



Implications of Cash Transfers on Social Networks

The Case of Kalomo Cash Transfer Scheme

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Disclaimer:

This document represents part of the author's study programme while at the International Institute of Social Studies. The views stated therein are those of the author and not necessarily those of the Institute.

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List of Acronyms

AIDS	Acquired Immune Deficiency Syndrome
CSO	Central Statistical Office
CWAC	Community Welfare Assistance Committees
CCTs	Conditional Cash Transfers
DSW-HQ	District Social Welfare Headquarters
DSWO	District Social Welfare Office
HIV	Human Immunodeficiency Virus
FAO	Food and Agriculture Organisation
FNDP	Fifth National Development Plan
GTZ	German Technical Cooperation
MCDSS	Ministry of Community Development and Social Services
NGOs	Non-Governmental Organisations
PMRC	Policy Monitoring and Research Centre
PSWO	Provincial Social Welfare Office
PWAS	Public Welfare Assistance Scheme
SAPs	Structural Adjustment Programmes
ZAMPOST	Zambia Postal Services
ZMK	Zambian Kwacha

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Abstract

Taking on the Kalomo Cash Transfer Scheme as a case study, this research examines the impact of cash transfers on social relations. The main concern is whether the selectively provided cash resources have an effect on the social networks of the beneficiaries. Throughout the research paper, wellbeing is used as a discursive space to look at the often neglected non-material impacts of cash transfers. Particularly, the research looks at the cash transfer programme, examining its implementation in practice and how social relations influence its effect on the wellbeing of cash transfer beneficiaries. Using a qualitative analysis approach, the findings highlight important but diverse effects of cash transfers on relational wellbeing. While effects show opportunities for social capital gains within benefiting communities, they also reveal perverse effects largely arising from targeting issues.

Relevance to Development Studies

A relationship does exist between development and cash transfers. Cash transfers have a bearing on poverty which is a complex subject in development studies. While they are popular social assistance instrument for addressing extreme poverty and vulnerability in many developing countries, cash transfers are considered a means to provide income support to poor and vulnerable households, to promote human capital and enhance their wellbeing with consequent positive effects on poverty. However, the poor have distinct levels of assets and thus employ different forms capital to get out of poverty. Therefore, poverty reduction interventions should consider relational dimensions of poor populations. This calls for the provision of adequate information on relational impacts of cash transfers to make the interventions more responsive to poverty reduction.

Keywords

Cash transfers, social relations, wellbeing, social capital, social networks

Chapter 1: Introduction

1.1 Background

Cash transfers have within the past two decades, “gained prominence in sub-Saharan Africa as parts of social assistance programmes to address extreme poverty and vulnerability in many developing” (Barrientos and Niño-Zarazúa, 2011). This was especially following the millennium declaration of 2000 calling on development efforts to address the increasing poverty levels (Barrientos and Hulme, 2016). In this regard, the cash transfers have emerged as a popular poverty reduction strategy with their preference being attributed to supposed ability to meet short term poverty alleviation and improve ‘wellbeing’ (UNDPC-IPC, 2008). Many national cash transfer schemes have since been implemented to provide benefits to different groups of vulnerable people such as orphans, the elderly, the disabled, among others. At the same time, donor agencies have been funding cash transfer programmes usually carried out in two types: first on an emergency response basis. An example is the Zimbabwe emergency cash transfer programme, which provided benefits to victims of the ‘insecure months’ from November 2009 to March 2010. The other other type is the “pilot schemes designed to encourage governments into developing national cash transfer schemes” (Hanlon et al. 2012). The Muchinji cash transfer programme in Malawi is one example. Both programmes have since been evaluated and have shown positive results, leading to even greater emphasis to adopt cash transfers as a poverty reduction instrument.

However, very often cash transfers have been evaluated against effects on wellbeing based on the beneficiary’s consumption expenditure on human capital (health and education) usually referred to as ‘material impacts (MacAuslan and Riemenschneider, 2011). Another order is of economic impact, based on economic multipliers, which is most of the government and donor interest possibly because of their clear link to economic growth (Davies and Davey, 2008). Other assessments on impacts on social relations have also been conducted, with positive findings on social capital (Pavanello, et al. 2016), reduction in domestic violence (Thakur et al. 2009). Other research has shown negative finding, with resentment towards the beneficiaries (Ellis 2008).

With recent emphasis in both development practice and academia to prominently incorporate wellbeing in policy formulation as a way of advancing the view that “development is not just the pursuit of economic goals, but also about social participation and empowerment”, it creates a discursive space to think about cash transfers on a more broader perspective than mere welfare economics (Copestake, 2008). In view of this, few evaluations go beyond ‘material’ characteristics to examine transfer impacts on wellbeing. Wellbeing also constitutes a ‘relational’ dimension that may influence the programme outcomes, which should be central to judgments development interventions but rarely central to cash transfer evaluations (MacAuslan and Riemenschneider, 2011). Not only do they provide cash, but like other social assistance programmes, cash transfer programmes are a pervasive intervention involving many other processes that affect social relations. The processes include awareness, targeting, registration, payments and monitoring and evaluation which should also be examined. For example, the overall process from awareness which involve interactions of individuals and community leaders can substantially have an effect on social relations or the targeting process which divide communities into beneficiaries and non-beneficiaries may have consequences on individual or household relations or social organisation, which influence on wellbeing and consequently the effectiveness of the programme.

In Zambia, cash transfers were first introduced on a pilot basis in 2003 in Kalomo district. According to (IDS et al. 2014a), the programme stemmed from the realization of families that had broken down due to the HIV/AIDS pandemic that had spread and left many orphans under the care of their grandparents who were too old to work when their breadwinners died. The programme has since been scaling up to support the capacity of families to meet adequate and regular livelihoods.

To mobilize support, the programme uses voluntary community-based structures under the assumption that they have the resources to ensure effective operation of the programme, that “community members are better placed to know the most vulnerable households” (MCDSS, 2008) and that community engagement builds peoples capacity to better deal with vulnerability challenges, with evidence suggesting that “community participation would potentially strengthen social capital and community organization with positive external effects” (Conning and Kevane 2002). Due to these effects, this research will focus on the impacts of cash transfers on social relations, specifically on how cash the grant may have an impact the social networks of the beneficiaries. The analysis will be build around wellbeing and social capital gains at individual, household and community levels.

1.2 Research Problem

After the introduction of the Kalomo cash transfer scheme on a pilot basis in 2003, the government continued to scale up the programme to cover more districts and benefit more households. The scaling up was accompanied by increased in budget allocations to fund the programme. From 2003, PMRC reports that the cost of implementation for the pilot project and scaling up was entirely funded by GTZ and other donors until 2009 when the government-funded about 5% of implementation cost¹. As of 2017 75% of the cost of implementation has been funded by the government while the remaining 25% is from donor support, which is a notable improvement.

While the overall objective of the pilot programme was to improve human capital, human capital is said to develop out of social capital, which depends upon social relations and other support networks (Gauntlett, 2011). This makes the aspect of social relations and networks of benefiting households a significant concern in the impact evaluation of cash transfer programmes on the benefiting communities. If relational aspects are not well, it can have negative effects on material impacts, and thus hindering human capital development. Also, if the cash transfer programme negatively affects the social relations of benefiting households, it may leave the households in isolation and increase chances of social vulnerability. As noted by Ottebjør (2005), social networks play an important role in community functioning, across domains spanning from crime prevention, development of labour market norms, youth development promotion among other things. Similarly as noted by Putnam (2005) social networks are associated with norms of reciprocity which have value for people and are central to social capital, meaning that if cash transfers have a negative influence on social relations within communities, this would have negative effects on aspects of wellbeing.

Over the years, The MCDSS has expanded the coverage of the cash transfer programme on the premise that the pilot programme had been successful in Kalomo. However, no extensive empirical assessment on relational wellbeing has been carried on the programme.

¹ PMRC, Unlocking Zambia's Potential, 2018.

In this view, this researcher is set to evaluate the effect of cash transfers on the social networks of benefiting households in Kalomo district.

1.3 Research Objective and Questions

The objective of this study is to explore the implementation and delivery activities of the cash transfer programme, understand how the programme is embedded in social networks and how this impacts social relations among individuals, households, and communities.

Main Question

What are the impacts of cash transfers on social relations among individual, households and communities?

Sub questions

1. How does participation in the programme affect individual/household capacity to make use of social networks?
2. How do social networks affect wellbeing outcome of the beneficiaries?
3. How has the introduction of cash transfers affected social relations within communities?

1.4 Significance of the study

As a promising social assistance programme in Zambia, this research presents an opportunity to engage in recognising the multidimensionality of the programme and identifying a range of possible outcomes from the cash transfer programme. The research goes beyond cash transfers' often clearly defined objective, which is to enhance human capital, to a more broader aspect of wellbeing. In other words, It represents an opportunity to engage in contextualizing cash transfer effectiveness and understanding their effects beyond their stated objective to improve human capital as a step towards better formulation and implementation of social protection policies.

Given that the implication of such research may be both desirable and undesirable, they should therefore not be treated as challenges but rather significant consequences for better execution of cash transfer programmes. Achieving of the human capital objectives may be a priority but it is equally important to understand how cash transfers interface within the social environment.

1.5 Research Methodology

This research utilized a qualitative case study approach because of its interpretive nature of inquiry (Creswell and Poth, 2018) which helped me understand and interpret the experiences and meaning of the relational impacts of cash transfers on beneficiaries. Its Interpretive nature of inquiry challenges the positivist approach and facilitates research flexibility to allow more emerging concepts as I progressed with my research (Yanow and Schwartz-Shea, 2015).

It further qualifies my research with the sense-making process of the lived experiences of the cash transfers beneficiaries within their social environment based on its assumption that social reality is shaped by social experiences best studied within the socio-historical context of various participants "through a sense-making process rather than a hypothesis testing process" (Ryan and Bernard, 2003).

