A HAND UP, NOT A HAND-OUT

Girls’ Education & Women’s Empowerment & Livelihoods (GEWEL) Project in Zambia
Titukuke Savings Group, Nyimba District
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“Staying in school is important because we gain more knowledge. When the time comes, we will live a better life—not living the same life as our mothers. My mother stopped school in Grade 5, and I don’t want that same life for my generation.”
Acknowledgments

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Savings Group, Masaiti District
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Social protection: a hand up not a handout

All over the world, social protection programs are a proven way to get people out of poverty, improve their education and health, and support them in producing more, to help themselves and the economy.

Social protection programs include cash transfers, that provide a regular stipend to the poorest families who are usually not able to work for a variety of reasons like disability, age, etc. Evaluations of cash transfers around the world have shown that they reduce poverty. The World Bank estimates that 36 percent of the very poor escaped extreme poverty because of such social safety nets. Evaluations also show that poor families invest more in health and education because of this support. For example, the evaluation of Zambia’s cash transfer program showed that families spent 30 percent more on the material needs of their children (clothes, shoes, blankets) and increased the number of children attending primary school by 10 percent. Cash transfer programs also help poor people to produce more. Again, Zambia’s cash transfer helped families increase the land they farm by 18 percent, maize production by 8 percent, and their livestock by 21 percent. Finally, cash transfers can also help the local economy through people buying more products and services with the cash they receive.

Social protection programs also include what we call “cash plus” support for the same families that receive cash transfers aimed at improving their schooling, nutrition, health, or employability. This is sometimes in the form of training to teach people about good nutrition practices or on business or employability skills. Or it can be in the form of a small grant that people can invest in a small family business to increase their income, etc. Evaluations of these types of programs from around the world also show that they significantly increase poor people’s incomes, savings, spending on food and other essentials, and their productive assets like

livestock which they depend on to make a living. They also help the poor diversify their sources of making a living, which is very important in the context of climate change. For example, farmers were able to add other ways of making a living, such as running a small shop or renting out a room, which protects them more if their crops fail because of drought. Many of these impacts were found to be sustained in the medium term, three to four years after the project.²

Finally, social protection programs also include pensions and social insurance that provide stable incomes for people in their old age or when they lose their job. Unfortunately, in developing countries, most people don’t have access to pensions and social insurance because they do not have formal jobs and instead are employed informally on their own farms or in jobs such as cleaners or selling items on the street.

Developing country governments that invest in their poorest people through cash transfers or cash plus programs, or in making sure they are protected from shocks, are investing in their economies. When people are better educated, healthy and productive, they can contribute more to society and the economy. When children in poor families get a better education, they can escape the cycle of poverty and have a better life with each next generation.

SCT beneficiary, Selina Daka, Nyimba District
Pepala Phiri, 40 years, SCT beneficiary, Ukose Village, Nyimba District
Children of SCT beneficiary, Ukose Village, Nyimba District
Milambo Farm, Masaiti District
Zambia’s poverty context and strategies for reducing poverty

The number and percentage of poor people in Zambia is high and has been on the increase in recent years. Even when Zambia’s economy was growing strongly between 2004 and 2015, poverty was not reducing and more than one in every two Zambians was poor (54 percent). Since 2015, the World Bank estimates that poverty has been increasing, because of back-to-back droughts and the negative effects of the COVID-19 pandemic. It is estimated that 58 percent of Zambians were poor by 2020. This means that 2.3 million more Zambian people fell into poverty on top of the 8.4 million that were already poor in 2015.\textsuperscript{3}

Zambia is also lagging on human development compared to other countries in southern Africa as well as other countries at its level of development. Zambia scores 0.4 on the Human Capital Index (HCI), which implies that children born today will only be 40 percent as productive as they would be if they had full educational and health attainment.

