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OBSTACLES TO THE INTRODUCTION OF SOCIAL PENSIONS IN ZAMBIA

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A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in 25% partial fulfilment of the requirement for the degree of Master of Management

(In the field of Social Security, Policy Management and Administration)

September, 2015

DEDICATION AND ACKNOWLEDGEMENTS

I hereby dedicate this research report to my wife Vida, my children Leya Claire, Mapesho, and Louise, and my brothers and sisters as well as my father and mother (late) for the moral and spiritual support during the period of my studies. Your confidence in me has been my driving force always.

Special tribute goes to my late mother, Mrs. Mary Kilebwenta Kamanya who always prayed for my safe flights together with dad whenever I was going to the University of the Witwatersrand for studies and it is sad she had not lived to see the completion of my studies.

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To you all, I say thank you and God bless you all.

Declaration

I ***Ronnie Kamanya***, declare that this research is my own, unaided work except where otherwise acknowledge. It is submitted in partial fulfilment of the requirements of the degree of Master of Management (in the field of Social Security, Policy Management and Administration) at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in any other University.

Signature…… **Date……**

September, 2015

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ABBREVIATIONS AND ACRONYMS

ADB:	Asian Development Bank
DFID:	Department for International Development
FISP:	Fertilizer Input Support Programme
GDP:	Gross Domestic Product
ILO:	International Labour Organization
ISSA:	International Social Security Association
LASF:	Local Authority Superannuation Fund
MCDMCH:	Ministry of Community Development, Mother and Child Health
MP:	Member of Parliament
NSPP:	National Social Protection Policy
NAPSA:	National Pension Scheme Authority
PSPF:	Public Service Pensions Fund
PWAS:	Public Welfare Assistance
UNICEF:	United Nations International Children Emergency Fund

GLOSSARY OF TERMS

Basic Interpretative Approach: This term is at the centre of qualitative research and means understanding how individuals or people interact with their social world or reality and give meaning to such actions (Merriam, 2002)

Cash transfer programme: The programme that transfers cash to poor individuals or households and which is mostly financed by government budget from taxation or other sources (ILO, 2014).

Contributory Scheme: The scheme or programme where individuals make contributions to the scheme or system for them to earn the right or entitlements to the benefits provided (ILO, 2014).

Constructivist View: This the concept under qualitative research which indicates that meaning or truth is relative and depends on one's perspective and recognition of one's creating of meaning (Stake,1995,Yin,2003 as quoted in Merriam,2002)

Convenience Sampling: This is the sample that is included in the research study by virtue of the availability (Bryman, 2012)

Defined Contributions benefit: This is the system under contributory scheme where benefits paid are determined by the total contributions made and the performance of the investment (Holzmann, Hinz and Dorfman, 2008)

Defined Benefit: This is the pension system under contributory scheme where benefits paid are not defined by contributions made but by a defined formula which may take account of shocks such as inflation in the redistributive mechanism (Holzmann, Hinz and Dorfman, 2008)

Elderly: For purposes of this research, the elderly are both male and female individuals who are 60 years old and above and this category of the population is only about three and half percent of the total population of Zambia (Kakwani and Subbarao, 2007)

Epistemology: This is a term qualitative research which looks at understanding the social world of the research participants by examining their interpretation of that social world (Bryman, 2012)

Extremely poor: Individuals or households that are incapable of meeting basic needs, and have little immediate prospect of doing so (MCDMCH, 2014).

Informal Sector: This refers to industries that are not organised or controlled by law (Saini, 2008 as quoted by ILO, ISSA 2009).

Inter-generational Poverty: This refers to the poverty that moves from one generation of the family or people to next generation (Pelham, 2007, ISSA, 2009)

Katete: This is a small rural town in the Eastern Province of Zambia where social pensions are being piloted with the help of the donors.

Livelihood: The means one uses to support his or her existence or living such as earning enough or generating enough to feed oneself (MCDMCH, 2014).

Lusaka: This is the capital city of Zambia which is a country in Southern Africa.

Means-tested Scheme: The scheme that provides benefits based on the need of an individual, whether it falls below a certain defined level of livelihood or not. The individuals or households 'resources or means are assessed whether they are below a certain determined level or not for them to access the benefits and the level of benefits they are to receive is determined (ILO, 2014).

