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## Social Cash Transfer mediating socio-economic inequalities faced by the elderly

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### Abstract

The study aimed at investigating how community-based mediation can be used to promote the socio-economic rights of the elderly in the implementation of the social cash transfer scheme. Both qualitative and quantitative research approaches were adopted to collect comprehensive data from the participants. 10 Social Welfare Officers were interviewed on their role of administering the SCT and 102 elderly participants from the age of 65 years were aided in responding to the questionnaires by asking them questions. Participants were included based on their willingness and voluntary participation. Including that one was 65 years of age and above, and was a beneficiary of the SCT. Thus, the total number of participants who were available for the study were 112 distributed as 102 elderly recipients of the SCT and 10 social welfare officers. A semi-structured interview of 15-30 minutes was used as a research technique to collect the data from the social welfare officers. The findings show that the Social Cash Transfer (SCT) programme is key in mediating the social-economic inequalities faced by the elderly to other members of their community. It was observed that the mediation varied based on the level of formal education attained by the participants. Participants with tertiary education revealed better utilization of SCT and improvement of livelihoods.

**Keywords:** *Elderly, social inequality mediation, social cash transfer, social-economic inequalities, social protection*

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### Introduction

Zambia's economy remains heavily driven by the mining sector, despite the 1960s efforts to diversify the economy including agriculture, manufacturing, construction and trade. Mining through copper export is the leading forex earner for the country (Central Statistical Office, 2015; Ministry of National Development and Planning, 2017). This dependence makes the country vulnerable to volatilities on the international market, leading to the weakening of the local currency and spike inflation (Michelo, 2018), and having a ripple effect on the general welfare of the citizens. Fundamentally, poverty has remained a persistent challenge among the population with inflation at 16.6 % in the second quarter of 2020 (Zambia Statistics Agency, 2020). This is despite Zambia's previous governments putting poverty on their socio-economic development agenda. In Zambia, poverty is characterized by inequalities in society which are evident among the disadvantaged and vulnerable masses of women, children and the elderly

(Central Statistical Office, 2015; Ministry of National Development and Planning, 2017; Zambia Statistics Agency, Ministry of Health, & ICF, 2019). Inequality thwarts people's capacity to transform their lives and improve their well-being. Inequality in whatever form is undesirable in any society as it inhibits long term inclusive national development.

While studies by (Holmes & Slater, 2008; Noyoo, 2010; Schüring & Lawson-McDowall, 2011) have investigated social policies and social protection systems in Africa, this study sought to investigate the Social Cash Transfer scheme in mediating the socio-economic inequalities faced by the elderly in Zambia. This focus is a departure from numerous studies (Holmes & Slater, 2008; Schüring & Lawson-McDowall, 2011; Tembo, Freeland, Chimai, & Schüring, 2014) that have explored socio protection and SCT related challenges on the welfare of the vulnerable and poor in society. Principally the study addresses the question of how and the extent to which the SCT scheme can be used effectively in mediating the socio-economic inequalities faced by the elderly. Simplified further into specific research questions, the study sought to investigate specific details on (1) how the SCT was being utilized by the recipients, (2) what they considered to be the benefits that accrued to them from the SCT.

### **Theoretical framework**

Social protection and mediation theories are used here because they speak to all important elements of this study, broadly poverty alleviation and empowerment of the vulnerable and disadvantaged. Social protection theory and practice speak to an integral part of social policy and human development that involve practical action towards dealing with levels of vulnerability, risk and deprivation (Noyoo, 2010). It also relates to all forms of inequality and deprivation which are considered undesirable and unacceptable in any society (Schüring & Lawson-McDowall, 2011). The fundamental aspect of social protection is that it deals with both the deprivation and vulnerabilities of the poorest and the needs of the existing non-poor for security in the face of shocks and life-cycle events (Noyoo, 2010, p. 78). Therefore, the choice of social protection theory for this study rests on the evidence that it constitutes an effective response to poverty, inequality and vulnerability in developing countries, and an essential component of economic and social development strategies (Barrientos & Hulme, 2009; Sichula, 2018).