The Government of Zambia recognizes the importance of social protection in its vision and strategies for reducing poverty and improving development. While opening the first session of the 13th National Assembly on September 10, 2021, the President of the Republic of Zambia, His Excellency, Hakainde Hichilema, reiterated the government’s commitment to creating a united and prosperous Zambia, to “further enhance the provision of social protection to the poor and vulnerable in our society”.\textsuperscript{4} Also, in the government’s 2022 budget speech, the Minister of Finance committed that government will “increase support to the social sectors and social protection programs”.\textsuperscript{5}

Ndake Village, Nyimba District
These commitments reinforce the National Social Protection Policy and its framework, which provide a strong rationale for a scaled-up and well-financed social protection sector. The Integrated Framework for Basic Social Protection Programs describes the strategy of laying a “floor” through basic cash transfers and assistance to the poor to meet their basic needs. Then the “ladder” out of poverty is provided through complementary cash plus livelihoods and empowerment interventions to achieve greater impact on reducing extreme poverty and promoting human development.\(^6\)

These progressive commitments made by the Government of Zambia become even more critical as Zambia, like the rest of the world, grapples with the COVID-19 crisis. The COVID-19 pandemic has led to a further surge in poverty, food insecurity, loss of livelihoods, and potential loss of human capital in the country.

\(^6\) [https://www.social-protection.org/gimi/gess/RessourcePDF.action;jsessionid=67Hr7bj8uHfck1NhZ-KIt-atlFcuFmZN30KBmqr0h7cxceFP9!539423187?id=56789](https://www.social-protection.org/gimi/gess/RessourcePDF.action;jsessionid=67Hr7bj8uHfck1NhZ-KIt-atlFcuFmZN30KBmqr0h7cxceFP9!539423187?id=56789).
Grace Mwauluka, 70 years, SCT beneficiary, Fishing Camp, Siavonga District
Zawulati Daka, 20 years, Grade 11, Nyimba East Day Secondary School
“My Chiefdom is facing a serious problem of child marriages; girls as young as 12 years old are being married off. The GEWEL project should continue with the good work it is doing in my chiefdom, especially Keeping Girls in School (KGS).”
What is GEWEL and how does it support the poor?

GEWEL is a cash plus social protection program that supports the poorest families in Zambia with cash transfers, empowers girls from those families to complete their secondary education, and supports women in starting their own small businesses.

GEWEL makes a big contribution to achieving government commitments to reduce poverty and invest in human development, particularly by focusing on reducing gender inequality.

Women and girls in Zambia, particularly those from poor households, are more disadvantaged. For example, girls tend to drop out of secondary education earlier than boys. Only a quarter of girls from poorer districts enroll in secondary school, compared to one-third of boys. And girls in poorer districts drop out of secondary school at double the rate for boys. Research shows that the main reasons girls drop out of school are early pregnancy (47 percent), poverty within the family (18 percent), and early marriage (13 percent) - and that even early pregnancy and marriage are often related to poverty.

Poor women also tend to work in activities that are low paid with a meager income and tend to have many children (at 4.8 children per woman), which has an impact on their health and stretches family resources thinly.

HOW IT ALL STARTED

GEWEL was conceived in 2015 as a response to the government’s wish to reduce gender inequality. It was therefore designed to support the poorest women and girls who are the most disadvantaged when it comes to gender inequality.

By then, the government had already been implementing the Social Cash Transfer (SCT) program for many years since the initial pilots in 2003. While GEWEL did not directly provide funding for the SCT until 2020, GEWEL was built on the foundations of SCT. The first phase of the GEWEL project from 2016-2020 helped girls from SCT families to go to secondary school and helped women from the poorest families to start their own small business.
“Staying in school is important for a better future and to achieve your dreams of becoming a doctor or an engineer.”

Keshy Phiri, 14 years old, Grade 9, Nyimba East Day Secondary School, Nyimba District
“My husband was the one who was providing everything in our home. When he died in 2017, it felt like the end of my life as well. I used to go in and out of the hospital, falling sick frequently. The SWL initiative is a source of life for me. It has enabled me to start a tailoring business. At the end of the day, I know we will have something for lunch and supper and my four grandchildren will go to school.”

Rebecca Mwale, 60 years old, SWL beneficiary, Siavonga District
“SCT has helped me to survive in terms of food to eat.”

Grace Mwaluka, 70 years old, SCT beneficiary, Fishing Camp, Siavonga District
GEWEL TODAY

GEWEL is implemented through a successful collaboration by three government institutions, The Gender Division in Cabinet Office, the Ministry of Education, and the Ministry of Community Development and Social Services. GEWEL is funded by the World Bank as well as the United Kingdom, Swedish and Irish governments through a World Bank pooled fund. This complements funding from Government of Zambia for the SCT as well as technical assistance from the United Nations.

The government decided to scale-up the project and GEWEL is now in its second phase (2020-2024). GEWEL today supports poor people in three main ways.