Multi-generational households: These are hold holds that have members of the family of different generations such as grand children living with their grandparents as well as their parents in some cases (Pelham, 2007; Barrientos and Sherlock, 2002, ISSA, 2009)

Multi-Pillar Approach: The pension approach which targets various methods of dealing with the risk of poverty in old age and income replacement or smoothing in retirement and this has resulted in the classifications of pension arrangements into five pillars (Holzmann, Hinz and Dorfman, 2008)

Poverty: The inability of an individual, family or community to attain a minimum standard of living. This is evidenced by inadequate access to basic needs and services such as food, clothing, shelter, basic health care facilities and education (MCDMCH, 2014).

Purposeful Sampling: The sampling method where respondents to the research interview have to fit in a criterion set which includes the judgement of the researcher when getting the sample (Neuman, 2011; Bryman, 2012)

Qualitative Research: This the research which is focused on words than numbers and is quite subjective it its approach (Bryman, 2012)

Random Sampling: This is the sampling where each unit of the samples being selected has an equal chance of being selected and this fall in the category of probability sampling (Bryman, 2012)

Risk: A dangerous event that may cause loss or damage if it occurs. It is a set of circumstances, which if and when they occur will have a negative impact on the people who are vulnerable to that occurrence (MCDMCH, 2014).

Sampling Method: This refers to the method of selecting the sampling units in a study (Bryman, 2012

Snowball Sampling: This is the sample that is arrived at by the researcher first making contact to a small group of people who then lead the researcher to the relevant sample in line with the research or survey (Bryman, 2012)

Social security System/ social protection System: This is the system that provides benefits to members who have earned their rights by making contributions while social protection is seen in a wider sense, since it includes coverage of members of the community who receive benefits financed by government budget. Social Protection is viewed in a wider sense that Social Security though the ILO use terms interchangeably (ILO, 2014).

Social Protection: This term is used interchangeably with Social Security especially by the ILO, but in this research report the term means something wider than the social security such as protection provided between members of the family or members of the local community, assistance provided to the poorest, most vulnerable or excluded individuals in society from coverage (ILO, 2014).

Social Protection Floor: This is the ILO Recommendation which was adopted in the year 2012 under number 202.This Recommendation advises countries to ensure that all the people should have basic social security guarantees which ensures that all in need should afford and have access to essential health care and income security, at a nationally defined level throughout the life cycle of an individual (ILO, 2011; ILO, 2012a as quoted in ILO, 2014).

Social security Schemes: This refers to Social Security programmes or schemes that provide benefits as a result of the rights earned by making

contributions, such as employment related benefits, , employment injury benefits, unemployment related benefits and some kind of health care (ILO,2014).

Social assistance Schemes: This refers to the help that is provided to citizens and residents as a means of poverty alleviation (ILO, 2014).

Social insurance scheme: This refers to a contributory scheme which operates on the principle of insurance where contributions made by the members are pooled together to help those affected by the contingency or contingencies covered. This scheme is only available to members who have earned the right to the benefits by contributions made prior to the occurrence of the contingency (ILO, 2014).

Social Pensions: This refers to benefits provided from government budget and targeted at old people for the purpose of reducing old age poverty in a country (ADB, 2012)

Social transfer: These are transfers to individuals which may be in cash or in kind, such transfers may represent goods, income and services. Transfers may move from the active to the old or from the health persons to the sick persons or from the affluent people to the poor people and methods of accessing can be based on residence or means testing or age criteria (ILO, 2014).

Thick Description: This refers to a rich account of information or details which is intended to make others make decisions on transferability of the findings (Bryman, 2012)

Transcription: This refers to the act of transferring data from recorded to written exactly as it was recorded from the interviewee (Bryman, 2012)

Universal scheme: This is the scheme or programme that provides benefits based on residence of an individual and without applying the means testing (ILO, 2014).

Vulnerability: The state of being open to the impact of a risk event as a result of lacking some defence mechanisms and it is most likely that people who are poor for a long time are clearly vulnerable (MCDMCH, 2014).

ABSTRACT

It is undisputable that social pensions are supposed to be introduced in Zambia to cover the elderly population which is not covered by the contributory system which focuses on those working mostly in the formal sector. The contributory systems only cover about 10 % to 11 % of the population and the rest who are not covered are supposed to be protected through social pensions especially that most elderly people look after the vulnerable groups in society such as the orphans and the disabled(Pelham,2007) who eventually are able to benefit from those transfers.