This makes it relevant to be employed as a lens for investigating and interpreting the findings on how social cash transfer can be used in mediating inequalities among the elderly in Zambia. To enhance the comprehensiveness of the framework, mediation theory is incorporated to deal with the emotions and individual conflicts of the elderly in dealing with poverty. Changala, Mbozi, and Kasonde-Ng'andu (2015); Tembo et al. (2014); Chirwa and Kalinda (2016); Kamwengo (2004) report on the neglect of the elderly by their families which has potentially affected them in all aspects of life. Mediation is empowering by nature because the role of the arbitrator (programme, individual) is to facilitate a process where individuals make informed decisions by themselves. This is anchored on the belief that conflict offers an opportunity to build stronger individuals, more satisfying relationships and better communities (McCorkle & Reese, 2018). The role of mediation in this study is to help in understanding how the social cash transfer facilitates resolving the socio-economic inequalities of the elderly.

### **Methodology**

The study was conducted from September to December 2019 in the Mpulungu District of Northern Province of Zambia. Both qualitative and quantitative research approaches were adopted to collect comprehensive data from the participants. 1 trained research assistant interviewed the 10 Social Welfare Officers who are responsible for administering the SCT and 3 trained research assistants questioned 102 participants older than 65 years who were the

beneficiaries of the SCT. Participants were included based on their willingness and voluntary participation. Including that one was 65 years of age and above, and was a beneficiary of the SCT. Thus, the total number of participants who were available for the study were 112 distributed as 102 elderly recipients of the SCT and 10 social welfare officers.

A semi-structured interview of 15-30 minutes was used as a research technique to collect the data from the social welfare officers. The questions in this interview were focused on the assessment of the beneficiaries and the administration of the SCT. The elderly participants were advised that this study deals with the social cash transfer-the monies they receive from the government. The nature of the subject is sensitive and affects many peoples interests and we thought this could have a bearing on the findings of the study. Therefore, the questioning strategy used involved asking questions about their participation in the poverty reduction programmes organized by the government in the last 12 months. This strategy helped to elicit the data that speaks to the utilization and benefits of the SCT to the targeted elderly participants. The data collected was subjected to qualitative inductive thematic analysis and quantitative deductive data analysis.

### Findings and discussion

Collecting the data on the sociodemographic characteristics of the participants was deemed necessary to conceptualize how SCT was mediating inequalities faced by the elderly. The sociodemographic data of the participants are shown in table 1 below.

Table 1: Description of the participants

<b>Category (a). Social Welfare Officers</b>		Number (N)	Mean
Gender	Female	8	
Age	Male	2	
	28-40	6	
	41-56	4	
<b>Category (b). The elderly participants</b>			
Gender	Female	64	
	Male	38	
Age	65 years old	23	
	65+	79	
Marital status and types of marriages	Married: Polygamous	06	
	Monogamous	07	
	Widow	48	
	Widower	22	
Household heads	Divorced	19	
	Female	57	
	Male	45	
Education attainment	Never been to School	07	
	Primary education	48	
	Secondary education	29	
	Higher education	18	
Economic activity	None (depend on remittances)	12	
	Poultry	12	
	Crop production	35	

	Animal production	18
	Fish farming	08
	Salons	03
	Tailoring	05
	Petty trading	09
Economic activity by gender	Female	66
	Male	36

### **The SCT beneficiaries**

The interviews with the social welfare officers revealed that Zambia's Social Cash transfer is been implemented by the Ministry of Community Development and Social Welfare since the time it commenced in 2003. During the interview, the District Social Welfare Officer indicated that as of June 2019 there were 700,000 beneficiaries of SCT in Zambia. The eligibility criteria are based on vulnerability which is summarized in table 2 below:

Table 2: Eligibility criteria for SCT beneficiaries

<b>Vulnerable group</b>	<b>Benchmark</b>
Elderly	<ul style="list-style-type: none"> <li>• Aged 65+</li> </ul>
Persons with disability	<ul style="list-style-type: none"> <li>• Zambian with a National Identify Card</li> <li>• Certified by the government medical doctor and that one is unable to engage in any economic activity for self and or family sustenance</li> <li>• Sometimes one has to prove membership to the Zambia Agency for Persons with Disabilities (ZAPD)</li> <li>• Zambian with a National Identify Card</li> </ul>
Child headed households	Below the age of 19 <ul style="list-style-type: none"> <li>• 19-64 years</li> </ul>
Female-headed households	<ul style="list-style-type: none"> <li>• Not married,</li> <li>• Divorced</li> <li>• Widow</li> </ul>
Chronically ill	<ul style="list-style-type: none"> <li>• Caring for at least 3 children below the age of 19</li> <li>• Chronically ill and under palliative care</li> </ul>

### **SCT utilization**

The study had more female elderly participants than males, this was attributed to several factors. (1) poverty is one of the eligibility criteria used to enrol participants on the social cash transfer programmes. Therefore, this development is evidence of the existing poverty gaps between female and male elderly persons. The poverty situation has remained more

pronounced among the female population than males of all age groups in Zambia for a long time. Further, proportionately there are more extremely poor persons in female-headed households than in male-headed households (Central Statistical Office, 2015). (2) Comparatively the mortality rate among the male elderly population is higher than female elderly persons (Zambia Statistics Agency et al., 2019). The study found that most male elderly persons had died under different conditions and circumstances including depression and lifestyle diseases such as diabetes and high blood pressure. Relatedly other studies (Austad, 2006; Newman & Brach, 2001; Park et al., 2015) have established higher rates of longevity among females than males. (3) The gender population dynamics between males and females in Zambia is such that there are more females than males (Central Statistical Office & Ministry of Labour and Social Security, 2019).

For this reason, the households gender distribution indicate that most homes were headed by female elderly persons. In this context majority of the beneficiaries of the Social, Cash Transfer are female elderly persons. Although the amount given is quite small, it makes difference from nothing at all. It was established that the SCT utilization involved assisting school-going dependents with basic supplies, and house heads who had invested in small businesses they could afford to pay tuition fees as well. The study did not reveal significant disparities in the utilization of SCT in terms of gender. Largely the unitization concentrated on meeting the immediate family basic needs. Therefore, considering the value of this assistance to the beneficiaries and their households, it is appropriate to reason in mediatory and sustainability terms. With specific reference to the theoretical framework on SCT mediation the socio-economic inequalities among the elderly, this assistance might spur an enhanced sense of personal and household responsibility towards successful use of the resources given by living a standard life aimed at meeting the basic needs of their families. Specific to resource allocation, personal and family responsibility in the implementation of social cash transfer on the vulnerable adults could produce improvements in terms of their livelihoods and reduce vulnerability and dependence on this kind of welfare assistance.

### **Social Cash Transfer mediations**

#### *(a) Education*

The study found differences in the utilization of the SCT by the beneficiaries based on their education attainment. For example, out of 18 elderly participants aged between 66 to 78 years with higher education qualifications including diplomas and university degrees, 16 were running small grocery businesses by the roadside and market trading places which started the savings of SCT. Comparatively out of the 48 participants who attained primary education 13 started a small business out of the savings from the SCT while the rest depended on SCT and other remittances from other sources. It was a similar case with participants who had secondary level education. We observed that the higher the level of education the better the utilization of social cash transfer funds such that some participants engaged in other economic activities for their livelihoods. Small-scale poultry production, subsistence farming, and fish trading were the main source of income for most people in Mpulungu. Others engaged in unsustainable ecological practices like charcoal burning and trading, notwithstanding, these efforts were marginal to their household needs. The study established that on average the monthly income from these economic engagements by gender of the participants was ZMK1500 (Males) and ZMK1800 (Females).