1. **Social Cash Transfer**

Social Cash Transfer (SCT) – giving regular cash stipends to the poorest families in Zambia who have someone that cannot work because of disability, age, or other reasons. The families of the girls and women that GEWEL was supporting were not receiving regular cash transfers because of funding challenges that the government was facing, particularly in 2019 and 2020. So, the World Bank and other cooperating partners started providing funding for the SCT transfers through GEWEL. Together with financing from the government, this has made the transfers to these families regular again.
“When I received the first payment, I made some bricks. From there, the following payment, I bought some iron sheets. I then saw that having cattle would benefit the family for farming. I bought two cows, one male and one female, and now the female is pregnant.”

Catherine Njobu, 61 years old, SCT beneficiary, Nyimba District
"I am Ben’s aunt. My late sister is Ben’s mother, and I started caring for him when she died. When Ben was born, he was healthy, but then he got very sick at age 7. After being sick for a long time he stopped walking...We were able to construct a house for Ben with the SCT. Should anything happen to me, Ben will have nowhere to go. But at least now Ben has a house that does not leak."

Judith Masiyamete and Ben Mwango, SCT beneficiary, Siavonga District
“Before I started getting SCT, it was difficult to hire people to help cultivate for me and difficult to have enough food. But after we started getting SCT, we were able to cultivate food to eat.”

Esnart Nason, 82 years old, SCT beneficiary, Modi Village, Masaiti District
“SCT has helped me a lot because I have managed to improve the business and I have been able to pay the children’s school fees.”

Eliya Kasempa, 40 years old, SCT beneficiary, Fishing Camp, Siavonga District
KGS Beneficiaries, Siavonga Secondary Boarding School
2. Keeping Girls in School

Keeping Girls in School (KGS) – paying the cost of secondary education for girls from SCT families.

GEWEL has been paying secondary education costs for girls in SCT families, starting with 16 districts at first, then scaling up to 27 and currently is in 39 districts (out of a total of 116 districts in Zambia). The project has been paying tuition fees, exam fees, and formal boarding school fees for girls in boarding school. This fee payment goes directly from the Ministry of Education to the school so that the girl’s family doesn’t have to pay any of these costs. In 2021, the project also introduced an education grant paid directly to SCT families once per year together with their cash transfer. This is to help them buy other items that girls need to go to school such as uniforms or shoes.

In late 2021, the government announced that tuition fees for secondary school in Zambia would be abolished from January 2022. So, the project will from now on concentrate on the other complementary support that girls need to stay in school. This will include expanding the education grant, introducing case management support to help girls at risk of dropping out of school, and rolling out school clubs where girls and boys can discuss gender issues and learn more about sexual and reproductive health.
“KGS has given the girls motivation. There are some girls who really want to be in school but due to a lack of (money for) fees, they stay back, they stay home. It’s not like they want to be at home. KGS has given them hope. Most of the girls really want to make a change in their lives. It’s just that the support was not there. KGS has given them hope to realize their dreams.”

Dora Lungu, District Planning Officer & KGS Coordinator, Nyimba District
“KGS helped me to complete high school. If it was not for KGS, it would have been very difficult to complete...Girls should work extra hard so that they too can find themselves in university. It is important so that they are able to have a better future.”
3. Supporting Women’s Livelihoods

Supporting Women’s Livelihoods (SWL) – helping women from SCT families to start small businesses to increase the incomes of their families. SWL helps women in working age, between 19-64 years old from SCT families, and it started with 51 districts but is in the process of scaling up to 81 districts. Women receive support for the period of one year, including (a) the opportunity to participate in savings groups with other women; (b) a 21-day life and business skills training; (c) a productive grant equivalent to US$225. The savings groups help them to build relationships and networks, gain confidence, and start saving habits that can help them better manage their finances. The life-skills training helps them establish goals for themselves; learn soft skills such as communication, conflict resolution and negotiation; and get useful information about sexual and reproductive health (e.g., family planning), gender-based violence (GBV) and other topics. The business-skills training teaches women how to budget, plan for their business, run their business; better understand financial products such as savings and loans; and to be a more aware consumer of financial services such as banks and mobile money.
“The SWL initiative has really helped me because I was just staying at home before being enrolled on the program. I am now very busy running my maize bran business that has enabled me to provide breakfast, lunch and dinner for my family compared with before when we would eat only one meal a day. I am now able to buy clothes, uniforms and pay school fees for all my three children.”