It has been demonstrated by various scholars that social pensions are affordable to virtually all countries, low-middle income economies respectively.

However, in Zambia, there has been a pilot project in Katete over the introduction of social pensions and, in other areas, dealing with cash transfer projects. But scaling up to the rest of the country has been a challenge. As a result poverty and vulnerability among the elderly remains a problem. Therefore, this research was conducted to identify and understand the obstacles to the introduction of social pensions in Zambia. A qualitative research approach was used to understand the obstacles to the introduction to social pensions from the world view of the respondents, and eight (8) technical officials were interviewed and recorded for the sake of accurate transcription.

The results from the research showed that the obstacles to the introduction of social pensions were: challenges in appreciating the concept of social pensions in particular and social protection in general among the key stakeholders; insufficient political will among the key government officials (though there has been an improvement with the current government which has a pro poor manifesto but still not sufficient to deal with the problem); challenges with the model to support the vulnerable groups in society; challenges with the capacity required for the introduction of social pensions and the reliance on the family support by government in looking after the elderly.

CHAPTER 1: INTRODUCTION

In Zambia, just like many other countries in sub-Saharan Africa, social pensions are not provided to the old people. This increases the risk of poverty and hardship among the old people. Social pensions are an important antipoverty intervention that has worked well in South Africa, Botswana, and Namibia and later on in Lesotho (Devereux, 2007). Other countries in southern Africa including Zambia, have not introduced social pensions.

Non-contributory benefits or cash transfer benefits, such as social pensions, which are a good example, are regarded as affordable and Lesotho, which is one of the poorest countries in the world, has demonstrated that social pensions are sustainable following its introduction in the year 2004 (Devereux,2007).

The purpose of this research was to understand the obstacles to the introduction of social pensions in Zambia. These pensions, if introduced, would cover the old people excluded from employee benefits or other forms of social security.

The protection of old people in Zambia is mainly contributory in nature, where only those in formal employment or those who contribute through the payroll are protected. Those who do not contribute through payroll are excluded from coverage. There is therefore a need for social pensions to be introduced in the country to cover those who are excluded from the contributory systems which are statutory and occupational in nature.

Zambia has a population of over 13 million, half of which is made up of children and young people aged 0-14 years. In 2006 it was estimated that 64% of the population was poor, with 51% in extreme poverty. The majority of the population work in agriculture (about 70% of those employed), with about 82 % working in the informal economy and only about 18% are therefore covered by the contributory pension system, leaving out the vast majority in the informal economy(ILO,2011). Despite the economy of Zambia recording annual average growth rate of six percent of Gross Domestic Product (GDP), the absence of adequate redistributive programmes suggests this growth is not inclusive.

The ILO has proposed the introduction of what is called social protection package, which consists of social pensions and cash transfers to ten percent of the poorest in the community. A child grant has however not taken off apart from the donor funded pilot studies which are being done in five out of more than seventy three districts in Zambia.

Social Pensions are a significant intervention for the reduction or alleviation or prevention of poverty in old age, supporting the physical health and social standing of elderly people, making their incomes stable, enhancing household food security in difficulty times and protecting vulnerable children like orphans. The stability of guaranteed regular cash transfers has a major role in increasing food security and reduction of vulnerability, cash transfers has also the multiplier effect on employment and on positive social impact which includes promotion of trade and market expansion (Devereux, 2007).

However, the obstacles to the non-introduction of social pensions in Zambia have never been made explicit.

1.1 Problem Statement

Most elderly people in Zambia face hardship and poverty associated with retirement or old age because of the absence of basic social pensions and the breakdown in the traditional family support coupled with the mortality of active age group caused by the pandemic of HIV and AIDS, which has further created an additional burden on the elderly people in looking after the orphans (Pelham, 2007; Barrientos and Sherlock, 2002, ISSA, 2009).