#### *(b) Increasing demand for Social Cash Transfer*

Despite the eligibility criteria set in table 2 above, the interviews with the Social Welfare Officers (SWO) revealed that not all eligible persons have been able to access the social cash

transfer. The reality of the Social Cash Transfer among the participants of this study was that there was an increasing number of eligible people compared to the available Social Cash Transfer fund. The factors to this increase were said to be poverty, and illiteracy which has thwarted people’s ability to look for sustainable alternatives. One of the research participants SWO1 shared that,

*The contributing factor to the increasing demand for social cash transfer is the increase in poverty levels among the people. Most people in the community are having challenges affording decent meals for their families and others can hardly find what to eat and feed their families. As a result, they register for SCT to survive.*

In another interview, SWO5 explained that “the increase in demand for social cash transfer is not only *poverty* but *illiteracy* for people to think of alternatives to earn a living. Most of them want an easier way out like social cash transfer and begging in the streets.”

For SWO3 there are more who visit their offices to be enrolled on the social cash transfer programme yet they do not qualify. “*More people are coming forward to be enrolled on this programme because it appears to be easy and free money. Many of them are motivated by the improved lives they see from their colleagues, unfortunately, many of them do not qualify but insist on being enrolled. So our offices are always crowded with such people from our communities. We know that many are suffering but they do not meet the eligibility criteria*”.

**(c) Accrued benefits of social cash transfer**

The social welfare offices highlighted several benefits that accrue to the beneficiaries. Table 3 below highlights the responses. The benefits were largely economic and social and general.

Table 3. Accrued benefits of social cash transfer

<b>Benefits</b>	<b>Description</b>
(i) Economic	<p>(a) <i>helps the vulnerable adults to improve their lives, as they are now able to start up their businesses, and farming to support their families.</i></p> <p>(b) <i>It helps the vulnerable to get income as they can run their businesses and look after their school-going children.</i></p> <p>(c) <i>It helps the poor to buy food and there is no more hunger, the needy now have what to sustain them.</i></p> <p>(d) <i>the programme enables the vulnerable elderly to meet their basic needs.</i></p> <p>(e) <i>General improvement of the living standards of people.</i></p>
(ii) Social and general	<p>(a) <i>the project helps vulnerable adults to take their children to school.</i></p> <p>(b) <i>It helps in providing social basic needs.</i></p>



- (c) *The aged can access some funds which help them in different ways.*
  - (d) *Improved shelter*
  - (e) *Abel to afford a reasonable number of meals for the family*
  - (f) *Improved access to health and able to purchase prescribed medicine*
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The findings show that majority of the vulnerable adults in the study site are part of the SCT programme. Their view of SCT is based on the idea of seeing themselves as poor and disadvantaged group in society. For this reason, they need the kind of assistance for their continued survival in particular to help them alleviate poverty and relate sufferings. This finding reflecting the fundamental human rights of access to necessities such as food, shelter and good health.

The socio-economic inequality environment in Zambia is characterized by challenges of access to necessities like water, sanitation, food, shelter, medical care, education and employment. The challenges may range from the physical absence of a facility or system to bureaucratic related procedures. For example, while 72% of the population have access to an improved water source, the majority being in the urban areas (Zambia Statistics Agency et al., 2019), the elderly face challenges to access such services due to poverty and lack of family support (Chirwa & Kalinda, 2016). Only 33% of Zambia's population have access to basic sanitation (Zambia Statistics Agency, 2020; Zambia Statistics Agency et al., 2019). The situation worsens for the elderly who by their low socioeconomic status are already incapacitated. Despite, the elderly (65 years and above) accounting for only 3% of the country's population (Zambia Statistics Agency et al., 2019), they have the right to enjoy all benefits that accrue to every person in society (Reichert, 2015). The elderly in Zambia remains one of the most affected by the existing socioeconomic inequalities in society. For this reason, they are categorized among the disadvantaged group. The majority of the group belong to the poorest families in Zambia (Chirwa & Kalinda, 2016). With reduced income at the household level occasioned by the national unemployment figures estimated at 43.7 % (Central Statistical Office & Ministry of Labour and Social Security, 2019), support and care for the elderly are the most affected.