Research Site and Sampling

Two main villages were selected, Nantale and Mayawa communities. The two communities are well-known as the first cash transfer pilot areas of implementation with the people there identifying themselves as "Tongas" and tonga as their native tongue. Further, two categories of participants were targeted: Organisational (government) representatives and community based participants. Sampling was drawn using snowball sampling 'a sample through a series of referrals to recruit respondents' (O'Leary, 2017). This involved asking initial respondents to nominate further respondents., which is particularly a common tradition in rural communities to hold community engagement programmes through village heads and other elected community leaders.

Data Collection

Data collection was built upon primary (semi structured-interviews) and secondary data (reports, policy briefs and academic papers). I used semi-structured interviews to explore the activities in cash transfer implementation process and nature of the relational outcomes of participation in the programme because they allow respondents to express their own views and provide comparable data (Bernard and Bernard, 2013). To facilitate for primary data collection a research assistant was engaged.

A total of 26 participants (including key informants) were interviewed. Among them were 16 females and 10 males. Interviews began with organisational representatives (key informants). The first interview with a Social welfare office representative from the MCDSS, which is the implementing ministry. The interview was conducted to provide an understanding of the background and implementation processes of the cash transfer programme. The second interview was conducted at the district level with the DSWO to provide an understanding of the management and impact of the programme within the district. At the village level, interviews were conducted with two members of the CWACs. These directly deal with the programme beneficiaries and thereby provided independent information on the programme outcomes under the research topic.

The community-based participants comprised 14 beneficiaries and 8 non-beneficiaries. The benefiting participants were discovered to fall within two categories: the first comprised those that are involved in the labor market or an income-generating activity such as selling food items, while the second category comprised those that are not involved in any income-generating activity, typically because circumstances such as age, disability or chronic illness had retired them from paid work. The non-beneficiary participants were included in the study to capture independent views about their relational experiences with the introduction of cash transfers within their communities.

All the interviews were conducted with household heads, and a household head in this case was understood as 'a person that all household members regard as the one who makes day-to-day decisions concerning running of the household' (Michelo 2005).

Table 1-1. Sample Group

Sample	Interview participants
Nantale	Key informants (1 male) Beneficiaries (6 females and 2 males) Non-beneficiaries (2 females and 1 male)
Mayawa	Key informants (2 males) Beneficiaries (4 females and 2 males) Non-beneficiaries (4 females and 1 male)
Lusaka	key informant (1 male)
Total	26

Data analysis

Following the meaning-making process, initial data analysis was undertaken to make sense of the emerging ideas from interview transcripts. The data collected were analysed in two stages. The first stage involved coding the data from the transcripts and research gathered notes. The second stage involved describing and interpreting the themes and ideas. Using both inductive (data-driven) and deductive (theory-driven) coding, codes were created in the first stage to identify and pinpoint concepts, themes and ideas that were considered relevant, in accordance with the research questions. 'A code can be a word or a short phrase that represents a theme or an idea' (Ryan and Bernard, 2003). Among the deduced ideas to be coded were, participation and social networks, social networks and wellbeing outcomes and community selectivity. In addition, codes based on solidarity, reciprocity and ill-being were created to explore processes tied to wellbeing, ill-being, and social capital. In identifying the relationship among the codes (themes and ideas), I finally started to analyse by interpreting the connection between codes.

Table1-2. Example of the coding process

First order codes	Second order codes	Theoretical dimension
Participation	-Enhanced confidence/self-worth -Increased social interaction	Social capital - wellbeing
Social networks and wellbeing outcomes	-Reciprocity/solidarity circles -Monetisation	Wellbeing/ill-being
Selectivity	-Solidarity -Social tensions	Social capital building/well-being/ill-being

Positionality and Reflexivity

My position within the research is layered as a social development student. I have never been witness to the perceived empowering and disruptive outcomes placed on social assistance programmes and thus my position removes me from personally being able to speak about the lived experiences of those meant to be assisted. Because of this, I have desired to avoid the appearance of “speaking for others”. With my research focussing on the relational aspects that influence cash transfer outcomes which can easily go unquestioned, I hope to present information that allows re-evaluation of different approaches people have towards social assistance.

As the research is based on social interpretivism, it is important to acknowledge that the meaning-making process in itself is influenced by my own values, just as claimed “research *makes* rather than *reflects*” (Bacchi and Goodwin, 2016). Rather than a neutral or objective process, the research is influenced by my belief that ‘care should be a communal activity’ which should be established in the institutions of our society, and that regardless of their labour market participation, people should be protected.

Limitations and Ethics of the Research

The most ideal approach to conduct this study was qualitative fieldwork. However, given the Covid-19 pandemic and subsequent travel restrictions, primary data collection was not technically and morally feasible for me. Thus, this research mainly relied on a research assistant and literature reviews which limits the depth of the data collected. The research focused on beneficiaries enrolled on Kalomo cash transfer scheme in Kalomo district.

While all the participants generally met the criteria for the research, the selection was entirely made by the Community Welfare Assistance Committees, based on respondents who were present at the time. Therefore, I must acknowledge the subjectivity in choosing participants. The biggest limitation of this research was language. Interviews were conducted in tonga because participants were not able to understand English. More time was spent clarifying and interpreting the interview question. This was equally challenging when translating words into English when transcribing.

The moral aspect of undertaking research was the first step taken. I had to seek permission from the respondents. Communication in seeking permission was mainly via the phone, email, and the research assistant. Some ethical issues relevant to my research included Informed consent, voluntary participation, confidentiality, anonymity, and no harm. Informed consent was never an issue because participants were aware of the research and its purpose, they had in fact been involved in another research prior to this one, which was nothing new to them. Also, it was just about a time when cash benefits were increased through an emergency covid-19 relief programme to include even non-beneficiaries that lost their livelihoods due to the pandemic and the participants felt it was an opportunity for them to give their opinions on the significance of the cash transfers and so they were willing to participate, which I found necessary to ensure voluntary participation.

Additionally, confidentiality and anonymity were applied based on a procedure for participants to decide whether to remain anonymous or opt for confidentiality.

Throughout the data collection process, there was not a stage when the study appeared to have induced any harm whether physical or mental

1.6 Overview of the chapters

This research paper is structured into five chapters. Chapter one presents the introduction, describing the focus of the research and its methodology. Chapter two presents a review of the literature on the rise of the use of cash transfers in social protection and its key debates relevant to the research. The chapter also discusses the theories underpinning the research. Chapter three provides the context while tracing the initial background poverty and need for poverty reduction efforts in Zambia, the establishment of the Kalomo cash transfer scheme, its structures, functions, and implementation processes. Chapter four presents the findings and discussion of the research in reference to research questions. Chapter five marks the end of the paper by concluding the research findings.

Chapter 2: Literature Review

2.1 Evolution of the use of cash transfers in Social Protection

Efforts to give particular attention to the poor and vulnerable forms the basis of ‘social protection policy’ to use cash transfers. Conway et al. (2000, p.5) defines social protection as “public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society.” (Devereaux and Sabates-Wheeler, 2004) also refer to social protection as “policies and programs” aimed to protect the poor and vulnerable from socio-economic risks. The DFID (2005, p.11) on the other hand defines social protection as a “a sub-set of public actions which are carried out by the state or privately that address risk, vulnerability and chronic poverty”.

In Sub-Saharan Africa, the prominence of social protection in development policy was part the response to criticisms of the safety net debates during the late 1990s (Devereux and Sabates-Wheeler, 2004). These safety nets were implemented as a result of the negative impacts emerging from the Structural Adjustment Programmes (SAPs). The SAPs were economic policies for developing countries since the late 1990s designed to encourage the structural adjustment of economies by, for example, removing “excess” government controls and promoting market competition as part of the neo-liberal agenda promoted by the IMF and World Bank. In Sub-Saharan Africa, the safety nets were established through a series of “social action funds and associated with public works programmes” that provided short-term employment opportunities to poor and vulnerable households. However in view of “right-based and sustainable livelihoods approaches to development and the rise of a multidimensional analysis of poverty” safety nets were criticised as “residualist and paternalistic” (Devereux and Sabates-Wheeler, 2004 p.1), calling for broader and more widely recognised alternatives for social protection.

In addition, social protection prominence in development policy can also be attributed to the economic transformation and the rapid globalisation which resulted into high levels of vulnerability in Sub-Saharan Africa (Barrientos and Hulme 2009). For example, a specific feature of globalization was the shift towards “informalization or casualization” of labour which is characterised by poor working conditions, increased use of contract labour and low wages (Li and Kumar, 2007). Similarly, labour inflexibility was another feature of globalisation that led to transfer of insecurity and risks to labourers and their families creating a global “precariat” (Standing, 2014, p.3). As such globalisation was seen to be creating social and economic hazards, and thus raised the need for social protection (Barrientos, 2008).

Within the development policy discourse, social protection has been perceived in different ways by different stakeholders (Devereux and Sabates-Wheeler, 2004 p.3). For example, Devereux and Sabates-Wheeler, (2004) note that there is a tendency to equate social protection to safety nets or intervention aimed at protecting the poor against consumption shocks such as food aid, they also tend to include health and education subsidies, microcredit programmes and job creation while others tend to view it in a more “political and transformative” approach to include areas of equity. According to Devereux and Sabates-Wheeler (2004) “boundaries of social protection are far from agreed”. First, he attributed to the fact that first, interpretation of social protection, as “public actions provided by formal agencies” leaves out the informal, “collective or communal level” mechanisms such as kinship and non-kinship forms of reciprocity and trust. Yet literature has revealed kinship and non-kinship networks such as friendships and associational groups play a significant role in helping to manage risks and thus enhancing wellbeing. For example, a study by Clarke (1999) conducted among the Akan ethnic group in Ghana, noted that norms of reciprocity,

solidarity and mutual obligation form the basis of the social and economic support from kinship and non-kinship groups such as job referrals, school sponsorships and giving loans. As such these groups help to manage risks by acting as “insurance mechanisms” where norms of trust and reciprocity ensure that resources are shared within their network in expectation that the those who receive would do the same in future. Similarly, in his study about “the informal economy” in Ghana, Hart (1988) also notes that friendships play a significant role in overcoming uncertainties, that it through friendships that individuals realin anchored for social, econmic and emotional support.