The social security system in Zambia is predominantly contributory, run by statutory Institutions such National Pension Scheme Authority (NAPSA) which covers all employees working for private Institutions and Civil servants who joined the Civil Service from February, 2000, Public Service Pension Fund(PSPF) ,which covers civil servants who joined the civil service before February,2000, Local Authority Superannuation Fund(PSPF) which covers employees of the local authorities in the country who joined Local Authorities before February,2000 and

also Occupational Pension Schemes and Private Schemes. These contributory schemes only cover about 15.1% of the population expected to be covered and the gap is expected to be closed by social pensions which is part of the social protection floor (ILO, 2014). It should be observed that social pensions is one of the instruments which can be used to close the coverage gap among the aged people (Barrientos and Sherlock, 2002; World Bank, 2009; ISSA, 2009)

It is interesting to know that 60.5% of the Zambian population is poor and 42% is classified to be extremely poor, despite the country being rated as one of the fasted growing economies, sustaining economic growth of above 6% of GDP over the past 10 years (MCDMCH, 2014).There is need to have a mechanism to redistribute the wealth being created by the application of the National Social Protection Floor 2012, Recommendation no. 202 which requires that throughout the life of a person, everyone should have access to basic income security and access to essential health care (ILO, 2014).This includes the elderly people who are one of the most vulnerable categories within the population.

The pilot studies of social cash transfers in Zambia which started in November 2004 has demonstrated that there is improvement in the consumption levels of food; investment in micro enterprises or productive assets such as livestock; school attendance and health in general of the poor recipients (ILO, 2011). This is clear evidence that social cash transfers or specifically social pensions have the capacity to reduce poverty and vulnerability among the elderly people.

Social pensions are one of the non-contributory programmes which may successfully address a number of challenges in sub-Saharan Africa. It is estimated that 50% of orphans live with old people; therefore the introduction of social pensions may have a positive effect in the prevention or eradication of poverty to such categories of vulnerable groups as well (Beall, 2005). The cash transfer project in Katete (Zambia) which is targeting older people aged 60 years and above, has shown the following benefits to older people: the older people have money to buy

food and are able to manage three meals a day; older people are able to access health services using these same cash transfers or social pensions and other positive benefits have been observed, such as increase in the status and social standing of the elderly people in society and the stopping of selling of assets to make ends meet as well as improvement in children school enrolment and attendance of those kept by the beneficiaries (Help Age International, 2010; Handanyani,2012;Dela Briere,2006; ISSA, 2006).

It is interesting to know that a number of writers have provided reasons why social pensions in most of the low-middle income countries including Zambia have not introduced social pensions (Pelham,2007; Mutangadura, 2009; Aguzzoni, 2011), however no current research has been done to understand the obstacles to the introduction of social pensions, despite having pilot projects done with positive feedback in favour of the introduction of social pensions (Help Age International, 2010; Handanyani, 2012; ISSA, 2006)

1.2 Purpose Statement

The purpose of the research is to understand the obstacles to the introduction of social pensions in Zambia which, the evidence suggests, would have a very positive social impact.

1.3 Research Question

What obstacles exist to the introduction of social pensions in Zambia, despite having piloted social pensions from November, 2004 to date and evidence suggesting positive social impact?

1.4 Significance of the Study

This study attempts to identify the obstacles to the introduction of social pensions in Zambia and would be important for similar countries in Africa and the developing world. Presently, this area is under-researched, and the work will address a gap in the literature.

This study will be of benefit to the policy makers in the Ministries of Labour and Social Security, Community Development, Mother and Child Health, Ministry of Finance, donor agencies and other stakeholders by delineating the obstacles to policy reform in this area.

1.5 Ethical Matters

This study focusses on technical and decision-making role-players working in the relevant Institutions in Zambia. The protection of the respondent's privacy was guaranteed by the researcher and is in line with the ethical requirements of the University of Witwatersrand. The purpose of the research was explained to all the respondents, and their participation was obtained freely. The respondents were informed that they were at liberty to withdraw from the participation would they have found it fit to do so and their identity was kept anonymous.

1.6 limitation of the Study

This research was limited to the technical officials from the three relevant ministries, two donor agencies and one from the lecturer at University of Lusaka. A total of eight (8) officials were interviewed and the information was adequate to answer the research question(s).

1.7 Chapter Outline

The chapters in this research report are as indicated below:

Chapter 1 - Introduction: This chapter provides the introduction of the study and discusses the background, the problem statement, the purpose of the study, the research question, the significance of the study, ethical considerations in the study, and limitations of the study and provides the chapter outline for the rest of the report.

Chapter 2 – Literature review: This chapter looks at the literature review relevant to the research question and links up with the results of the study.