Ruth Shifwati, 33 years old, SWL beneficiary, Nyimba District
I’m very thankful for what GEWEL has done for us. I never thought I could run my own business. But because of three weeks training in life and business skills, and belonging to Titukuke Savings Group, I’ve been able to buy cement to build a house/grocery shop.”

Stella Zulu, 58 years old, SWL beneficiary, Chisoni Village, Nyimba District
“I received my productivity grant of K2,700 in 2020 and invested it in a food take away business. (Before) I only had two trays of eggs to sell, but now I have bought chafing dishes, and I am able to order potatoes, sausage, chickens, and vegetables. I have a lot of clients who come regularly, especially in the evening. The profit from my business is invested in the Savings Group, and I have saved K6,000 to date.”

Regina Mwanza, 40 years old, SWL beneficiary, Chipembe Stores, Nyimba District
KEY RESULTS THAT GEWEL HAS ACHIEVED

GEWEL financing to the Social Cash Transfer Program has allowed for more timely and predictable cash transfers to poor people in 2020 and 2021. This helps poor people avoid getting into debt or reducing the number of meals they eat or pulling their children out of school due to lack of money. In 2020, GEWEL financing covered more than 370,000 families, or around 60 percent of the 616,000 families on SCT. In 2021, GEWEL financing together with government financing enabled a scale-up to more than 973,000 SCT families to help alleviate poverty increased by the COVID-19 pandemic—with a plan to scale up to a total of more than 1 million families in 2022. By 2022 the SCT will therefore be covering nearly 30% of the population and 50% of the poor, which is one of the highest safety net coverage rates in Africa. The financing has also enabled the amount of the transfer to be increased so its value can better keep up with inflation. The amount was increased in 2021 from 90 ZMW (US$4.5) per month for the average family to 150 ZMW (US$7.5) and in 2022 it will be increased again to 200 ZMW (US$12).\(^7\) The transfer value in 2022 is now over a quarter of household consumption. Families with a severely disabled person receive double these amounts.

World Bank simulations estimate that poverty would have reduced in Zambia by more than 6 percentage points in 2021 because of this expansion of the SCT transfers to more people and the increased amount.\(^8\)

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7 Exchange rate used for 2021 was 20 ZMW to 1 USD and for 2022, 16.5 ZMW to 1 USD given prevailing rates.
“For the business, I buy a tray of eggs, washing paste, bathing soap, jiggies, soya pieces and cooking oil. I use the same SCT money to buy the things for my business.”

Pepala Phiri, 40 years old, SCT beneficiary, Ukose Village, Nyimba District
SCT providing a “hand-up” – Widow Becomes Breadwinner

Subeta Nkumba, a 53-year-old widow in Siavonga District, Southern province, was enrolled on the program in 2017, and from that time a lot has changed in her life. Subeta said life was not easy before the SCT, as her family could not afford to eat three meals per day.

When Subeta received her first payment, she used the money to boost her small business of selling tomatoes, salt, maize grits, and other commodities. “When I started receiving this money, I didn’t want to use it for other things, and decided to invest in my small business,” says Subeta. Subeta who has managed to build a petty trading shop using SCT money says she has a plan to build a small house and renting it out to earn more income.

Subeta says SCT has improved the relationship with her family. “At least my family is feeling better because now they can manage to come and ask for something from me. I am a widow, I don’t have a husband, but now I am able to fend for my family.”

Looking at how much the SCT has helped in growing her business, Subeta is encouraging other SCT beneficiaries to invest the money they receive into businesses and other income generating activities.

“If they invest 100, they get 150. From 150, invest and get 200. So instead of using the money for food or for consumption only, I recommend people to invest the money they receive,” Says Subeta.

Through the Keeping Girls in School component, more than 59,000 girls from SCT families in 39 districts have so far benefited from the support to cover the cost of their secondary school education. This support aims to reduce the rate of girls dropping out of school. Indeed, we find that the female drop-out rate in KGS districts fell more than in non-KGS districts, even though the KGS districts are poorer.\(^9\) Also, international evidence shows that achieving higher levels of education for girls can delay early marriage and pregnancy and lead to lower fertility rates.

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“I have been motivated to stay in school by the fact that I have seen how girls who dropped out of school and get married end up suffering in the long run. I want to make a difference. I think other girls are also motivated to go to school because they want to be independent in future and not always depending on husbands.”