Second, the interpretation of social protection as mainly focus on “ensuring economic and livelihood security” tends to neglect other dimensions of wellbeing, such as inclusion and autonomy in social networks, as it implicitly focuses on income as a key to managing social risks and vulnerability and fails to recognise that these risks are rooted within a complex social context (Devereux and Sabates-Wheeler, 2004). As such , where social protection is continously viewed as “public action” or “soothing income to manage risks” development interventions will continue to focus on the formal consumption-based or income transfers to the poor and vulnerable (Devereux and Sabates-Wheeler, 2004).

Among the implemented social protection programmes in Sub-Saharan African countries, cash transfers have continued to dominate. For example, the cash transfers programme in Zambia, is a national social protection strategy reaching 700,000 households which is 4.1 percent households. The failure of all the possible range of other instruments such as food aid and education subsidies have contributed to the popularity of cash transfers.

2.2 Cash Transfers Programmes

Cash transfers are a popular component of social assistance programmes designed address poverty among the poor and vulnerable. According to Leisering (2009) there is no consensus as to “what gave birth” to cash transfers, but the move towards cash transfers, “implies a paradigm shift in development policy which indicates the socialization of development policy towards moral universalism”. However, there general belief is that the failure of food aid as a social assistance instrument which was criticized as “giving people food perpetuates a cycle of poverty by creating dependency” (Hanlon et al. 2010) gave rise to cash transfers as an alternative, social assistance programme for the poor. Leisering (2009) also argues that cash transfers are portrayed as a response to the limitations of the previous development policies. That the previous in-kind transfers to the poor were regarded as ineffective and to this extent, it very common to see the adoption of cash transfers as part of the poverty reduction agenda in many developing countries. For example, countries like Zambia, South Africa, Namibia, Botswana, Malawi, and Mozambique have, established cash transfer programmes to address poverty challenges (Devereux, 2007)

To explain the concept of ‘cash transfers’, Samson (2009) writes “cash transfers are regular non-contributory payments provided by governments or NGOs to individuals or households, aimed to decrease chronic or shock-induced poverty, address economic vulnerability, and reduce social risks”. They are regular and predictable amounts given to households with a clear objective to reduce some aspect of vulnerability. Cash transfers are provided on either a conditional or unconditional basis and ‘targeted’ to vulnerable households or ‘universally’ provided to specific categories of people such as the orphans or the elderly (Samson, 2009).

Proponents of cash transfers have argued that, compared to other social assistance instruments, cash transfers have proved to be versatile and are particularly ‘less paternalistic’ and allow beneficiaries to use the resources based on maximum utility as they fit (Holmes and Bhuvanendra 2013), which is no surprise that scholars such as Hanlon (2010) have proposed the idea to ‘give money to the poor’ assuming that they have the ability to better prioritize their choices.

Oponents of cash transfers on the other hand cite that cash transfers can possibly decrease participation in the labour market (Bastagli, 2016), she notes that except for social pensions given to the elderly, cash transfers can lead to withdraw from the labour market. Further other scholars like (Teichman, 2008, Devereux and McGregor 2014), have challenge the cash transfer ability to address the structural factors that lead to, and reinforce poverty and vulnerability, stating that cash transfers may “alleviate” but not “solve” poverty, putting it as; “poverty relief is not poverty reduction”. Further to this MacAuslan and Riemenschneider (2011) also relate to the narrow nature of cash transfers being evaluated against economic impacts, arguing that such evaluations is likely to demonstrate positive results and can exclusive inform policy decisions, and thus a wider evaluation base, as to include a ‘relational’ aspect should be considered.

Having generally given an overview of what cash transfers are, I now turn to specific discussions on cash transfers relevant to the research.

2.2.1 Conditionality

According to Pellarano and Barca (2014) conditionality is among the most contentious topics about cash transfer programmes.

Cash transfers are either provided subject to certain conditions, which should be fulfilled by the beneficiaries or provided with no conditions attached. The conditions are applied to ensure that the beneficiaries act in a way considered appropriate by implementers to avoid “undesirable spending” (Schubert and Slater, 2006). Conditionality generally requires beneficiaries to carry out specific ‘behavioural changes’ in exchange for the transfers. While the conditions are determined by the components of the programme, Fiszbein and Schady (2009) notes that “the motive behind conditionality is that financing agencies view poverty as associated with inadequate access to, health, education, nutrition, and housing”. For this reason, enhanced expenditures are viewed as a way to provide these inadequacies. Standing (2011a) also explains that conditionality persuades cash transfer beneficiaries to utilize resources responsibly, he notes that if those who find themselves in poverty are left alone, they may act irresponsibly, and so they must closely be supervised. However, other scholars have questioned conditionality, in relation with costs, explaining that conditionality has higher administrative and transactional costs (Handa and Davis, 2006), adding that they is rarely analysis to compare the challenges being addressed through conditionality.

2.2.2 Targeting

Cash transfers are either targeted or universally provided to specific people such as orphans, the elderly or people living with disabilities. In line with this, Pritchett (2005) notes that ‘directing resources towards those who need them the most saves money by not making payments to the non-poor who do not need them and helps to reduce errors of inclusion’. That targeting groups that are disproportionately affected by shocks and risks ‘gives a higher average impact’, and as such targeting helps to increase programme effectiveness. Similarly, targeting discussions are also justified on the ground of equality, that directing resources to

a category of people helps to prop up those who fall below the minimum standards of a good life (Hurrell and Pellerano, 2011).

However, arguments have been made that implementation of targeting requires a lot of time, money, and skill (Mkandawire, 2005). The means-testing for example requires verification of different economic situations of households, and in order to have an effective targeting, there is a need for regular assessments which increase costs.

Social costs incurred by beneficiaries is another argument made from targeting. This is in relation to stigma, the displacement of social networks and consequently social capital. Essentially, targeting involves distinguishing and labelling those that have and that do not have, which means countries with high rates of poverty have difficulties in defining small target groups, as noted by Ellis (2008) “the difference between those that are selected and those that are not might be arbitrary, leading to perceptions of cash transfers being handouts, likely to cause labelling and stigma and loss of support or remittances to the beneficiaries (Ellis, 2008).

Clearly, both opponents and proponents of targeting have made plausible arguments and with the given resource constraints, targeting is potentially useful. With the administrative capacity challenges, however, means that categorical targeting as well as some of means-testing can improve targeting effectiveness.

2.2.3 Relational Impacts of cash transfers

As a popular social assistance instrument, research has revealed that if properly implemented, cash transfer can be an effective tool for poverty reduction. As noted by Schubert (2005) middle-income countries such as South Africa and Namibia have rapidly implemented and expanded their cash transfer programmes and have achieved substantial progress in poverty reduction. Evidence from ‘a wave of stories on cash transfers’ have demonstrated an opportunity for poverty reduction acceleration and consequent achievement of some Millennium Development Goals (UNICEF, 2007, World Bank, 2008).

In writing about the impacts of cash transfers on social relations with which this study seeks to explore, Ressler (2008), notes that cash transfer effects on social relations denotes a range of positive and negative impacts on social networks and interaction within individuals and communities. Social networks are fundamental for survival and wellbeing and that the most vulnerable are those with few or no social networks around them, and so understanding how development interventions affect social relations is essential for recognizing the needs of the people and cash transfers can be effectively provided. While they should be helpful and supportive, social relations can also be negative and unhelpful.

Several studies have explored on the Impacts of cash transfers on social relations and have reported diverse effects on relations between benefitting and non-benefitting households. Attah et al. (2012) reported a positive impact of the program on the social networks of women beneficiaries in Kenya. The programme involves several activities which enabled women to gather in groups with an opportunity to communicate with each other. Such activities involve monthly meetings meant to give space for women to talk about other concerns and problems. Such spaces were said to be a source of social capital with which the women turned to in time of adversity.

MacAuslan and Riemenschneider (2011) carried out a study on the Muchinji cash transfer programme in Malawi and found that there was greater willingness to befriend benefitting households and the programme relieved community members from having to

support the poor. On the other hand, issues of targeting appeared to have negatively affected social relations citing that the roles given to community leaders to select potential beneficiaries brought about favouritism, as some community members felt that some 'well off' households were included in the programme rather than the intended poor households. In this view, this brought about unintended effects on social relations as this fostered some degree of resentment towards the community leaders in charge of the targeting process.

Further cash transfers also help in dealing with social inequalities and exclusions to enhance social participation and cohesion. A review of literature from Garfinkel, cited in Gao et al. (2014) showed that low income countries use cash transfers to manage risks, invest in education and increase social participation to promote stability and wellbeing of the beneficiaries, which consequently contributes to building social capital at society level. A study carried out in Uganda by Pavanello et al. (2016.) revealed similar positive experiences on the social relation of beneficiaries, leading to increased social participation because of the provided opportunities to meet and interact.

Cash transfers also affect beneficiary's participation in structures such as, the extended family, the church, and savings groups. For example, Barca et al. (2015) carried out a study in Ethiopia. The study revealed that participation in structures was dependent upon how regularly one was able to make contributions. The beneficiaries in this study revealed that their participation was enhanced by the fact that were able to consistently make contributions because of the regular transfers they received.

2.3 Theories Underpinning the Study

2.3.1 Social Relations Approach

While conceptualising cash transfers as a social process within a range of intermediaries, social relations are the intermediary through which people are connected to the labour market and use in pursuing wellbeing outcome (Kabeer, 1994). As defined by de Belvis et al. (2008) social relations are 'social structures made up of contacts and bonds among individuals or groups of relatives, friends and neighbours' and a social structure being 'a framework of morality and common understanding, or a set of norms and rules including trust, reciprocity and obligation'. These norms in development literature are often conceptualized to be resources or assets of social capital. Social relations are combined with other inputs to produce valuable outcomes. These valuable outcomes may be in the form of access to resources such as income, information, employment, and many other opportunities. Social relations are viewed as an investment where actors commit to strengthening collective identity for support and solidarity. (Adler and Kwon, 2002). In this research, cash transfers are not just viewed as a top-up but as a development intervention process, involving several other processes such as awareness, targeting and management, within a social relation context. Social relations in this case act as a mediator in the "realisation of material, emotional, and cognitive needs which are co-constitutive wellbeing outcomes" (Dodge et al. 2012)

2.3.2 Social Relations as a type of Social Network

Social relations denote a range of outcomes on the social networks and interaction of cash transfer stakeholders. Social networks are significant for survival and wellbeing and if we accept that human beings are embedded within a social sphere and operate at social, economic, political and cultural levels economic, political, cultural and social levels, then we should understand that the features of an individual's network i.e. how their relationships with others are configured and this affects the kind of resources (both tangible and intangible) they have access to ((Leavy 2012). For example, the extent to which norms are enforced could differ based upon a person's network i.e. gender, age and generation could shape the availability and access to resources.