Chapter 3 – Research approach: This chapter discusses the research approach or methods that are used in arriving at the findings presented in this report. In discussing the approach,

the type of qualitative approach has be indicated, the sampling method used, the data collection method and analysis, validity and reliability of the approach as well as the significance of the study are discussed.

***Chapter 4 – Results of interviews*:** The data that was eventually collected through in-depth interviews from all the respondents which was recorded and transcribed is presented in this chapter. The views obtained under various themes were generated.

Chapter 5 – Discussion of results: The data that is presented in the chapter four is analysed here with the literature review in mind when looking at the obstacles to the introduction of social pensions in Zambia.

Chapter 6 - Recommendations and conclusions: This last chapter of the research report looks at the findings, the literature review and comes up with some recommendations. It further provides areas which may need further research in order to address the obstacles to the introductions of social pensions in Zambia.

CHAPTER 2: LITERATURE REVIEW

2.1 Global Context

Social pensions, which are a component of social protection, are seen generally as important to achieving the right to social security for all, reducing poverty and inequality, supporting inclusive growth by boosting human capital and productivity, supporting domestic demand and facilitating structural transformation of national economies. The fundamental human right has remained unfulfilled internationally as only twenty seven percent (27%) of the world population has access to comprehensive social security systems, while the rest of the seventy three percent (73%) of the world population are covered partially or not at all (ILO, 2014).

Social Protection is an all-inclusive term which is understood to include private and public measures or interventions addressing various risks and vulnerable conditions in society, this means that it encompasses contributory schemes such as social insurance or social security and labour market related schemes as well as non-contributory schemes (Nino-Zarazua et al., 2010; UNRISD2010; Sherpherd, Marcus and Barrientos, 2004; Margues, 2003;Norton and Conway and Foster,2001 as quoted in Chitonge,2012) However the focus for this research is on social pensions which are part of non-contributory schemes generally financed by government revenue.

The lack of access to social protection constitutes a major obstacle to economic and social development. It has been observed that the inadequate or absence of social protection coverage is associated with high and persistent levels of poverty and economic insecurity, growing levels of inequality, insufficient levels of investment in human capital and human capabilities, and weak aggregate demand in a time of recession and slow growth (ILO, 2014).

It can be observed that social protection has a key role in preventing child labour by reducing the economic vulnerability of families, enabling children to go to school, and protecting them from exploitation. More efforts are needed to step up measures to ensure income security for children and families (ILO, 2014). This is why the country has to

upscale social protection, the focus can first be the elderly people, who mostly in middle and low income countries, care for the children or orphans left behind by the death of their parents. It has been observed that on average, governments allocate 0.4% of GDP to children and family benefits, ranging from 2.2% in Western Europe to 0.2% in Africa, and in Asia and the Pacific (ILO, 2014)

It is something to worry about, that half (48%) of all people over pensionable age do not receive a pension, and for those who do receive, the level of protection is inadequate. As a result, the majority of the world's older men and women have no income security and have to continue to work to survive, and mostly in bad and deteriorating conditions.

In recent years, many middle and low income countries have made efforts to expand coverage of contributory pension systems and to establish non-contributory pensions to guarantee at least basic income security in old age to all (ILO, 2014). It has been observed that Southern Africa which includes Zambia, is in desperate need of the introduction of social pensions because of the increased burden on the elderly people to look after the orphans and grandchildren because most of the prime age people have either migrated from the rural areas to the urban areas or have died as a result of HIV and AIDS pandemic or just critically ill, which also makes the elderly to be caregivers in such situations (Kakwani and Subbarao, 2007)

2.2 Local context

The elderly people in Zambia who are covered by social security are those who had been in formal employment and made contributions to any of the existing social security schemes, which include: the National Pensions Scheme Authority (NAPSA); the Public Service Pensions Fund (PSPF); the Local Authority Superannuation Fund (LASF); and any of the occupational pensions schemes (ILO, 2008). It is interesting to know that all these pension schemes in Zambia fall under the category which the World Bank (2008) classifies as first pillar, which is mandatory to all employees in the formal economy and run by public schemes. It can further be observed that these contributory systems target formal employees who are about 15.1 % of the population (MCDMCH, 2014). Poverty and

vulnerability in Zambia is substantial, affecting 60.5% of the population, 42.0% of whom are classified as extremely poor (i.e. are incapable of meeting basic needs, and have little immediate prospect of doing so). Inequality is also extremely high, with a Gini coefficient of 0.65, which is one of the worst in the world (MCDMCH, 2014). It is possible that poverty is, and will be, transferred inter-generationally in the absence of policy interventions (NSPP, 2014). Notwithstanding the above, the country is said to be one of the fasted growing economies sustaining economic growth of over 6% of GDP over the past 10 years or more, but has failed to achieve inclusive growth (MCDMCH, 2014).