Mirriam Tembo, 16 years old, Grade 11, Nyimba East Day Secondary School, at her home
KGS providing a “hand-up” – I was married for three weeks before returning to school

My name is Sharon Square, and I am 19 years old. I live in Kampundu Village, 12 km from the Chamunda Combined School where I attend school in grade 10. It takes me about two hours walking to school and about the same time walking back home.

I am from a family of six children, and I am the last born. The challenge that I had is that my parents wanted to marry me off. I didn’t know the man. It was an arrangement between my parents and the man’s parents. Before KGS, I used to have a problem with school fees and supplies – uniform, shoes – and because of the challenges my family was facing, they thought it was better to marry me off. The man brought lobola (bride price), which is when I knew that this was happening. I felt bad. I got annoyed that my parents could arrange such things without my consent. I was in grade nine when it happened.

All these arrangements were happening when I was taking my grade 9 exams, but I pushed it to the side. After the exams, I stayed home for about two weeks then they took me to the marriage. They just forced me, saying we won’t manage to pay for you to go to school (uniform, shoes, etc.). I tried to resist, but they said no, you must go. I was married for three weeks to a man whose age I don’t even know.

School authorities visited me at home after discovering that I was not at school only to find out that I was married. The district education authorities and the Head teacher went to sit with my parents and talked for a long time and convinced them that I should return to school. When I returned from the marriage, it took some time to find the money needed for me to go back to school, so I returned a bit late. I started grade 10 in the third week after school opened, when my parents managed to borrow money to buy uniform, shoes, and books.

My relationship with parents is fine. We are okay. We don’t talk about what happened. When they see how I am performing at school they regret having tried to marry me off. My favorite subjects are mathematics, religious education and science and I like reading and doing homework. I have been appointed school prefect. As a prefect I must make sure the school is clean and that we have buckets of water for hand washing for COVID-19 prevention. In class I make sure that the assigned people for sweeping clean the classes each day.
My dream is to become a nurse at Ndola Central Hospital. When you get educated, especially as a woman, you will be able to do a lot of things in life. It's important not to depend on others. You should rely on yourself.

KGS has helped us to be in school because they are paying for us. Also, with this money coming for our upkeep (education grant) it will be helping us. If it had not been for KGS, I would not be in school. If possible, KGS should support us even at college level because even if we get through grade 12 it may be a problem to pay for college fees.

Under Supporting Women’s Livelihood, the project has so far benefited 75,000 women with the full livelihoods package of savings groups, life and business skills training, and productive grants and an additional 21,000 women have recently been added in the next phase. Early results from the impact evaluation show that the productive grant has significant positive impact on women’s families’ income, savings, food security, and livelihood diversification.¹⁰

¹⁰ The impact of SWL is being evaluated through a randomized control trial in collaboration with the World Bank’s Gender Innovation Lab.
“I attended a training in life and business skills that took three weeks. Upon completing the training, I received a grant amounting to K2,700. At this time, I already had the vision to grow my farming business. I invested my money in buying pigs, two females and one male, totaling three pigs. When the pigs had piglets, I had a total of 28 pigs, then sold 11 and I am remaining with 17 pigs. The SWL initiative has given me a source of income and I can cater for all my basic needs.”

Judith Mulaisho, 48 years old, Masaiti District
SWL providing a “hand-up” – single mother and running a business

My name is Ruth Shifwati and I am 33 years old. I live in Janet Village, Nyimba District. I am not married and live with my mother and uncle. I went to school but stopped in grade 10. I am a mother of 3 children: 2 boys and 1 girl.

Before being enrolled on the SWL component of the GEWEL Project, life was very hard. I was just staying at home and we could only afford to eat one meal a day at lunch. It was difficult to buy clothes, uniforms or pay school fees for my children. I was enrolled on the SWL program in 2020 and underwent training in life and business skills for 21 days. During the training I learned how to keep and save money, how to prepare a budget and calculate profit. I also learnt about seasonality of business and about how to treat customers with respect. Thereafter I received a productivity grant through mobile money transfer.

I have started an animal feed transportation and sales business and it has worked very well for me. I am also a member of a savings group that was introduced by the SWL Project. We meet every week on Thursday, we save and lend to each other and we have a social fund that helps group members when they have a problem such as a funeral.

The relationship with my mother and uncle is very good and they can advise me on how to run my business. They are encouraging me to start a broiler chicken business as well. My plan is to open a big grocery shop and boutique selling clothes. From the business that I am doing, I’m able to save and those savings will help me to work towards opening the boutique.