Social networks consist a web of social relations, bonding and bridging relations that are often established at household and community levels, the strength or weakness of these relations is what contributes to building and maintaining social capital (Ressler and Gillespie, 2008). Social networks are used as a starting point that exists at different levels used to pursue wellbeing outcomes with the assumption that social networks are part of the defining elements of household well-being, that social networks of the most vulnerable households tend to be very weak and fragile and a change in available resources (cash in this case) can affect the social network either positively or negatively. It is for this reason that social networks should be understood as streams that can stimulate social and economic activities through relations of dependence and mutual support with which people engage and depend for survival (Ferguson, 2015). "The larger a person network is, the more likely that it will contain a greater variety and depth of resources" (Wellman and Wortley, 1990, cited in Canton, 2015). which means that individuals in a wider composition of social networks equally have access to a wide range of resources and in a similarly, a combination of of both kin and non-kin relations in an individuals social network may allow a wide composition in support received.

2.3.3 The Social Capital Framework

Closely to Copestake's 'material and non-material dimensions' is the 'capital' framework which distinguishes human and physical from social capital. Among the three, social capital under which social relations fall is the most intangible. This study utilizes Putnam (1995) social capital theory. The theory explains the idea of social capital to mean 'elements of social life and networks, values, norms, and trust that enable effective participation of different actors in pursuing shared objectives' (Putnam, 1995). Putnam refers to social capital "social connections and the attendant norms and trust".

A distinction is often made between "bonding" and "bridging", where the former refers to ties of solidarity among members of the same social group (religion, class ethnicity) while the latter is of different social groups (Gittell and Vidal, 1998). In outlining features of social capital, he points out to the norms, values and trust as substantial sectors of social relations that link communities together. That the fundamental idea of 'social capital' is the existing social networks and their 'associated norms of reciprocity that have value'. In his argument Putnam (1995) notes that social networks together with their norms of reciprocity have value for those people that are involved in them. For example, he notes that social capital has public returns in various ways and influences socio-economic outcomes such as inequalities, crime, levels of tolerance, health and education performance and individual happiness. That there is strong evidence that crime is "strongly less predicted" in society by social just as engagements of reciprocity more manifest by social capital. In the similar way, Skovdal et al. (2011) also indicates that resources of social capital 'are needed to strengthen the capacity of communities to care for each other' such resources may include, including knowledge, skill,

trust, connectedness, and partnerships. Further, he argues that where people are connected with networks of engagement and reciprocity, they are more likely to be marked by great levels of tolerance and to do more in reducing inequalities. The theory assumes that “the more people connect with each other, the more they trust each other”, (Putnam, 2005). Which can be similarly be argued that “being human, people are inclined to sustain meaningful friendly relations with individuals, families, groups, neighbours and communities” (Pawar et al. 2012). Communities have to actively foster wellbeing by encouraging interaction and participation in encourage frequent interactions and participation in social, economic, and political activities. For example, Mansuri and Rao (2013) indicate that social capital related ties cut across identity and power differentials for social transformation, mentioning that collective action ‘in a country’s pathway’ for a common good, such as women’s groups or community organizations have historically facilitated routes by which those that are poor or marginalized have come together in pursuit of a common agenda. This creates positive social identities which are considered essential in building support and solidarity among communities.

However, in their argument Adler and Kwon (2002) points out that while social capital may be a source of support, there is a need for maintenance of resources that facilitate it. That social relations that consequently lead to social capital have to be reaffirmed and renewed periodically, because they may otherwise lose their efficacy.

In this research, the social capital theory creates a framework to recognizes the agency, connectedness and partnership building in social spaces which are considered essential for wellbeing (Bourdieu, 1986) suggesting that social capital provides ‘profits’ in form of material and relational exchange that are useful in consciously and unconsciously creating and maintaining social relations and wellbeing. He asserts that these relations are based on solidarity and support, which are productive and instrumental to individual participation in networks as well as the creation of social exchange in accessing resources that may otherwise not be available to them, and that social capital as an investment strategy that can be used at a later stage.

2.3.4 The Wellbeing Framework

The research is guided by Copestake’s ‘non-material’ wellbeing framework. The basic principle of this framework is that “development intervention goals should be more than just the possession of material characteristics” (Copestake, 2008). That development should not only include material but should beyond include relational characteristics of wellbeing. In this case, material wellbeing refers to income-related impacts, while relational refers to impacts with respect to social relations.

In attempting to define wellbeing, Dodge et al. (2012) notes that the nature of wellbeing purely focuses on dimensions rather than definitions. In discussing wellbeing, two main ideas emerged; ‘the hedonic tradition’ with constructs of happiness, satisfaction and positive and negative effects of life (Bradburn, 1969, Diener, 2009) and the ‘eudaimonic tradition’ which outlines ‘human development and psychological functioning’(Waterman, 1993). Despite these ideas, many researchers have come to believe that ‘wellbeing’ is a multidimensional construct (Diener, 2009,) and the dimensions have consequently created a base for research (Pollard and Lee, 2003). The study focuses on the perspective of wellbeing as elaborated by Copestake (2008) stating that, the goal of development intervention, wellbeing is not only dependent on ‘possession of material objects’ but also significantly dependent on social interaction.

While there is no universal consensus on the definition of wellbeing, this study follows the definition from Dodge et al. (2012) stating that wellbeing “a state of living well through the satisfaction of material, emotional and cognitive needs.” Material needs being the tangible

resources such as income and shelter. Possessing such resources considered to be able to satisfy physiological needs as well as give a measure to an individual's circumstances. Emotional needs, on the other hand, focus on how individuals feel about themselves. It includes the psychological and mental states of happiness, self-esteem, confidence, pride, fear, and shame, in which cognitive needs are incorporated beliefs, values of people as A wellbeing approach incorporates material, emotional and cognitive dimensions of what it means to live well, as the 'well' in wellbeing "denotes something positive, with an emphasis on strengths and aspirations rather than problems" (McGregor and Sumner, 2010). It represents positive cause, "denoting something that everyone would desire compared to poverty, insecurity, and social exclusion" White (2010). While these perspectives have emerged through different disciplines, this research advances the emerging perspective to relational wellbeing approach (White, 2015, Atkinson, 2008).

A 'relational' approach towards wellbeing has a number of characteristics. It is embedded within an interpretivism approach, meaning it puts emphasizes individual perceptions, experiences, and priorities of 'what it means to live well' (Copestake, 2008). This approach is in view of wellbeing as a culturally and socially constructed experience, moulded by norms and values. Within its interpretivism feature is inter-relationships, which emphasise how social relation between people or relations between ideas can positively or negatively influence wellbeing outcomes

In this context, relational wellbeing approach is significant because social relations are perceived as an important component of identity and personhood, at the same time they permeate every aspect of life, particularly "social relations are also an important means through which people pursue their livelihood strategies, and a mechanism through which people seek security" (White, 2015). Therefore, applying a wellbeing framework in evaluating to cash transfers entails focusing not only on the outcomes of what people have but also the outcomes of the processes they engage in.

Chapter 3: Overview of Cash Transfers in Zambia

3.1 Poverty and the Need for Poverty Reduction Efforts

In Zambia, poverty patterns are often considered to be a product of the colonial systems characterized by inequalities that existed during colonial times when the white minorities occupied urban areas and took up most of the productive land that sustained livelihoods while the majority of Zambians were relegated to rural areas (Simatele, 2009). During the first decade of independence, attempts by the government to redress this situation through social protection schemes (provision of farming inputs) were shattered by the introduction of 'Structural adjustment programmes' (SAPs) in the 1990s. Another attempt to reduce poverty and overcrowding in rural areas saw the implementation of land reforms which instead left farmers in uncertain positions (Simatele, 2009). During this period, Zambia was faced with an economic decline characterised with high unemployment rates, industrial meltdown, low productivity, and food insecurity increased in rural areas, exacerbated by the HIV/AIDS pandemic that negatively affected productive labour and demographics. This led to increased poverty in rural Zambia.

According to Wietler (2007) poverty prevalence in Zambia is more pronounced in rural areas than it is in urban. Rural areas are largely disadvantaged when it comes to infrastructure, service delivery and livelihood. The CSO reports that Zambia's population is estimated to be around 17.5 million in 2019, of which 60% are classified poor while 42% are extremely poor with the majority of the living in the rural areas². The poverty incidence is estimated to be 74% in the rural areas and 36% in urban areas (Banda et al. 2007). Like many African countries poor households depend on informal livelihoods for survival. The households are characterized by inadequate productive assets and interventions to provide economic opportunities leave out those without productive assets. At the same time, social protection interventions to cover the poor are not sufficient enough. Against this background efforts to deal with poverty have continued to rise and cash transfers are no exemption.

Cash transfers "gained prominence in Africa since 2004 when the African Union encouraged African countries to explore the use of cash transfers as part of their social protection frameworks" (Garcia and Moore, 2012). Cash transfers are however not new in Africa, they have been used before as safety nets in a different form. These forms are indigenous based safety nets where communities played a role in addressing each other's vulnerabilities. According to Simatele (2009) informal and traditional forms of safety nets have always existed in the African society and have provided "a basis from which modern systems have developed" (Kaseke, 2000). That traditional forms of safety nets had their own "time-tested system". In Zambia, an individual's emotional, social, and economic needs were met within kinship set (Simatele, 2009). Families played a unique welfare role and provided support to its sick, orphaned, and aged members, with emphasis that care among members of a common kinship created a sense of belonging, togetherness, and solidarity. That family was a significant component of support based on mutual assistance and cultural obligation. Particularly in times of need, families mandatorily helped to address the needs. Beside the family, close friendships would also play a role in offering support, this was especially in times of loss, but such friendships were overall a significant form of security when problems transcend family abilities.