Non-contributory schemes in Zambia are not developed to address the social risks and vulnerabilities that arise. These schemes fall mostly under the Ministry of Community Development, Mother and Child Health which has structures of the Public Welfare Assistance (PWAS) which exist to implement programmes using the District Social Welfare Office (DSWO) which is guided by the District Welfare Assistance Committee (DWAC) and the lowest level in the community is managed by the Community Welfare Assistance Committee (CWACs), which are responsible for targeting and selecting the vulnerable groups within the community who are supposed to be beneficiaries (Devereux,2010). These structures exist but are not responding to the needs of the vulnerable as they are mostly used for pilot studies, even then, they are just in few places in the country.

2.3 National Social Protection Floor and the Multi-Pillar System

The Social Protection Floor 2012, Recommendation No.202 of the International Labour Organisation (ILO) focuses on national floors of social protection. This is a concept which was adopted by a group comprising governments, employers and workers in 2012 in Geneva under the ILO member countries (ILO, 2014). The social protection floor is required to provide basic income security to all and essential access to health care throughout the lives of people. The social protection floor 2012, recommendation no. 202 offers some guidelines for reducing poverty and vulnerability in accordance with national circumstances (ILO, 2014). The following social security guarantees under the social protection floor are important in addressing poverty in any country:

- The provision of goods and services which should include essential health care and maternity care which should be nationally defined with attributes of availability, accessibility and quality;
- The provision of national defined level of income security for children for them to have access to nutrition, education, care and any other relevant goods and services;
- The provision of basic income security for persons in active age who get insufficient income especially those in condition of sickness, unemployment, maternity and disability in accordance with nationally defined criteria; and
- The provision of basic income security for elderly people in accordance with nationally defined minimum standard (Cichon, 2013).

As indicated above, the social protection floor should be introduced based on the national circumstances and in a phased manner. In Zambia, the focus on the elderly is critical because it has been observed that old people in most cases look after the orphans. Therefore targeting old people would imply helping the children as well who are the most vulnerable in the community (ILO, 2014).

It has also be observed that virtually all countries have the capacity to fund social protection floors by applying a variety of options as reflected below supported by the international financial institutions and the United Nations:

- Funding for social protection floors can be done by re-allocating public expenditures. For instance Mozambique re-allocated fuel subsidy to fund social protection while other countries such as Costa Rica and Mauritius re-allocated military spending into social protection;
- Social protection floors can also be funded from the increase of tax revenue. For instance Mongolia is financing universal child benefit from the increase of tax revenue, Old age pension in Bolivia is funded from the increase in tax from gas exploitation and rural pension was introduced in Brazil and China using taxation in general;

- Funding of social protection floors can also be created from the freed resources when there is debt servicing which has been reduced and this was done in countries such as Botswana, Costa Rica, Ecuador and Iceland; and
- Financing of social protection floor can also be done through the increase of social security revenues and examples of countries that have done that include South Africa, Namibia, Lesotho, Brazil and China (ILO, 2014).

The World Bank has developed a five pillar approach in addressing the objectives of pension systems which consists of protection of people against the risk of poverty in old age as well as smoothing the consumption from one's working life into retirement period for those people who could have participated in the formal economy (Holzmann, Hinz and Dorfman, 2008).

The mult-pillar approach which is now classified under the five pillar system provides also a good way of analysing the performance of the pension systems in a particular country and these pillars are classified as indicated below:

- **Zero Pillar:** this is a non-contributory system such as social pensions, general social assistance which is targeted at alleviating poverty associated with old age by providing some minimum level of protection. This ensures that all the people with low lifetime income levels as well as those who may not have participated enough in the formal economy are protected against the risk of poverty in old(Holzmann, Hinz and Dorfman, 2008).
- **First Pillar:** This refers to the mandatory contributory system which is common in the formal economy. All the people in formal employment are required to make compulsory contributions in order to ensure that the objective of income replacement in old age is achieved and this also protects individuals against the risk which may arise from the financial markets as most of these systems operate on a pay as you go system (Holzmann, Hinz and Dorfman, 2008).
- **Second Pillar:** this refers to individual savings account which operates on what is called defined contribution system where the contributions made has a direct bearing on the benefits that one gets in retirement. This is also a mandatory system

and has the same objective of promoting smoothing of income into retirement. The benefits paid are determined by the contributions made and the performance of the investment (Holzmann, Hinz and Dorfman, 2008).