The SWL initiative has really helped us because I was just staying at home beforehand, but now I am very busy with running my maize bran business. My health has changed, and I am able to eat breakfast, lunch and dinner compared with before when we would eat only one meal a day. I am now able to buy clothes, uniforms and pay school fees for all my three children.
“What I like best about working as Community Grievance Focal Point is that people are now free to bring their complaints without fear of being identified.”

Sophia Daka, Community Grievance Focal Point with Grievance Redress Mechanism (GRM) box at secondary school, Nyimba District
The SWL impact evaluation will continue in the medium term so that we learn if the positive impacts on beneficiaries are sustained a few years after the support. International evidence suggests that positive impacts continue up to 3 to 4 years after the project. The KGS impact evaluation is just starting and will help us learn about the impacts of the education grant and the school clubs on reducing girls dropping out of secondary school, changing attitudes on sexual and reproductive health and GBV issues, etc.

Another key achievement has been the roll-out of a grievance system through which beneficiaries and communities can provide feedback or raise complaints about the program. In all the districts where KGS and SWL work, girls, women, and their communities can raise any complaint through three main ways: (1) a complaints box placed in locations chosen by the community; (2) a national-level toll-free hotline; and (3) a trusted woman chosen by the community to whom they can complain and get advice face to face. This system was designed to be sensitive to the local context where GBV rates are high, and the project aims to allow girls and women to be able to raise any issues they face and get appropriate support. For example, the toll-free hotline is run by Lifeline Childline Zambia, a local NGO specializing in counselling, case management, and referral of GBV and child abuse cases.

In terms of improving systems for gender equality, the project has for example completed mapping of services where survivors of GBV can go at a local level in all districts. These service directories are now available to project staff and other organizations working in these districts so they can provide the best and fastest referrals to support girls and women affected by violence.
“I like to sensitize the community on GRM with a focus on what type of complaints to put in the GRM box and use of the GRM Referral pathway.”

Rachel Mwanza, Community Grievance Focal Point with GRM box in market, Nyimba District
Lontia Chikalamali, Community Grievance Focal Point in front of GRM poster, Siavonga District
Tipoti Milambo, Elderly SCT beneficiary and his wife, Masaiti District
How are people chosen to benefit?

As mentioned, GEWEL beneficiaries are chosen from among the families receiving the SCT. SCT covers every district in the country and has a rigorous way of identifying people in most need. The criteria for a family to be able to get on the SCT program is that they must have someone in the household that is either (1) elderly, above 65 years old; (2) severely disabled; (3) chronically ill; (4) child-headed household; or (5) female-headed household with three or more children. They also must be poor. Poverty is assessed using house-to-house surveys that document what the family owns. Then what we call a “proxy means test” is run by the Ministry of Community Development and Social Services at the national level to select the households whose characteristics in the survey best match the characteristics of poor households in national surveys.

When government selects new families to benefit from the SCT, any family in Zambia that feels they meet the above criteria can come forward to be assessed. This is called the listing stage, where the government announces that it is scaling up the SCT to new people and asks people to come forward with proof that they meet one of the above criteria. Once there is a long list of people, house-to-house visits are done to interview the family and document what they own, their sources of income and expenses, etc. The proxy means test is then done to select those families that are poor from the list. Finally, a community validation is done, where the local community is asked to verify the final list of families that will benefit and raise any concerns.
SCT payment, Nyimba District
Ben Mwango, Disabled SCT beneficiary, Siavonga District
Mirriam Tembo and Rhoda Banda, KGS beneficiaries. Nyimba East Day Secondary, Nyimba District, Zambia
KGS is offered to any girl in an SCT family that is attending secondary school or has dropped out and would like to go back, in participating districts. Currently, 39 districts are benefiting from KGS. These were chosen based on districts with the highest poverty rates, districts with high numbers of SCT families, and districts where the World Bank-funded Zambia Enhancing Education Project (ZEEP) is also working. This is because while financial resources are not enough to cover all districts in the country, support is at least targeted at the poorest places. Also, with the support of ZEEP, girls can benefit from the complementary improved school infrastructure and water facilities in schools, and better learning materials, etc.