However, this took a turn with the introduction of a cash economy. "The traditional populational was introduced to a money economy and thus became exposed to the risks

² CSO Living Conditions Monitoring Survey Key Findings 2015

associated with a money economy such as unemployment and industrial injuries” (Kaseke, 2000) which slowly weakened social ties of the extended kinship, as the able bodied often migrated to seek employment in cities while kinship importance was slowly becoming centered on nuclear families as other relatives are left wanting. It was during this colonial era that formal social security frameworks started to emerge.

3.2 Cash Transfers Programmes in Zambia

As part of the social assistance programmes, the Government of Zambia through the Ministry of Community Development and Social Services (MCDSS), implements an unconditional cash transfer programme to provide benefits to the most vulnerable groups. The programme is implemented under the Public Welfare Assistance Scheme (PWAS). This is a social assistance programme established to provide resources such as food, and in kind support to vulnerable people. The cash transfers programme was in response to the second objective under the Fifth National Development Plan (FNDP) of Zambia which focuses on reducing poverty through welfare. With help from the German Technical cooperation, the pilot programme was implemented as a feasibility study with a plan for countrywide roll-out (MCDSS 2008). The programme was started in Kalomo district as a pilot scheme in 2003 and has since been extending to other districts, covering over 700,000 beneficiaries, about 4.1% of the entire population.

Objectives

The cash transfer programme is aimed at providing regular cash income resources to households that are incapable of meeting regular and adequate livelihoods. Specific objectives include: -

“To reduce extreme poverty, hunger and starvation in the most destitute and incapacitated households by assisting them to meet basic needs, particularly health, education, food, shelter; and also, to generate information on the feasibility, costs and benefits of a social cash transfer scheme being a component of the Social Protection Strategy for Zambia” (MCDSS 2008, p.3).

The programme is implemented under PWAS, a Public Welfare Assistance Scheme is established to manage social assistance programmes and provide resources in form of cash, food, and in-kind support to vulnerable people. The programme aimed at targeting 10% of the poorest population, “these are considered as the poorest with a share of per capita income of only 0.2% according to the living conditions and monitoring survey of 2006” (MCDSS, 2008)

According to a household survey conducted by PWA in 2003, a conclusion was made stating that “10.5% of Zambian households are destitute” (MCDSS 2008). Thus, households with poor coping mechanisms, such as having indecent or less than 3 meals a day were considered eligible.

3.3 Overview of Kalomo Cash transfer scheme

3.3.1 Location

The Kalomo cash transfer programme “is found in Kalomo district, located about about 120 kilometres north of the tourist capital Livingstone and 400 kilometres south of Lusaka, Zambia’s capital city” (Matandiko, 2010). The district is divided into villages with different administrative units defined by Community Welfare Assistance Committees. It is an unconditional cash transfers programme, implemented by the MCDSS under the following objectives

- (a) “Reduce extreme poverty, hunger, and starvation in the 10% most destitute and incapacitated (non-viable) households in the pilot region”.
- (b) “Focus mainly – but not exclusively – on households that are headed by the elderly and are caring for orphans and other vulnerable children (OVC) because breadwinners are chronically sick or have died due to HIV/AIDS or other reasons”
- (c) “Generate information on the feasibility, costs and benefits, and all positive and negative impacts of a cash transfer as a component of social assistance programmes in Zambia.”

The population of Kalomo is projected to be about 277,172 comprising 48,668 households. The programme began with 1,027 households and by 2009 the number increased to 3,573. Currently, the programme is operating at full scale with a total number of 7,356 households with over 127 CWACs.



Figure 2.1 Research Site Ma

Source: Policy Monitoring and Research Center

3.3.2 Institutional Arrangement

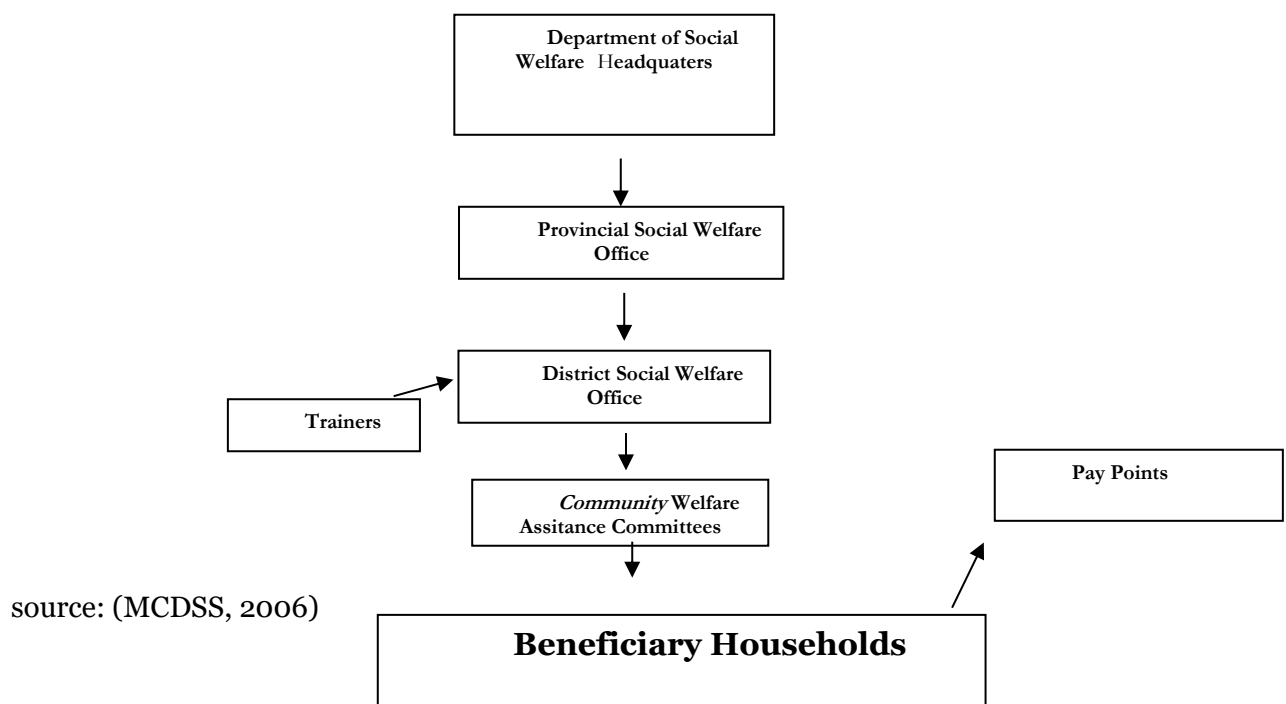
Cooperating partners

The programme comprises cooperating partners structured at national, provincial, district and community levels. These comprise of; the Department of Social Welfare Headquarters (DSW-HQ) under the MCDSS, the Provincial Social Welfare Office (PSWO), the District Social Welfare Office (DSWO) and the CWACs, respectively. The all at different levels manage the programme and perform implementation and monitoring tasks. The CWACs work on a voluntarily and are responsible for awareness raising and targeting of the programme. To facilitate the smooth operation of the CWACs, the DSWO coordinates capacity building programmes for the CWACs and provides supervision the delivery of the transfers at the different pay points. For the DSWO, the programme involves additional work, in terms of both quality and quantity. Administration, communication, problem-solving and mastering required skills necessary for programme implementation is part of their work. The success of the programme is to a large extent dependent on the performance of the DSWO.

Role of the community

Non-benefiting community members especially, headmen, CWAC members, teachers and health workers play a significant role in supporting the programme implementation. These members have been integrated into the programme and performed different functions from targeting to administering payments. The community members work under voluntarism which seems to be well-established and accepted. Both the CWACs and headmen are trained to carry out their duties. The headmen play an important role in assisting the CWACs, especially with regard to holding community meetings. One reason why village headmen are interested in the success of the programme is that heading a village traditionally makes them the first to be approached for assistance by destitute community members. They realised that the success of the programme reduced begging. In cases where headmen or CWACs members try to exert undue influence in the selection process, their influence is contained in the validation process.

Figure 3.1 Summary of the Cash Transfer Implementation Structure



3.3.3 Initial selection

Within districts, the selection of beneficiaries is a responsibility of the DSWO assisted by the CWACs who directly engage with communities. CWACs are composed of representatives from community members, these are represented through religious, health or education groups. The representation is meant to ensure the CWACs are transparent and non-partisan. These are responsible for, community mobilisation, information dissemination, targeting and payments. Once the CWACs are constituted and trained, the sensitization and awareness-raising exercise begins. They sensitize communities about the cash transfer programme and its operations.

It was acknowledged that community sensitization is easily carried out in rural context where public address is easily conducted through a gong) unlike in urban context, where sensitization requires more resources to be effective³. After sensitization, the selection process should follow. Using a multi-stage participatory process, the CWACs generate a list to identify the neediest households in their area. The list includes households that meets the eligibility criteria, hardcore poor and incapacitated households. After generating the list, the CWAC are supposed to visit each of the listed households to conduct interviews. The visits are meant to confirm the vulnerability of the households. First, all eligible households are interviewed and documented according to the structure and degree of poverty. Second, households are ranked according to the level severity and destitution, with the most severe ranked as 1, the second worst ranked as 2 and so on. Thereafter, a community meeting is then held with village heads and other opinion leaders and list of the ranking is openly presented for discussion until consensus is reached. Also, the inclusion of other opinion leaders represents community entirety. The opinion leaders are nominated by chiefs to willingly serve as middlemen between chiefs and community members. However, Michelo (2005) discovered that opinion leaders were merely appointed as trusted men that routinely mobilized community or assisted to obtain information within the village.

After a consensus is reached, the names and supporting documentation of eligible households are sent to the DSWO who then, generates a priority list based on a ranking. It is at DSWO that the list is used "to establish cut-offs depending on available funding, with those excluded meant to be added on a priority basis as resources become available" (Michelo, 2005).