Another factor is that generally the elderly in Zambia are out of employment and the majority are surviving on welfare assistance from the government, well-wishers and remittances from their family members (Central Statistical Office, 2015; Kamwengo, 2004). However, support and help for the elderly by their families and government is not always guaranteed. It is irregular and often the elderly struggle to access the essentials like food, water and medical care (Changala et al., 2015; Kamwengo, 2004). This phenomenon is described as a form of socio-economic deprivation with known effects of higher risk in poor health, accelerated biological ageing, and early death (Laine et al., 2020). Supporting this, adult mortality rates in Zambia is said to generally increase with increasing age (Zambia Statistics Agency, 2020). This is further aggravated by the socio-economic impact and pressure experienced by the household heads to provide for their families (Kamwengo, 2004; Zambia Statistics Agency et al., 2019). Thus, the persistent inequalities in society meant a further disintegration of social support among the population, thereby, negatively affecting the vulnerable like the elderly in terms of their well-being and risk of early death.

Based on the various programme interventions made since the country's independence in 1964, it can be said that Zambia has lacked sustainable practical measures to address the

challenges faced by the elderly which have continued to be highlighted in subsequent studies and evaluation reports by (Changala et al., 2015; Chirwa & Kalinda, 2016; Holmes & Slater, 2008; Schüring & Lawson-McDowall, 2011). Often, the intervention programmes begin with lots of enthusiasm but before long they become erratic and eventually disappear without achieving the intended objectives. Partly because of poor implementation and lack of sustainability plans and strategies. Considering that the challenges faced by the elderly are embedded in poverty, the social protection programme has been advanced by the Zambian government to mitigate these inequalities caused by poverty (Michelo, 2018). The social protection programme is designed to target vulnerable groups who receive social assistance to deal with poverty. The vulnerable and disadvantaged have been the target in Zambia because the majority find themselves excluded from the poverty reduction strategies because they lack the necessary human and other forms of capital to participate in the programmes (Tembo et al., 2014).

This assistance includes food aid, input support, asset distribution and the Social Cash Transfer Scheme (SCT) given in form of money to help the vulnerable meet their basic needs. Social Cash Transfer is one of the major social protection interventions, whose aim is to continuously reduce extreme poverty in Zambia (Michelo, 2018). This scheme is implemented by the Ministry of Community Development and Social Services (MCDSS) for incapacitated households (MCDSW, 2014). This action conforms to the cultural, economic and social rights of all human beings that every person has the right to housing, social security, education, health, employment and leisure time (Reichert, 2015). Often, these rights demand that every government provides citizens with services like security, food, health, education, and employment among others (Noyoo, 2010). This, however, becomes an insurmountable challenge for most governments in Africa. Particularly those, whose fiscal space is poorly managed as measured by the general acceptable international standards. This is worsened by the rising debt burden, coupled with corruption and other financial mismanagement related matters among African countries (Asongu, 2013). The effects of this on vulnerable and disadvantaged people are unbearable. Despite having policies for the protection of the elderly, the reality of being old in Zambia is disheartening as the elderly suffer the most in this regard (Changala et al., 2015; Chirwa & Kalinda, 2016).

## **Conclusion**

The study revealed that the SCT programme is crucial in facilitating the reduction of social-economic inequalities existing between the elderly and other members of the community. By their demographic status, most of the aged in the research site were poor and vulnerable. They could not afford the cost of most necessities. Even those who are under some care and other support, most of the caregivers for the elderly are poor who cannot afford to meet their own needs later on those of the elderly. In terms of the actual mediation, the findings show that better mediation is achievable with an appreciable amount of formal education. This formal education had a bearing on the overall utilization of the SCT and its effect on the beneficiaries. It was observed that the higher the level of education the better the utilization of social cash transfer funds by the participants. The utilization was evidenced by embracing the culture of saving and investing the funds in sustainable activities such as small-scale trading, farming and other economic activities for their livelihoods - this practice was common to those who had tertiary education. Furthermore, SCT had accrued benefits to the participants including economic and social benefits. Some of the economic benefits were that the programme enables the vulnerable elderly to meet their basic needs and general improvement of the living standards.



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