys. These disparities were evident across the urban-rural regional divide. Investment in education and skills development would enable the country to overcome the challenges of low progression rates to higher reduction levels, gender disparities in participation rates, and variations in participation rates across the rural-urban dichotomy.

The increase in COVID-19 cases negatively affected the education sector, as such Government implemented containment measures that included the closure of learning institutions which affected about 4 million learners in Zambia. The disruption in learning led to online and virtual classes, however, those in rural areas were the hardest hit, as access to Information and Communications Technology (ICT) services were limited, and were not able to access the online learning services. This disruption consequently led to high drop-out rates, high teenage pregnancies and early marriages.

2.5 Agriculture

The Government of the Republic of Zambia has prioritised agriculture as a vehicle for economic growth, diversification and job creation. Despite its potential this sector remained largely untapped due to a number of factors that included climate change, low productivity, high dependence on rain-fed agriculture, limited crop diversity and restrictions on agriculture exports. The majority of poor people residing in the rural areas depended on agriculture as their primary source of livelihood. However, this group of people were faced with challenges of limited access to agricultural inputs, markets and low mechanisation. The persistence of these challenges resulted in limited utilisation of the vast fertile and arable land in Zambia.

During the implementation period of the 7NDP, the average contribution of agriculture to the GDP stood at 3.2 percent. In order to boost agricultural output, Government has embarked on the promotion of policies and measures to diversify the economy through value addition of the agricultural products and to promote access to markets.

2.6 Climate Change

The effects of climate had negatively impacted the social and economic development in Zambia. The adverse effects of climate change largely affected the poor and vulnerable groups as statistics showed that 90 percent of them depended on rain-fed agriculture for livelihoods. These effects stemmed from extreme weather conditions, such as droughts, rising temperatures and unpredictable rainfall which worsen the living conditions of the majority of Zambians. For instance, in 2019/2020 farming season, the effects of climate change were experienced in most parts of Zambia, as there was an increase in severe droughts and flash floods which reduced agricultural productivity. This largely affected the well-being of the citizens especially those in rural areas.

2.7 Decentralisation

To reinvigorate and facilitate devolution, Government launched the National Decentralisation Policy in 2013. Updating and approving the Decentralisation Implementation Plan (DIP 2014 – 2017) was meant to reflect Government's vision in shifting governance from the centre to the district level. The 7NDP was the major driver in accelerating the implementation of the National Decentralisation Policy that would offer effective devolution of functions to Councils and the setting up of corresponding structures such as Ward Development Committees. Despite these positive milestones, the implementation of decentralisation had largely stalled, with only a few districts implementing devolution.

2.8 Social Protection Legislative and Policy Context

The Social Protection Service Provision was governed by the NSPP which was developed in 2014. However, the implementation plan to the policy expired in 2019, and it was under review. Regarding the formulation of an overarching Social Protection Legal Framework, the Bill stalled due to on-going consultations to address the legal implications of the enactment of the Bill.

2.9 Social Protection Financing

Zambia had fallen on hard times economically as macroeconomic indicators had deteriorated. The ramifications of debt, years of delayed fiscal consolidation, exacerbated by the effects of climate change and, recently, the COVID-19 pandemic, culminated into an economic recession in 2020 - the first recession in two decades.

The high debt levels had led to high debt servicing costs, resulting in dwindling fiscal space, which threatened funding to critical sectors including social protection. The low budget execution rates had exposed gaps in the coverage and implementation of social protection programmes, leading to more people falling into poverty. Given the high poverty levels, a social protection system must be fiscally sustainable to provide all vulnerable citizens with adequate social protection to avoid exposing their lives and livelihoods to poverty and other related risks.

In order to guarantee basic social protection to its citizens by 2030, Zambia needs to allocate at least K4.2 billion or 1.0 percent of its GDP to basic social protection expenditure annually. However, the country spent only 0.4 percent of GDP on basic social protection, leaving a financing gap of 0.6 percent of GDP. To finance the basic social protection package, Zambia will need an additional K2.5 billion in 2021 over what is estimated to be spent. The budget for basic social protection programmes was projected to reach K26.2 billion or 2.5 percent of GDP by 2030. Failure to meet this target, the financing gap could grow from 0.6 percent of GDP in 2021 to 1.4 percent of GDP by 2030.