- **Third Pillar:** this refers to the individual saving systems for various contingencies which include retirement, invalidity or death and these are employer sponsored as a way of motivating staff. This may operate as a defined contributions system or defined benefits system. The third pillar is meant to help close up the gap created by the rigidities in the design of the other pillars but these are flexible and discretionary in nature (Holzmann, Hinz and Dorfman, 2008).
- **Fourth Pillar:** this is referred to as the non-financial system which includes access to traditional informal family support to the elderly, other social arrangements which consists of health care and/or housing as well as other individual support mechanisms such as home ownership which also help to reduce the risk of poverty in old age (Holzmann, Hinz and Dorfman, 2008).

In order to deal with the risk of poverty and vulnerability in old age, Holzmann, Hinz and Dorfman (2008) have indicated that every pension system may be evaluated using the following primary framework:

- **Adequate system**, the pension system provided must provide sufficient benefits to prevent old age poverty and vulnerability.
- **Affordable system**, every pension system must be designed and managed to ensure that it is affordable to the contributors or to the country in view of other competing needs.
- **Sustainable system**, it is paramount that any pension system designed and implemented must be financially sound and able to run into the foreseeable future.
- **Equitable system**, the system must be able to ensure that there is an equal redistribution of income from the lifetime rich to the life time poor within the confines of society's preferences.

- **Predictability system**, the pension system must ensure that the benefits paid or to be received are predictable by the recipients and are enshrined into the national laws for the protection to be effective.
- **Robust system**, the pension system designed and implemented must be in a position to be strong and withstand the external shocks emanating from the economic, demographic and political environment

The above pension system view, shows that each level of the pillar is important and should be supported, from the zero pillar which is non-contributory way up to the fourth pillar which involves individual arrangements of supporting ones risk of poverty, however it very clear that in Southern Africa, the challenge of old age poverty is concentrated among the population who are mostly in the informal economy and have no means to payroll contributions or to make alternative informal support arrangements to reduce the risk of poverty in old age, as such the zero pillar which supports social pensions is the most relevant to such a category of the population.

The National Social Protection Floor,2012 no. 202, which indicates that throughout the life cycle of an individual, protection should be guaranteed in terms of access to essential basic health care and basic income security helps in understanding how the most vulnerable in society such as elderly people should be protected. Both the multi-pillar system with its zero pillar and the National Social Protection Floor should be used to address the challenge of old age poverty and vulnerability in Southern Africa, particularly in Zambia where the coverage gap is wide.

2.4 Rationale for Social Pension

Social pension provision in any country, especially in low-income countries including Zambia, has the capacity to provide meaningful extension of coverage to the elderly population ensuring that old age income security is guaranteed (Barrientos and Sherlock, 2002; World Bank, 2009; ISSA, 2009).

Most poor people in Africa especially in Sub Sahara Africa, work in the informal sector where social security, contributory coverage is limited since it only covers less than 19% of the population and social pensions are required to close the coverage gap (Dela,2006). Social pensions or non-contributory pensions support the realization of the right to social security and provide a guaranteed minimum package for the survival of the elderly people (Dela,2006; ISSA, 2009). It has been observed that in low-middle income countries, Zambia inclusive, elderly people live in multigenerational households where they look after the orphans or grandchildren left by active age children and the provision of social pensions supports both the elderly and the children under such households (Pelham, 2007; Barrientos and Sherlock, 2002, ISSA, 2009).

2.4.1 Benefits of social pensions

It is important to understand the benefits that social pensions provide to the elderly people and the community. Evidence have shown that there are more benefits to having social pensions aside from reducing the scope and severity of income poverty, social pensions can benefit individuals, families, and wider society, as indicated below.