Community Validation/Last Chance

After a list of the prioritized households is generated, the DSWO then sends it back for a final community validation. This is done through a public hearing chaired by both the DSWO and the CWACs. The public hearing represents a final review of all eligible households that would eventually be compiled and enrolled as beneficiaries.

Enrollment and Registration

After a final list is validated and compiled, enrollment and registration then follows where a special event is organized and selected households are invited for enrollment and registration as programme beneficiaries. To complete the enrollment, a livelihood training programme is provided by the DSWO, to provide financial management support.

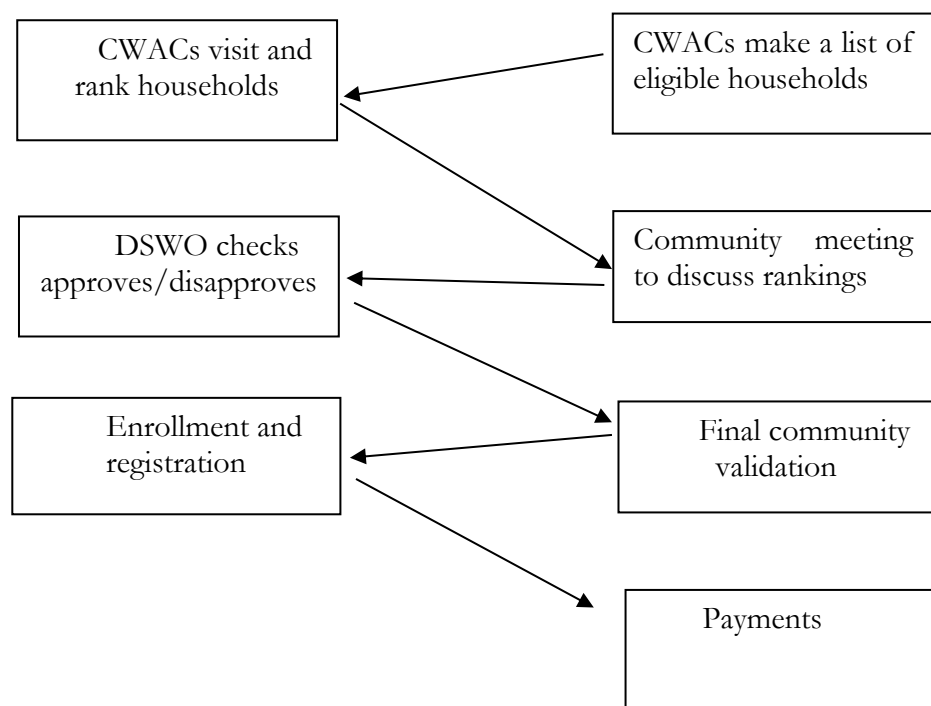
³ Key informant interview with the CWACs

3.3.4 Payments

Once enrolment and registration are completed, payments should then commence. The beneficiaries are required to produce their National registration cards (NRC) as identification to collect their payments. Selected households receive a monthly income of ZMK90 (\$9 equivalent), K180 bimonthly for able bodied households and K180 monthly, K360 bimonthly for households with disabled members, because they are assumed to be more vulnerable and therefore incur more costs. Payments are channelled through pay points established in collaboration with other institutions such as schools and health centres.

To reduce on the administrative cost of implementing the programme, the Ministry partnered with Zambia Postal Services to administer the cash through ZAMPOST. Besides the pre-identified household member as a main recipient of the cash, households can also pre-identify a 'deputy' who collects the payment on behalf of the household when the sole beneficiary is unavailable. "This collaboration is formalized by agreements signed between the District Welfare Assistance Committee and pay point managers" (MCDSS 2006).

Figure 3.1 Simplified Chart of the selection, approval and payment processes



Source: Authors Summary from (Schuber, 2005)

3.3.5 Monitoring and Evaluation

The monitoring and evaluation process is aimed at assessing objective achievements and areas of improvement. They recognise the continuous beneficiary household changes; participating households with new heads are allowed to continue receiving the resources. Households that relocate to new areas which are part of the catchment areas are allowed to continue receiving the resources at the new pay points. However, transfers are discontinued for beneficiaries that move to a non-catchment area.

At the community level, the CWAC receive a one-day training, where they are trained to act as channel of communication between the beneficiaries and DSWO to collect and provide collect monitoring information. Besides this, the CWAC are tasked to monitor payments, provide counselling to beneficiaries, and address any issues arising from the programme operation, as well as examining and nominating new households that should be included in the programme every two years. “households whose situation deteriorates over time have a chance to benefit from the scheme before actual retargeting takes place” (MCDSS 2008).

In cases where communities’ members are unsatisfied with the CWACs or observe any irregularities in the operations of the programme, they are at liberty to launch in their complaint with the DSWO. For further monitoring and evaluation processes, the Provincial Social Welfare Office PSWO and the Department of Social Welfare under the Ministry of Community Development also provide regular supervision and monitoring visits to DSWO to generate bimonthly monitoring reports.

Besides the internal monitoring system, there is an external monitoring system coordinated by a Technical Social Assistance Group, “the technical working group comprises representatives from relevant government departments, civil society, and donor agencies designed to provide information on targeting effectiveness of targeting, affordability, household use of the cash transfers and other positive and negative impacts” (MCDSS, 2008).

Chapter 4: Findings and Discussion

4.1 Participation and Social networks

The semi structured interviews generally began with a question about what the respondents liked about the cash transfers. Responses to this question were largely positive, with many respondents explaining that they appreciated the programme as it contributed to their household expenses. The increased income levels were considered a boost to household expenses as this created a sense of stability and generally the ability to access basic needs.

I found that participating in the programme enabled the capacity of beneficiaries to access social networks through (i) the availability of income support which enhanced the beneficiaries ability to meet their basic needs and participate in social life and (ii) the participatory mechanisms within which the programme is designed served to increase voices of those that were vulnerable through involvement in awareness programmes and community selection.

At individual level, three major themes emerged; I found improved status, self-esteem and increased dignity as a result of the enhanced ability to make decisions in the household. Second, there was reduced worries and stress about having to look for means to cater for household needs. Third, I also found feelings of 'independence' which replaced previous dependence on the extended family. This was across the beneficiary sample, as many of them explained that anticipation of certainty that income support would arrive created a strong sense of hope for the household heads, as they were able to plan ahead with the money. For other beneficiaries, especially the elderly, they explained that participating in the cash transfers programmes had given them a purpose in life. Despite delays in the delivery of cash transfers, the respondents said they still remained adamant that they would eventually receive the cash to enable them to meet their basic needs, pay off debts, and possibly even invest. Among the elderly respondents, the sense of purpose in life was described to have had given them "a long-term" perception on their life unlike before, when they were seen as "just waiting for death", they explained how they were hopeful and happier since their participation in the transfers. I found that the 'new found' dignity among the beneficiaries due to availability of financial resources reduced their reliance on their families. Rather than being seen as burdens, they were now capable of contributing to their household income and fulfilling their obligation as household heads by providing the basic needs. A male beneficiary noted that: 'Before I used to rely on other people, now I give to others.' Similarly, many of the respondents reported to have developed a higher self-esteem emanating from their enhanced ability to meet their basic needs in the household, which accorded them respect as heads of households.

At household level, I found that that participation in the cash transfer programme had reduced feelings of shame. They explained that they were able to appear more presentable in public because they could clothe better. They described this as enhancing their sense of worth, which consequently increased their social interaction with other community members, as one key informant concisely put it "cash transfers have allowed beneficiaries to mingle". A female beneficiary explained that going out to public places such as the market clothed better gave her more confidence and dignity. Generally, the cash transfers were a source of relief for her; "I sleep better now" she concluded. Respondents consistently stressed how cash transfers reduced stigma on their children. They explained that they could afford decent school uniforms and shoes for their children, that their children could now receive favourable treatment from their peers, adding that this would eventually improve their educational outcomes, explaining further, a beneficiary stated that, the cash transfers were a

source of happiness for her household, because her children could afford decent clothing and mingle around their friends without stigma.

At community level, I found that participation in the programme helped the beneficiaries to build and re-build links with other social networks in the community. For example, respondent spoke about being more active in participating in community groups such as , saving groups, religious group and events such as wedding and funerals, because they were now able to pay tithes and contribute to the other groups. They explained that participation in these groups was not just about attendance but also about contributing financially. The inability to contribute was perceived as 'shameful', as a female respondent explained: "It is rather embarrassing if something (wedding, birth, death) happens, you cannot even show your face – what would you take there?". In fact, during interviews one elderly beneficiary spoke about how he would also be given a decent funeral when he died, because of his regular contribution to others. In addition, many of the respondents stressed that participating in community events was very important for the household, as it is way to build social capital and acquire a sense of belonging and identity. For example, being identified as member of a certain group such as religious groups was very significant for their wellbeing. The lack of economic resources was described as limiting participation in community events. Some female respondents for example used such expressions as 'money enhances socialisation' to explain how cash transfers facilitated their ability to join women's saving groups.

Going further, the beneficiaries also stressed stating that they were now able to return things they borrowed, and were able to share rather than just receiving with no reciprocation. A non-beneficiary respondent explained that: "now they (beneficiaries) are also in a position to share since they receive cash transfers". In the same way, the beneficiaries mentioned that they were able to borrow and share with neighbors in times of need. Most participants felt that their neighbors shared only with those that would share with them and as such, the cash enhanced their capacity to share food with their neighbors who would also share with them in return. When they had no food or needed other basic needs such as soap, respondents shared that were likely to ask their neighbors who would share with them, because of the "borrowing and sharing" relations they had formed, thanks to their enhanced capacity to reciprocate.

I also found that the programme has led to significant social participation for both the beneficiaries and non-beneficiaries. I found that through awareness programmes, community members were sensitised about the needs and struggles of some households in their communities. A non beneficiary respondent explained that this was an 'eye opener' for many community members, which sparked a sense of collective action, where groups in the communities even got mobilised to be more caring towards vulnerable households. She explained that a womens group even went as far as donating school uniforms to the beneficiaries that had their children in school.