Government's immediate concern is to reduce overall fiscal deficit to at least 5 percent of GDP by the end of the Economic Recovery Programme period (2023).

Government's immediate concern is to reduce overall fiscal deficit to at least 5 percent of GDP by the end of the Economic Recovery Programme period (2023). In order to achieve this, Government would have to front-load fiscal adjustment measures that would increase domestic revenue mobilisation, reprioritise expenditure, institute debt restructuring measures to continue bringing down debt servicing costs and reduce non-interest spending that had been a major cause of fiscal overruns (mainly agriculture and energy subsidies). Sustaining these measures will then create the needed fiscal space to finance other spending such as social protection.

CHAPTER THREE

SUMMARY REPORT FROM THE FIELD VISITS

This section of the report is a synopsis of the review findings on the progress attained between 2019 and 2021. The report contributes to the body of knowledge in the social protection sector through annual performance reviews. This summary section focuses on the themes which were cardinal in informing the implementation of social protection programmes.

The field visits therefore placed emphasis on collecting data on the 2021 SP-JAR themes, in addition, to seeking to identify knowledge among district staff and beneficiaries on existing social protection programmes. The following section brings out the key findings per thematic area:

3.1 Knowledge of existing programmes/interventions

Provinces, districts and communities indicated having knowledge on the following:

- (i) Single Window Initiative
- (ii) Cash Plus Agenda
- (iii) Zambia Integrated Social Protection Information System
- (iv) ECT
- (v) SCTs
- (vi) Women Empowerment (Women clubs)
- (vii) FSP
- (viii) KGS
- (ix) Village Bank (the women have been participating in the Savings, Investments and Lending Communities (SILC)
- (x) Supporting Women's Livelihoods
- (xi) Farmer Input Support Programme
- (xii) PWAS
- (xiii) Anti GBV programmes
- (xiv) Nutrition Programmes
- (xv) HGSM
- (xvi) Youth Empowerment Programmes
- (xvii) Livestock restocking programme

3.2 Effectiveness of Social Protection Programmes

The interviews conducted in the field reviewed that social protection programmes were effective as they had contributed to the improvement of the livelihoods of people. Notable among the improvements, were the following:

3.2.1 Improved Livelihoods of the Vulnerable in Communities

Regarding the impact of Social Protection programmes, the communities reported that since 2019 household consumption and spending had improved. The beneficiaries were able to afford more meals, clothes, charcoal, school supplies, labour for farming and improved shelter or housing structures among others. It was reported that programmes such as the SWL had impacted strongly on the lives of women as it supported them by increased productivity and economic empowerment. The programme financed a comprehensive package of activities for beneficiaries, including context-specific training, mentoring and peer support, the provision of productivity grants, and support for savings groups.

3.2.2 Education

Literacy levels were reported to have improved in most rural areas as most of the girls were enrolled in schools through the KGS programme. This led to positive effects on the education objectives as there was increased enrolment, attendance and retention of children from SCT households. Some of the girls enrolled on the KGS from SCT households were supported with school supplies from Grade 8 to Grade 12.

It was found out that there was an increase in cases of girls being abused in the rented facilities. Some girls living far away from their schools would rent boarding facilities near their schools for easier accessibility. However, the boarding facilities lacked adult supervision and girls were vulnerable to abuse. The number of girls reported to have been abused or involved in sexual activities was most alarming in Mbala district with 80 percent found with STIs following tests conducted by World Vision in March 2021.

3.2.3 Productivity

The findings presented that beneficiary households and communities had seen an improvement in accessing benefits such as farming inputs through FISP and FSP. This enabled beneficiary households to grow enough food for both consumption and for sale. However, there was a concern that packs given in both programmes were not sufficient as only two bags of basal and top dressing respectively were given under the FSP while three bags of basal and three bags of top dressing were given under FISP. The majority of beneficiaries indicated that there was need to increase the quantity of the inputs provided.

Another common observation from almost all the beneficiaries interviewed, was the issue of timeliness in the delivery of inputs. The best option suggested was for the Government to deliver inputs timely as late delivery negatively affected household food security. More imperative was the issue of beneficiary graduation. It was noted that there was no graduation pathway to enable beneficiaries who had been on the programme for a long time to exit so that other poor and vulnerable households could benefit from the programme. This was noted for both FSP and FISP programmes.