SWL is offered to women of working age (between 19-64) in SCT families in participating districts. Currently 64 districts are benefiting from SWL and the project will scale up to a total of 81 districts by 2024. Again, districts are chosen based on levels of poverty and high numbers of SCT families. If the number of women eligible to benefit in a district is too high given the available financial resources, a lottery is done to select the final communities and beneficiaries.
KGS girls at Chamunda Combined School, Masaiti District
Judith Mulaisho, 48 years old, SWL beneficiary, Masaiti District
SWL beneficiary holding cash
Harnessing digital payments’ potential to reach people more conveniently and securely

GEWEL developed an innovative, choice-based digital payment system, which is unique in Africa. In this system, which started with a successful pilot with 13,000 SWL women in 2018, women where to receive their productive grant payments among the payment service providers available in the national market. This has not only provided an electronic, private sector alternative to cash delivery by the government, but it also eliminated the need for lengthy government procurement of service providers. This also maximizes financing for development through incentivizing private sector payment providers to extend their own services to the poorest.

Based on the successful pilot, this system was scaled up and used for all 75,000 SWL beneficiaries supported so far. The benefits of this system include (i) choice that empowers recipients, through choosing the provider that is most convenient and provides the best customer service; (ii) leveraging private sector solutions, stimulating competition among providers, and creating incentives for expanding financial access to the poor; and (iii) scalability and transferability to other social protection programs.

The digital payment system is now being scaled up exponentially to serve SCT beneficiaries in areas with connectivity. In very remote areas, cash payments through civil servants will continue for SCT. But in urban, peri-urban, and other areas with connectivity, SCT payments will transition to digital payments through mobile money providers and banks. Nine different mobile money providers and banks have been contracted by the Ministry of Community Development and Social Services to provide SCT payments. This
will enable beneficiaries to receive their bi-monthly transfers whenever it is convenient for them by going to their service provider’s nearest pay point. It will also increase the security of transferring cash to this huge amount of people around the country and reduces avenues for leakages. Finally, it introduces many beneficiaries to financial and digital services for the first time in their lives.
SCT beneficiary, Faledi Daka, Nyimba District
Mpheza Phiri, 56 years old, SCT beneficiary, Ukose Village, Nyimba District
What is next for GEWEL and for social protection in Zambia?

GEWEL is providing a hand-up out of poverty for hundreds of thousands of people in Zambia. As a result of the successful collaboration of the Government of Zambia with the World Bank and the cooperating partners contributing to the pooled fund, the social protection sector in Zambia is in a strong position for the first time in many years. The SCT is already benefiting 25 percent of Zambia’s population and will soon be reaching 30 percent, which is one of the highest coverage rates in Sub-Saharan Africa. The amount that families receive has been increased to better retain its value against inflation and is now more in line with the average cash transfer amounts in the region.

Zambia is successfully implementing its cash plus approach by supporting poor families with cash transfers in addition to other support to enable them to start small businesses or keep their girls in school for longer. The pooled cooperating partner fund through the World Bank is also enabling more strategic support to the sector in Zambia where all partners group their funds to support what government wants to do. Systems have also been strengthened, including digital payments, grievance, and other critical investments for the future.

The government has recently highlighted the importance of empowerment programs towards a graduation pathway out of poverty for those families that are able to increase incomes and diversify their livelihoods. This graduation approach needs to be strengthened and clear guidelines developed.

Another important area will be adapting the SCT to better respond in times of shocks, such as droughts which we know occur every few years in certain parts of the country. Developing guidelines on how
the project will scale up to more people or provide increased amounts during a shock will be critical for preparedness. Also, strengthening digital payment systems and an overall registry of vulnerable people in Zambia will be important to the government’s ability to respond quickly when a shock happens.

Finally, extending social protection to underserved groups of people should be an important long-term goal, for example, extending livelihoods and job creation support to youth, in addition to women. Also, developing social insurance schemes for informal sector workers into which they can save over time and be protected in the case of loss of livelihood.

To be able to make these investments for the future, increasing sources of financing for social protection will be crucial through exploring pension reforms that can release funds for other programs supporting the poorest; earmarking certain taxes to fund social protection; or using resources saved from subsidy reforms to finance social protection, among others.
Mercy Chandalala, 18 years old, Grade 10, KGS beneficiary, Chamunda Combined School, Masaiti District
Titukuke Savings Group, Nyimba District
Cover photos
Front: KGS beneficiaries at Siavonga Secondary School
Back: Mpheza Phiri, 56 years old, SCT beneficiary, Nyimba District

A HAND UP, NOT A HAND-OUT