They appreciated the livelihood trainings organised by the DSWO before payments were made. The training served to inculcate knowledge to the community members (beneficiaries and non-beneficiaries. "We were advised with some of the ways to use the money" stated a female respondent. Other female respondents also reported that they felt respected and important by the fact that they were engaged in the selection process. They described the participatory mechanisms in the programme design such as selection and validation as increasing their voices and their participation in community affairs. That the way in which the beneficiaries were informed about the programme operations (targeting, registration, payments) provided opportunities to express their comments and complaints, all which represented opportunities for social interaction through which the programme built their dignity.

Further, the programme was reported to provide opportunities for beneficiaries to meet and interact. A female respondent explained that they would mostly travel together with other beneficiaries to collect the payments at the different pay points and would use such occasions to share their personal problems, life experiences and even share information on how to use the transfers and possible investments. Such conversations were described to be a source of comfort and support and fostered mutual support and solidarity. and thus, contributing to building social capital. Similarly, elderly respondents also reported that cash transfers provided opportunities for them to meet and interact with other elderly beneficiaries during awareness meeting or payments. They explained that they valued such opportunities to meet with others, as it reduced feeling of loneliness and isolation. To them such occasions were considered to be re-unions for them because they would meet and socialise with other elders.

Several significant observations can be made from the findings, and from the theoretical point of view, I find that wellbeing often manifests in the form of social interaction within which social capital is acquired. In the respondent's words for example, feelings of having a 'purpose in life' or 'increased self-esteem' are interconnected, as they are both a cause and effect of the respect and social status or the acceptance that one can be accorded by family members, peers and institutions such schools, churches and community groups. In this sense, I recognise that wellbeing associated problems are not only 'fixed' through material treatment as they are also rooted in social problems such as lost hope, stigma, and stress that related issues. I found that all these are dimensions of peoples experiences that cash transfers can help to address.

Similarly, the instrumental value of wellbeing was demonstrated with evidence suggesting that the self-reinforcing cycle, from increased material wellbeing to enhanced self-esteem like better clothing and ability to reciprocate which then leads to social integration (diminished stigma, respect from other community members) can positively affect other relational experiences such as improved school performance and increased support from the community in times of need. This cycle is implicitly in line with Townsend's definition of poverty as the lacking the ability to "play the roles, participate in the relationships and follow the customary behaviour which is expected of them by virtue of their membership of society" (Townsend, 1973 p.36).

Additionally, the potential for cash transfers to go beyond income support towards strengthening productive capacities as reported by the respondent can be acknowledge as contributing to confrontation of social situations that might prevent vulnerable groups from accessing productive capacities. For example, the findings show that through their enhanced ability to reciprocate, the beneficiaries gained the means to engage in such networks as religion and savings groups. In a similar way participating in the targeting process, establishes an opportunity to participate in communal decision making and moves the beneficiaries from the periphery towards a more central position in the community reinforcing the argument of poverty not only arising from material deprivation but also from exclusion which resonates with Amartya Sen's framing of 'not being able to appear in public without shame as a capability deprivation that takes the form of social exclusion' (Sen, 1999). And as such, the enhanced social recognition was described as a significant source of wellbeing and dignity in particular.

4.2 Social Networks and Wellbeing Outcomes

At first, the respondent's perception of wellbeing was often described in material terms, characterized by the ability to meet the needs of their families such as education and nutrition. Many of them described their wellbeing as 'poor' and generally declining overtime. The way in which families were included in their perceptions of wellbeing confirmed the claims that wellbeing is a collective experience (White, 2010). Labour participation was particularly perceived to be significant for the creation of wellbeing. Many respondents pointed out to their vulnerabilities being perpetuated by their inability to participate in the labour market, that their lack of material resources led to feelings of shame and isolation and prohibited their full participation in social activities, which I think confirms interdependence in the creation of wellbeing. For many respondents however, during economic insufficiencies, wellbeing is secured through negotiation of social support relations. Negotiation in this sense is deliberately used to show how social networks are not just things that people have, but are acquired (Ferguson, 2015). More often, acquiring social networks requires financial resources (Gough et al. 2007).

Moving on to the type of social networks that they felt were significant for their wellbeing. The respondents drew on kinship, friendship and associational groups as significant suppliers of social capital and wellbeing based on moral obligation and norms of reciprocity. Particularly, social interaction with families, friends and the community were considered important for their wellbeing.

Within the kinship group, close family members are an important source of support. The family members were described as having biological and cultural reasons to provide support based on moral obligation. The norm that "blood is thicker than water" idealises and encourages the wider kin to offer support, share resources, privileges and celebrate long-term reciprocity and solidarity (Wellman and Wortley, 1990). In this group, social relations are often maintained and reaffirmed through exchanges, it is through these exchanges that every member's material and emotional needs are met.

Asking how kinship groups foster wellbeing, respondents explained how they are dependent on the wider kin to perform social and economic functions such as school sponsorships, job recommendations, sharing child-care and offering support during funerals, and marriage ceremonies. For example a female respondent explained how child-care was a responsibility of the wider kin, stating that; while she goes out to work in the fields, her children are left under the care of the extended family, just like she does the same to their children while they also go out to work. She further explaining that it is a common practice for the wider kin to take care of the child and facilitate for their appropriate training and socialization. This practice is perceived to reinforce kinship relations and ensure wellbeing on both care giver and the person receiving care. In a similar way, the wider kin is also responsible for providing financial support such as helping to pay school fees and provide food for the members that are in need. The most significant role of kinship was mentioned to be the care provided during times of sickness, stating that families depend on each other for financial and emotional support. Based on social obligation family members are obliged to ensure all the needs of the sick person are met.

Talking further I found that friendships were also significant for wellbeing. Friendships were said to be built on expectation of trust, dependence and reciprocity sustained by mutual support. In this sense, friendship bonds share similar roles kinship groups (Gratz, 2004). Particularly, friendships perform the same function as the kinship groups. Norms of trust and reciprocity in friendships determine wellbeing. For example, a respondent explained how friends would offer the same support as the kin in times of need, which is why it is very

common for friends to be elevated to family member status as friendships assign the same loyalties as they assign family members.

Associational groups were also mentioned as a significant network for support. Such networks as saving groups were accessed through community participation which was thought to be very significant to every member of the community. These often consist of relatives, friends and other people who come together to form mutual support groups. The groups often have a common purpose. The most prominent group mentioned by respondents was a women's saving groups. These are organised for the purposes of saving especially among traders. For example, a respondent explained how a women's saving she is part of, operate; that members combine savings by contributing a fixed amount to give to one member and the cycle goes on until every member has a turn to receive. When this cycle is completed, the groups starts again. The norm in these groups are layered within the principles of trust, mutual obligation, and solidarity. For example, forming the group in itself is based on the persons ability to regularly contribute and be a person and be trusted to meet the group's obligation. Relating this to wellbeing, savings groups offer savings in such a context where people cannot access formal savings institutions due to different reasons such as being expensive, inflexible, or not available at all. By being members of the groups, individuals and households have an opportunity to draw on financial resources from the savings groups when faced with challenges. These groups go on to form a basis for social interaction and offer support to each in times of adversities.

Besides saving groups, I found that religion was stated to be a very significant for support. Many respondents thought it was important that they were identified as a member of a particular religious group. Such an identity was said to create a sense of belonging significant for their wellbeing. On the one hand engaging in religious activities provide some form of moral and social support which in this sense assures identity and belonging. Members generally pay tithe pay tithe and in return the church offers in-kind support, for example paying visits to households, giving emotional support during funerals. On the other hand, where families unable to offer financial support, the church would also offer its financial help.

From the findings, I found that through these networks, cash transfers facilitate the reproduction of solidarity and reciprocity. For the beneficiaries, this means that they can able to navigate between claims. The beneficiaries have to 'deal with claims' on them for them to claim in return. In this sense, their ability to contribute to others reinforces reciprocal relations and social ties, takes me back to their feelings of increased self-esteem, status and dignity as result of recognition. The reinforcement of reciprocal relations and solidarity are consequents, sources of social capital which may provide security to beneficiary in times of household shock.

I found that the kinship, friendship, and associational networks provide a basis within which exchanges of both 'tangible and intangible' resources occur. Through these networks, individuals gain access to resources that may otherwise not be available to them. Linking this to wellbeing, I argue that besides the tangible goods exchanged, the receiver's wellbeing is enhanced by the patterns of exchange, which denotes some degree of recognition, a sense of belonging and being liked. On the part of the giver meanwhile, there is some degree of respect and self-esteem for initiating the exchange in the first place.

Through these findings, I recognize that in pursuit of wellbeing, individuals are dependent on such social networks as their families, friendships, and community. I also find that economic hardships make it hard to engage in collaborative efforts, and for most of the respondents such social networks alone do not sufficiently meet their need and so, therein lies the complementarity in that cash transfers help to enhance the beneficiaries ability to engage and sustain the social networks. I found evidence of cash transfers facilitating

wellbeing through mediation by mediating the identified social networks; kinship, friendship and associational. For example, in the respondents' households, by removing the strain on the ability to contribute to household income, as well as networks outside the household.

I found that cash transfers forms part of the of mechanism that respondents use to facilitate wellbeing, that the norms of reciprocity embedded within these social networks persist with the incursion of cash transfers. The persistence of savings groups for example, is continued with one's ability to contribute and in return support from the group is given as long as obligations are fulfilled.

The effects of cash transfers on these norms of reciprocity show positive results with the cash transfers playing a complementary role in facilitating and shaping shaping the adherence to the norms by allowing beneficiaries to undertake a number of anchoring practices such as to be able to fulfil their obligation to provide for their families, participate in reciprocal arrangements such as savings and faith based networks.

I also find that within these social networks, although exchange serves as an instrument of purpose, they also give meaning by showing care and support, in kinship groups this goes beyond to love and affection and represent the means by which individuals stay anchored to such social network, in other words individuals use social networks to express their sense of belonging. Even when the received amounts seen as insignificant relative to the cost of living, I found that for the beneficiaries they represented a significance to their wellbeing by helping to open up options for further support in terms of solidarity and anchoring of important social relationships.