3.2.4 Climate Change

Beneficiaries of social protection programmes had also been affected by climate change which led to households developing coping mechanisms and strategies. A number of mitigation measures were employed and these included beneficiaries resorting to digging shallow wells near riverbeds to water their crops. In some places where crops were destroyed by floods, beneficiaries resorted to begging as a coping mechanism while in other places they were involved in crop diversification and planting drought resistant crops.

3.3 Knowledge about Single Window Service

Information from the field revealed that a few officers understood the Single Window Service (SWS) initiative and were competent to explain the concept to others. Districts using the Single Window appreciated the initiative as it contributed to efficient and effective service delivery, creating positive synergies and enhancing stakeholder coordination. However, it was noted that the Single Window initiative was introduced at different times in the various districts, as a result they were at different levels in the implementation of the initiative. Some districts had completed the development of work plans, stakeholder mapping and development of referral and coordination mechanisms, as well as established technical working groups and single entry points.

Furthermore, it was observed that in most of the districts where SWS was not being implemented, stakeholders were in a way coordinating and making decisions together to improve social protection programmes. The example that was given was the District Welfare Assistance Committee (DWAC) which consisted of various stakeholders working and making decisions together.

3.4 Cash Plus Agenda

Many communities had little knowledge about Cash Plus Agenda and only appreciated the concept when it was explained to them. For many beneficiaries, the programme presented a seemingly potential pathway for graduation and self-sustenance. Generally, beneficiaries expressed mixed views with some indicating that it was unfair for one household to receive more than one benefit while some households were not benefiting from any programme.

The Cash Plus Agenda presented a good pathway to maximise impacts but may not realise its objectives on consideration that some beneficiaries would still remain on the programme regardless of increased support. The view of other beneficiaries was that instead of implementing a Cash Plus Agenda, the resources could be channeled to capture more beneficiaries on the programmes.

3.5 Disability Mainstreaming

It was reported that PWDs faced several barriers to accessing social protection services because most of the buildings were not disability friendly. The other challenge was lack of training in sign language interpretation for district officers in order for them to effectively communicate with persons with hearing impairment.

3.6 Zambia Integrated Social Protection Information System (ZISPIS)

The ZISPIS was being implemented in four districts (Zambezi, Ikelenge, Solwezi and Kasempa) that were visited in North Western province. It was observed that the ZISPIS eliminated the use of the manual systems in the delivery of social protection services. There was need to integrate all modules in the ZISPIS and make it user friendly for easy facilitation of payments to the beneficiaries and to sensitise all stakeholders in terms of how the system operates and the benefits that comes with the new technology.

3.7 Emergency Cash Transfer

The impacts of COVID-19 not only affected the economy but undermined the livelihoods and welfare of many people, especially the poor and vulnerable. This presented insurmountable challenges as it drove many households into poverty, and it was worse for those households who were already poor. A shock responsive intervention was implemented to address the impacts of COVID-19 on poor and vulnerable households. Thus COVID-19 Emergency Cash Transfer (C-ECT) programme was implemented in districts that were worst hit by the pandemic.

In Eastern province, C-ECT was implemented in Chipata district, while in Luapula province it was in Mansa district, in Southern province it was Kazungula district and North Western province it was implemented in Solwezi district. The beneficiaries interviewed indicated that they were happy with the support because they were able to meet their basic needs as the amount of money received was much higher than the regular SCTs.



CHAPTER FOUR

PROGRESS MADE IN THE SOCIAL PROTECTION SECTOR

During the period under review, the Cluster implemented a number of social protection interventions that were targeting the poor and vulnerable in society. This chapter gives an assessment of the progress made in the implementation of such interventions which have since reached the majority of the targeted individuals such as PWDs, women and the aged.

4.1 The Social Cash Transfer Programme

The Government of the Republic of Zambia has been implementing SCT as an unconditional social protection programme. SCT were in response to increasing vulnerability and persistent high poverty levels. The programme, was aimed at reducing extreme poverty and eradicating the inter-generational transfer of poverty. As at 30th October, 2021, the total caseload for the SCT was 880,539 households categorised as shown in Table 2:

Table 2 Social Cash Transfer Households by Category

CATEGORY	NUMBER OF BENEFICIARIES
Female Headed Households	573,086
PWDs	78,440
Elderly Persons Households	212,119
Households with Chronically ill Persons on Palliative Care	12,721
Child Headed Households	4,173
TOTAL	880,539

The performance of the SCT programme in 2020 and 2021 was generally impressive as more beneficiaries were introduced and the transfer value increased. The table below shows the performance in the two years:

Table 3: Performance of Social Cash Transfer in 2020 and 2021

S/N.	PERFORMANCE OF SCT – 2020	PERFORMANCE OF SCT – 2021: AS AT QUARTER 3
1	Number of SCT beneficiaries was 616,464	Number of SCT beneficiaries was 880,539
2	Payment of transfers was not regular and predictable for non-Additional Funding (AF) (49) districts. (See Appendix 1)	Payment of transfers to beneficiaries was regular and predictable in all 116 districts.
3	The ZISPIS trainings were done in 57 districts and a single payment was done in 17 pilot districts (See Appendix 2)	Trainings in the enhanced ZISPIS was conducted in all the 116 districts
4	No payment system to ensure transparency and effectiveness in paying transfers to beneficiaries.	Payment system to ensure transparency and effectiveness in paying transfers to beneficiaries in place
5	Transfer value was at 180 ZMW for households without PWDs and 300 ZMW for households with PWDs.	Transfer value was at 300 ZMW for households without PWDs and 600 ZMW for households with PWDs.
6	The annual budget execution rate was at 66 per cent. The GRM was scaled up to 70 districts (AF1 districts & ZISPIS Pilot districts)	The annual budget execution rate was at 95.8 per cent. The GRM was scaled up to 75 districts and to all the 116 by the end of December

During the period 2020 - 2021, key lessons learned for the component of SCT included the following:

- Stakeholder collaboration was essential for comprehensive emergency response (i.e. C-ECT)
- Pandemics could cripple or alter SCT programming (Scale-up activities had to be rescheduled due to the COVID-19 pandemic)
- Delayed transfers resulted into households adopting negative coping mechanisms (because transfers became irregular and unpredictable for Non-AF districts)

4.2 Supporting Women's Livelihoods (SWL)

At the time of the 2021 SP-JAR, the status was as follows;

- 500 district officers were trained in targeting methodology under the Cash Plus Agenda.
- All 64 districts implementing the SWL identified and selected the beneficiaries.
- 21,360 beneficiaries were selected to be on the SWL project in collaboration with financial sector deepening Zambia (FSDZ).
- 50 District Community Development Officers (DCDO) and 300 Community Development Assistants (CDAs) were trained as Master Trainers (MTs).

- (v) The Business and Life Skills curriculum was revised to include contents of Sexual Reproductive Health (SRH) and GBV
- (vi) The curriculum has been translated into local languages and consolidated for printing
- (vii) A total of 70,620 out of a target of 73,448 (96 percent) received the productivity grants in all 51 districts implementing Phase III.

4.3 Food Security Pack

The programme provided support to the poor and vulnerable but viable farmer households with agricultural inputs and livelihood skills to improve their productivity, nutrition and food security for self-sustainability and poverty reduction in all the 116 districts in Zambia. The programme also promoted community-based food security through the creation of food banks replenished by recoveries. During the 2019/2020 farming season 36,800 households received inputs through the programme while 36,300 benefited in the 2020/2021 farming season. The inputs which were given to the farmers were cereals, legumes and fertilizers. The FSP beneficiaries for the 2021/2022 farming season were 263,700 due to increased funding.

TESTIMONIES ON THE IMPACT OF THE SCT

LUSAKA, May 27, 2021—Sylvia Banda, 65, used the monthly cash transfer she received from the government to take care of her husband who is disabled, and four orphaned grandchildren

Africa Zulu, 70, paid his grandchildren's school fees to ensure they had a better future.