Clearly social networks have some positive wellbeing impacts, however social networks alone may not be enough, particularly in situations where they are being negotiated.

4.2.1 Social Networks and 'ill-being'

While I recognise the significance of social networks in facilitating wellbeing. It also important to acknowledge that social networks do not always lead to positive wellbeing outcomes. I found that the practice of 'reciprocity', effectively monetises social relations. Having identified kinship, friendship, and associational groups as the social networks within which the respondents engage in pursuit of wellbeing, I found that the norms rooted in these networks are constantly being negotiated, limiting the adequacy and levels of providing support.

In kinship groups for example, a respondent explained how family members are required to make contributions during activities such as weddings and funerals. Those that are unable to make contributions are side-lined and may be excluded from participating in decision making processes. Similarly, found that social groups also have their own limitations that undermine wellbeing outcome. Evidence pointed out to women's' saving groups, generally, their 'contribution-based' nature require regular contribution for sustenance, which is highly exclusionary for those that lack the resources. Those that are able to gain access to membership but fail to keep up with regular contribution are excluded from the group.

Across the sample, however I found that the extent to which cash transfers shaped adherence to such norms of reciprocity outside of the household was dependent on first meeting their basic needs. Taking these into consideration, I found two distinct patterns of use of the cash transfers. On one hand, a category of respondents spends their transfers on meeting household the basic needs, for them cash transfers serve a safety net function. The other category involves those who are with an independent income through engagement in petty trading of everyday consumption items such as food and soap and hence invest most of their transfers. For them cash transfers fulfil a productive function. Most of the

respondents that use nearly all their transfers basic needs, fall under the destitute household category, characterised by no other reliable source of income, for them, meeting the household basic needs was their priority. The other category with a separate income generating activity through petty trading had to make decisions on whether to re-negotiate their social network support, or invest the money in trading. I found that the ability to join contributory-based groups was particularly out of reach for the destitute respondents who had to prioritise their basic needs.

With these findings, I point out to two distinct challenges with discussions on access to social networks for the beneficiaires. First I found that social networks are highly exclusionary, even horizontal relations result in differences in the relations of power, for the beneficiaires that have to prioritize other needs and are unable to make reciprocation, this forces them into subordinate relations, which may deeply affect how they feel about themselves, leading to negative consequences on their wellbeing, in this sense, I point out that while they are a source of relief, social networks can also be a source of disempowerment. In explaining the declining capacity in social networks to offer support. Aboderin (2004) uses the ‘political economy perspective’ indicating what she describes as ‘hierarchy of priorities’, where many people are unable to meet their own needs let alone the need of others. He gives an exaple of how priority is in most cases given to meeting the needs of the nuclear family first before supporting extended families (Aboderin, 2004). In a similar way group relations, also give priority to those that are able to sustain their reciprocation through regular contribution which suport the eralier reported findings of kinship ties side-lining those that are unable to contribute from decision making and social groups similarly doing the same those that are unable to sustain their contribution, this may have negative impacts on social capital acquisition and overall wellbeing.

4.3 Community Selectivity

Clearly respondents had reservations about the targeting process. On one hand there was a general sense of solidarity and wide agreement to expand the programme and include more vulnerable community members. An integral part of the wide sense solidarity among the respondents was attributed to community participation in in selection of eligible beneficiaries. Community engagement in the targeting was generally appreciated, stating that it enhanced targeting effectiveness. A key informant from the CWACs reported that the programme was successful because “it valued community input and drew from there in the selection process”. To support this, a respondent explained how community participation begins from the awareness stage stating that it was during one of the meetings that the community-based Committees (CWACs) were legitimately established. “We were gathered village by village and told to write down the names of people we wanted to get in the committee” explained a female beneficiary.

Overcoming jealousy and achieving fairness was often mentioned by the informants as significant to the programmes as it could lead to social divisiveness. Many of the respondents explained that the way in which the programme was implemented facilitated a transparency and fair selection process, they described it ‘limiting but not eradicating’ social divisiveness.

I found that it was widely agreed that the programme was fair. On the basis of this, the respondent highlighted two features to show people’s judgement of the programme fairness. First, that the selection process involved interested and available community members working on voluntary basis, which was perceived to reduce the possibilities of people feeling jealous, as one of the female beneficiaries explained , “It relied on the community to select beneficiaries and that helps reduce the probability of anyone feeling jealous against the beneficiaries.” Second, the fact that the programme had community validation as a final

chance. As such respondents felt that, the benefitting households were identified by community members themselves, which they considered a significant pathway to community ownership and fairness. Many of the respondents explained community participation as having had the ability to overcome widespread feelings of unfairness and jealousy.

Additionally I found that another factor contributing the wide agreement of the programme being successful was the fact that it set out to support vulnerable households, a non-beneficiary respondent explained that she was happy because the programme had improved living standards for many vulnerable households in the community. In a similar way, key informants, they also spoke about how the programme had brought positive impacts on the extended families, neighbours and the community at large, stating that it had relieved them of responsibilities to support the vulnerable members of their families and communities.

Whilst they generally spoke highly about the targeting process, some respondents mentioned persisting social challenges. They expressed dissatisfaction with the targeting process, the dissatisfaction was based on two reasons, first was they considered its reach to be too small compared to the population. A respondent explained many of them were very poor and only those that were lucky were selected. They expressed a shared opinion about their deprivation with a common statement that 'everyone here is poor'. The other reason was that the targeting process had selected some 'well off people', hence leaving out deserving households. Whereas respondents recognised that other households were also poor, the feeling was that other households were comparatively "worse off" hence more entitled to the benefits. This recognition from both beneficiaries and non-beneficiaries, about common poverty indicated a sense of solidarity against a common plight. An example emerged from the interviews, where several respondents expressed concern on the targeting process, stating that it had bypassed a deserving household of an elderly woman taking care of three orphans and surviving on selling vegetables from her garden.

In a few cases, beneficiaries reported noticing changes in towards them. They attributed this to jealousy, stating that they were no longer greeted by some community members who were feeling disgruntled because they had been left of the programme, as they were failing to understand why they were left out when they are equally poor. This however was not surprising to the informants or the beneficiaries who brought out the same sentiment explaining "It is common for people to be jealous, when you are getting something and they are not, it will compromise the cohesion of the community; they will be jealous and question why they were left out". However, I found that this did not lead to significant changes in relationships between community members. For example, respondents mentioned at no did they face any exclusion from social spaces or reciprocal networks. In this case, beneficiaries simply shrug off such comments, and appeared unaffected by it. Additionally, evidence from the respondents pointed out that negative sentiments were not always directed towards the beneficiaries, as non benefitting members attributed their exclusion to bad luck and hoped to be included in future.

Further I found that even though community engagement did completely eradicate jealousy, respondents expressed how feelings of jealousy changed over time, stating that community members eventually got used to the fact that some community members benefit from the cash transfer programme while others do not. As stated by one of the respondents; "Jealousy was there in the beginning but now people seem to be getting along well with each other," adding that jealousy was entirely a question of targeting which is particularly an inevitable consequence because questions of who and how you target, as well as who targets can radically alter social relations as it involves the division of communities into beneficiaries and non-beneficiaries which naturally has consequences for social relations.

Chapter 5: Conclusions

The research set out with an objective to explore the implementation and delivery activities of the cash transfer programme, understand how the programme is embedded in social networks and how this impacts social relations among individuals, households, and communities. The main question was to find out the impacts of cash transfers on social relations among individual, households and communities. In this section, the conclusion is emanating from the core questions on how cash transfers affect the beneficiaries capacity to access social networks and how these networks influence their wellbeing.

I found that participation in the cash transfers has an enabling effect on the beneficiaries. Across the sample, participation in the cash transfer programme was much appreciated; not only does it boost household income but also gives the beneficiaries a sense of hope, and enhance their dignity with the assurance of a regular payment to supplement the needs of the household. I found that household heads were happy that cash transfers enabled them fulfil their obligation to provide for the household, which enhanced relations within the household, as they were accorded the respect as decision makers of the household. The transfers were sought to be a source of relief, because they removed shame on the households which enhanced changes in experiences of social life and contributed to social recognition by being perceived as worth of respect by the community.

I found that cash transfers help to engage in relations of reciprocity, for example family and community events through an enabling ability to purchase gifts or in kind support, thereby becoming a more active participant. The findings highlighted that cash transfers helped beneficiaries become more active participants in social life by allowing them to enter into risk-sharing activities such as saving groups which help improve their ability to cope in cases of shock. Among the social networks facilitating wellbeing, I found that the family, friendship and associational networks were significant sources of support and such support was sustained through patterns of exchange. Even when they required reciprocation, these networks were considered as significant to the creation of wellbeing as they facilitate options for further support which may have consequences on the beneficiaries wellbeing.

In their perception of the selection process, evidence pointed out that the use of community members in the selection process enabled 'collective ownership' of the programme which contributed to limiting but not eradicating social divisiveness. The community members recognized the way in which the programme benefited vulnerable households within their communities. At the same time, there were also some limitations, and when these occurred, they were largely linked to targeting issues. The targeting related issues brought about feelings of jealousy and unfairness due to the sense of entitlement and the perceptions from community members that the programme had left out many deserving households from community members.

Based on the findings, several important observations can be made. From the theoretical point of view, the research shows that wellbeing is a significant concept in evaluating social interventions, cash transfers specifically. Wellbeing often manifests through interaction, this can be in form of such feelings as self-esteem, respect, and social recognition. I conclude that cash transfers have the ability to create the capacity for beneficiaries to open up new opportunities to pursue their wellbeing, through social participation. It is through participation that individuals may acquire resources that may otherwise not be available to them.

I find that cash transfers play an important role in safety net function, with limited potential for transformation, they however interact with pre-existing establishments such as

the community, and enable beneficiaries adhere to moral obligation while they reinforce and stay anchored to social networks that are significant for their wellbeing. While the transfers may appear to be small in value, they represent much significance to beneficiaries as they play a complementary role in navigating through the wider social networks. Clearly cash transfers do not address all risks factors but they keep individuals and households afloat and thus contributing to the creation of a more equitable community.

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