Marceline Ngandu, a widowed mother of five, invested the cash transfer into her small business. "I buy baking flour and make doughnuts for selling," said Ngandu, who is also raising her late sister's five children. "From my last bi-monthly payment of K300 (\$14), I made doughnuts and sold them for K400 that helps me pay for school fees for the orphaned children I look after. I urge all other widows to not only eat the money but grow it like I do

4.4 The Zambia Integrated Social Protection Information System

The Government, through the Poverty and Vulnerability Reduction Cluster, is implementing the ZISPIS aimed at improving transparency and efficiency in the disbursement of SCT funds. The ZISPIS was piloted in 17 districts before being rolled out to all districts. ZISPIS has a number of benefits such as securing SCT transactions and improved payment tracking.

4.5 Contributory Social Protection

Zambia had a comprehensive and responsive social protection system which consisted of Social Insurance (contributory) and Social Assistance (non-contributory). The legal framework supporting the Contributory Social Protection included:

- (i) The Constitution of the Republic of Zambia, Act no. 2 of 2016;
- (ii) The National Pension Scheme Act no. 40 of 1996;
- (iii) The Workers Compensation Act no. 10 of 1999;
- (iv) The Public Service Pensions Act no. 35 of 1996;
- (v) The Local Authorities Superannuation Fund Cap 284 of the Laws of Zambia;

- (vi) The National Health Insurance Act no. 2 of 2018; and
- (vii) The Pension Scheme Regulation Act (as amended by Act no. 27 of 2005).

4.5.1 National Pension Scheme Authority

The National Pension Scheme Authority (NAPSA) had 818,661 active members and 18,650 pensioners as at 1st November 2021. Government introduced Statutory Instrument No. 72 of 2019, which was aimed at extending coverage to the informal sector. The membership of the informal sector was 40,670 as at the third quarter of 2021.

4.5.2 Public Service Pension Fund

At the time of the SP-JAR the Public Service Pension Fund (PSPF) had 93,843 active members while the number of pensioners stood at 58,634. The lowest monthly pension was K500. The average period that PSPF took to pay was 30 days for monthly pension and five (5) years for the lump sum payments. This was due to actuarial deficit of K50 million.

4.5.3 Local Authority Superannuation Fund

During the 2021 SP- JAR the Local Authority Superannuation Fund (LASF) had 3,271 active members and 13,309 retirees/pensioners. LASF turnaround time for monthly pensions was six (6) months and lump sum three (3) years. The lowest monthly pension pay out was K62.

4.5.4 Workers' Compensation Fund Control Board

The Workers' Compensation Fund Control Board (WCFCB) had more than 63,000 active members and 23,000 beneficiaries at the time of the 2021 SP-JAR, and it offered compensation for employment injury, occupational diseases, payment of medical bills and facilitated re- integration and re- training.

4.5.5 National Health Insurance Management Authority

The National Health Insurance Management Authority (NHIMA) had 1.3 million active members. The scheme offered the following services;

- (i) maternity and new born care
- (ii) Out-Patient Department Consultations
- (iii) pharmaceutical and blood care
- (iv) in patient care services, Dental oral care, Visual care and maternal care
- (v) cancer/oncology services.

4.6 Disability Mainstreaming

Disability mainstreaming was an important strategy for making the concerns and experiences of PWDs an integral part of the social protection programming. This was to ensure that PWDs realised their full potential in political, economic and social spheres of their lives.

Disability mainstreaming helped to eliminate barriers, promote equality and prevent discrimination so that PWDs could benefit equally from development cooperation measures and interventions. Disability mainstreaming is a process that all stakeholders should embrace so as to achieve equity for PWDs. The objectives of disability mainstreaming were:

- (i) to ensure all MPSAs and other stakeholders have disability focal point persons
- (ii) to create an enabling and accessible environment for all PWDs and
- (iii) to eliminate barriers, promote equality and prevent discrimination

The following were some of the milestones that were achieved during the 2021 SP-JAR period:

- (i) Zambia Disability Information System developed and implemented
- (ii) Focal point persons in all line Ministries appointed
- (iii) Disability mainstreaming symposium was held in Ndola;
- (iv) Development of guidelines for statutory instruments on employment, education, health and access to information were reviewed and finalised
- (v) Capacity building in accessibility of public buildings in Mansa and Samfya
- (vi) Sensitisation of PWDs in the governance of the electoral process
- (vii) UNDP rapid impact assessment on the impact of COVID 19 on PWDs was conducted
- (viii) UNESCO Research on Comprehensive Sexuality Education in Schools was conducted
- (ix) UNESCO Research on violence and bullying in schools was done
- (x) CMMB impact assessment of COVID 19 on children was carried out; and
- (xi) 10 percent of teacher recruitment with the Ministry of Education was given to PWDs.

Despite the various milestones recorded in disability mainstreaming, there were notable challenges that included the following:

- (i) Inaccessibility to different services and the non-regulation of entities that were providing these services to the public.
- (ii) Inadequate mainstreaming of disability issues in the overall legislative framework.
- (iii) No Focal Point persons at Provincial and District levels
- (iv) High staff turnover of appointed Focal Point persons in line Ministries: and
- (v) Guidelines on the operations of the Focal Point persons in line Ministries were not developed.



CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

In conclusion, the 2021 SP –JAR revealed that social protection programmes were having a positive impact on poverty alleviation among the beneficiaries. The programmes had facilitated the participation of the beneficiaries in various economic activities in their localities.

However, it was noted that there were untimely, unpredictable disbursements and delivery of benefits, and in some cases, the benefits were not disbursed at all. This resulted in increased poverty and vulnerability by some beneficiaries as they slid into unsustainable debt to manage their day-to-day activities. Additionally, it was noted that the value of the benefits was not significant to facilitate the reduction of poverty levels among the beneficiaries.

The outbreak of the COVID-19 pandemic had a negative impact on the livelihoods of the people especially the poor and the vulnerable. The containment measures associated with the pandemic resulted in loss of jobs and incomes. Further, the high debt burden of the country resulted in debt servicing costs, thereby squeezing spending to critical sectors like social protection.

The JAR is an important undertaking as it provided evidence for decision making therefore, the sector should continue with this process for aiding decision makers in setting priorities.

5.2 Recommendations

5.2.1 Recommendations From The Field

The recommendations in Table 4 below were provided from the field visits:

Table 4: 2021 JAR field visits recommendations

SN	ISSUE/FOCUS AREA	RECOMMENDATIONS
01	The Cash Plus Agenda	<ul style="list-style-type: none"> Government to accelerate the implementation of the Cash plus Agenda and it should be rolled to the entire country.
02	The Single Window Delivery System	<ul style="list-style-type: none"> Government and CPs to expedite the roll out of the Single Window Initiative to all the districts, so that both human and financial resources can be used more efficiently, in order to eliminate duplication of efforts.
03	Public Welfare Assistance Scheme (PWAS)	<ul style="list-style-type: none"> Government and CPs to revive and adequately fund the programme
04	Zambia Integrated Social Protection Information System (ZISPIS)	<ul style="list-style-type: none"> Integrate all the Social Protection programmes onto the ZISPIS and make it user friendly for easy facilitation of payments to the beneficiaries. Sensitise all stakeholders in terms of how ZISPIS operates and the benefits that come with the new technology
05	Grievance Redress Mechanism	<ul style="list-style-type: none"> Harmonise the GRM into one to avoid duplicity; Enhance community sensitization on the GRM and; Employ an independent and transparent method of addressing the grievances.
06	Capacity Building	<ul style="list-style-type: none"> The staff of Government, the donor agencies, educational institutions, civil society Organisations need to be educated and equipped with the knowledge and skills to understand disability issues so as to enable them create programmes and environments that promote the full participation of PWDs.
07	Community Welfare Assistance Committees (CWACs)	<ul style="list-style-type: none"> Government and CPs to consider providing bicycles/and/or water transport to the CWACs; Appropriate stationery be provided to the CWACs periodically; Government to provide identity cards, corporate shirts and T-Shirts to the CWAC Members for easy identification; and Government and CPs to provide a periodical stipend to the CWAC members as a way of motivating them.

08	Disability Mainstreaming	<ul style="list-style-type: none"> • All programme staff should be trained in Sign Language. In districts with Special Schools, Special Education Teachers must be used in the delivery of services to the hearing impaired using the Single Window Delivery System; • Government to consider creating Disability Mainstreaming Units in all MPSAs as opposed to the appointment of Focal Point Persons and; • Government to create budget lines in all MPSAs for disability mainstreaming.
09	Impact of the Social Cash Transfer, the Food Security Pack and other Social Protection Programmes	<ul style="list-style-type: none"> • Government and stakeholders to consider adjusting upwards the transfer value and number of beneficiaries for all social protection programmes; and
10	Delayed Disbursement of Benefits	<ul style="list-style-type: none"> • The benefits must be disbursed timely and must be predictable.
11	Poverty levels	<ul style="list-style-type: none"> • Government and CPs to consider enhancing social protection programmes by reaching out to more people
12	Literacy	<ul style="list-style-type: none"> • Government with support from CPs to mainstream literacy in all social protection programmes.
13	Sustainable Financing of SP	<ul style="list-style-type: none"> • Government to implement innovative initiatives that will provide sustainable financing for SP programmes such as special levies.
14	Shock Responsive SP	<ul style="list-style-type: none"> • Government to prioritise capacity building in the implementation of shock responsive SP. • Government and CPs to provide optimal resources for the implementation of shock responsive SP. • Government and CPs to develop a Blue Print for shock responsive SP.
15	Keeping Girls in School	<ul style="list-style-type: none"> • The programme should be reformed to include support for boys from SCT households. • The programme must be scaled up to all districts. • KGS to cover all eligible SCT households.
16	Graduation Pathways	<ul style="list-style-type: none"> • Government with support from CPs to develop and implement sustainable graduation pathways from all social protection programmes in order to create space for new entrants without constraining Government resource envelop.
17	Continuity of Social Protection programmes	<ul style="list-style-type: none"> • Programme staff to continue assuring the stakeholders that Government shall continue implementing social protection programmes and will further enhance such programmes.

APPENDIX 1

2021 Social Protection Joint Annual Review Participants

SN	NAME	POSITION	ORGANISATION
1	Doreen S. Mwamba	Honourable Minister	MCDSS
2	Alex Ndhlovu	Director – Human Resource Administration	MCDSS
3	Grace Tonga	Assistant Director – HRA	MCDSS
4	Daphne Francois	UNICEF Social Policy Specialist	UNICEF
5	Ena Marialaura	Technician Officer	ILO
6	Marrrian C. Tembo	Director – Policy, Planning & Information	MCDSS
7	Kennedy Mumba	Director – Social Welfare	MCDSS
8	Andrew Kashoka	Assistant Director-ICT	MCDSS
9	Muma Mukupa	Chief Planner – Monitoring and Evaluation	MCDSS
10	Ebby Sichembe	Chief Planner – Development Cooperation	MCDSS
11	Hillevi Ekberg	Councillor	Embassy of Sweden
12	Mwiya K. Muya	National Coordinator – Disability	ILO
13	Kelobang Kagisanyo	Technical Advisor	ILO
14	Vandras Luywa	Social Protection Specialist	World Bank
15	Isaac Bwalya	National Coordinator – Single Window	ILO
16	Elda Chirwa	National Economist	UNDP
17	Daniel Kumitz	Chief – Social, Policy and Research	UNICEF
18	Most Mwamba	Social Policy Officer	UNICEF
19	Merreny Kalomba	UNICEF Social Policy Specialist	UNICEF
20	Evaristo Mulenga	Disability Officer	UNICEF
21	Herrich Mpuka	Executive Director	ZIPAR
22	Sheila Nkunika	Save the Children Representative	Save the Children
23	Cephas Sitali	ZAMSTATS Representative	ZAMSTATS
24	Leah Gaffney	Social Development Advisor	FCDO
25	Jonathan Mwamba	Acting Chief Planner – Policy	MCDSS
26	Nicholas Goma	Acting Director General	ZAPD
27	Madrine Mbuta	Director Planning Research and Information	MCTA
28	Mestone Malungo	Principal Planner – Monitoring and Evaluation	MCDSS
29	Nicholas Banda	Chief Community Development Officer	MCDSS
30	Mwendalubi Msoka	Chief Planner – Budgeting and Planning	MCDSS

31	Stephen Chiwele	National Coordinator – Social Cash Transfers	MCDSS
32	Maximillian Bwalya	Principal Social Welfare Officer-Social Welfare	MCDSS
33	Rosalynn M. Siamutwa	SSWO – Eastern	MCDSS
34	Gift Makungu	PCDO – Eastern	MCDSS
35	Juma Phiri	Senior Research and Monitoring Officer	MFNP
36	Lubasi Musambo	MIS Technical Advisor	MCDSS
37	Ellison Siansimbi	PCDO – Southern	MCDSS
38	Charles Mwanza	Graphics Officer	MCDSS
39	Bwanje Ngandu	SSWO – North-Western Province	MCDSS
40	Susan Musonda	Principal Planner – Policy	MCDSS
41	Milozzi K. Shimoola	Programme Coordinator	CSPR
42	Robert Mwenda	SCDO – North-Western Province	MCDSS
43	Weka Banda	Principal Planner – Information and Communication	MCDSS
44	Lukonga Luwabelwa	Senior Planner	OVP
45	Eusebias Mainza	Senior Planner – Monitoring and Evaluation	MCDSS
46	Victor Chikalanga	Principal Social Security Officer	MLSS
47	Ishuma Daka	Principal Planner – Donor Coordination	MCDSS
48	Wilbroad Zimba	Nutrition Focal Point	MCDSS
49	Rachael Z. Chilekwa	Social Security Officer	MLSS
50	Chisomo Zulu	Rehabilitation Officer	ZAPD
51	Kalikeka Mbewe	Researcher	ZIPAR
52	Francis Lukunga	Social Welfare Officer	MCDSS
53	Sheila Kalilele	Intern – Monitoring and Evaluation	MCDSS
54	Moffat Mwale	Interpreter	ZAMISE
55	Crispin Ntalasha	PCDO – Northern Province	MCDSS
56	Mwaka Mukwiza	NSSP Consultant	MCDSS
57	Kawana Lipalile	Principal Planner	MLGRD
58	Patricia N. Nsupila	Librarian	MCDSS
59	Chipo Simuchembu	Standards Officer	MCDSS
60	Florence Mwendapole	PCDO – Luapula Province	MCDSS
61	Celestina Lwatula	Programme Associate	FAO
62	Bernadette Malungo	Manager – Social Cash Transfer	MCDSS
63	Goodson Lupiya	Journalist	ZANIS
64	Nathan Phiri	Registration Officer	MCDSS
65	Raphael Banda	Journalist	ZANIS
66	Mackson Moomba	Camera Man	ZANIS

67	Wanzanji Nyangu	Agriculture Economist	MoA
68	Kashimba Kanonka	SSWO – Northern Province	MCDSS
69	Yoram Kaziya	MCDSS – Southern Province	MCDSS
70	Audrey Hampekema	SME Officer	MYSA
71	Sakamuna Enoch	PSWO – Luapula	MCDSS
72	Lunda Kasolo	Planner – Budgeting	MCDSS
73	Florence Banda	Acting Senior Planner – Policy	MCDSS
74	Simon Zulu	Accountant	MCDSS
75	Tita Sakala	Planner – Information and Communication	MCDSS
76	Josephat Kunda	Principal Planner – ICT	MCDSS
77	Georgina Mumba	Senior Planner – Donor Cooperation	MCDSS
78	Clara Kateule	Senior Planner – Donor Cooperation	MCDSS
79	John Mwenya	Senior Community Development Officer	MCDSS
80	Annie Nalungwe	Senior Community Development Officer	MCDSS
81	Farai Muzungaile	ICT Officer	MCDSS
82	Miriam Chinambu	ICT Officer	MCDSS
83	Eric Musenga	Senior ICT Officer	MCDSS
84	Kalengo Mumba	Planner	DMMU
85	Jeanette Tembo Mubanga	Planner – Monitoring and Evaluation	MCDSS
86	Rosemary Walinkonde	Executive Director	SCAZ
87	Maureen Chalwe Nawa	Principal Officer	DMMU
88	Kasonde Bwalya	PSWO – Eastern Province	MCDSS
89	Ndiya Mulenga	Senior Planner	MFL
90	Thelma Nyirenda	Planner	MoE
91	Peggy Simwanza	Principal Planner	OP – Gender Division
92	Sebastian Passuwa	Provincial SWO – Northern Province	MCDSS
93	Boyd Chirwa	Principal Officer	PAC
94	Bruce Chooma	Executive Director	DRW
95	Florence Lukwesa	Accountant	MCDSS