2.4.1.1 Access to health care

In low-income countries, the elderly face hardship and vulnerabilities, since there is a reduction of job opportunities, mobility and increased risk health conditions which come with ageing and therefore provision of social pensions would assist these elderly people to have access to health care and medicines(Handanyani,2012; Barrientos and Sherlock, 2002; Dela Briere,2006).

2.4.1.2 Status and social standing

It has been observed that social pensions enhance the status and social standing of older people among families and communities. Social pensions are able to increase among the elderly people their status and social standing due to the enhanced capacity to contribute to the provision of their respective households and the communities(Handanyani,2012;

Dela Briere,2006). This makes the elderly feel part and parcel of the households and communities in which they live.

2.4.1.3 Boost school enrolment

The provision of Social pensions has been observed to increase school enrolment and nutritional intake among the children who are kept by the elderly people. Since it has also been observed that most elderly people look after the children or orphans, when social pensions are provided, the elderly share it with these children and help to reduce child poverty, increase school enrolment, nutritional intake of the young and help to reduce transmission of intergenerational poverty in the country (Handanyani,2012; Dela Briere,2006; ISSA, 2006). Households headed by elderly people which is common in Zambia is believed to have the highest levels of poverty and as such social pensions are required not only to help these elderly people but also to reduce household poverty (Kakwani and Subbarao, 2007)

2.4.1.4 Support economic growth

Social pensions are able to enhance economic growth in the country when introduced. When social pensions are provided, the elderly spend the cash transfers within the communities that they live in and enhance investment in productive enterprises as well as trade among themselves (Handanyani,2012; ISSA, 2009).

2.4.1.5 Promote equality

In developing or low-income countries women face difficulty times in old age because they lack savings or any form of social security since the majority are homeworkers and are left out on contributory systems which cover only those who engage in formal employment(ADB, 2014). It can also be observed that women face discrimination as far as employment, inheritance and property laws are concerned and therefore social pensions if introduced would ensure that gender equality is promoted (Handanyani, 2012).

It can be observed that most developing countries, low-middle income countries are still behind in addressing the challenges of poverty and vulnerability and the contributory

systems which are dominant, only cover less than 19% of their respective population. Therefore, there is need for non-contributory systems such as social pensions to be introduced in order to address the coverage gap of poverty and vulnerability.

2.5 Non introductions of social pensions

The reasons why social pensions have not been introduced in most low –middle income countries include the following (Pelham, 2007; Mutangadura, 2009):

- The desire not to weaken the informal support systems;
- The fiscal sustainability and drain on state resources;
- Lack of integration of social protection into national plans;
- Technical and institutional capacity constraints;
- Lack of monitoring and evaluation of the effectiveness of social protection;
- High dependence on donor funding for social protection; and
- Poor budget allocation to social protection and poor mobilization of resources.

In Southern Africa, Chitonge (2012) has indicated the policy challenges being faced in Social Protection under which social pensions being studied falls, cuts across several countries and there is need to have the realisation that social protection is an indispensable means of reducing poverty, enhancing economic growth, stability and providing human security.

Some challenges which cuts across the countries in Southern Africa include the following:

- **Poverty reduction strategy;** Social Protection which includes social pensions has been given very little attention by the policy makers when its objective is to reduce, prevent and alleviate poverty. There is a challenge among countries in the region to integrate Social Protection programmes into poverty reduction strategies including some countries that have drawn up the Poverty Reduction Strategy Papers (PRSPs) (ILO, 2008; Holzmann and Jorgensen, 1999 as quoted in Chitonge, 2012).
- **Costing of social programmes;** in most low-income countries, most of Southern African countries inclusive, non-contributory programmes or basic social protection

systems have been given a low priority and are seen as a luxury which should be provided by the developed world perceived to have resources for such programmes, while giving the excuse of budget constraint, but little have they taken an objective approach to determine the benefits against the expense of such programmes (Pal et al.,2005; Mizunoya et al.,2006; Hagemejer, 2009 as quoted in Chitonge,2012)

- **Scaling up:** most low-income countries have challenges in scaling up social protection programmes, however there is no need to have such challenges of scaling up non-contributory programmes such as social pensions now since there are a lot of experiences from so many countries that can be used to scale up the implementation of social pensions or any non-contributory programmes in Southern African countries (Chitonge, 2012).
- **Complementary approach:** there are major challenges in designing programmes that complement each other in Southern African countries at Ministerial, Departmental or Sectorial level and most programmes are designed, delivered and implemented in isolation. For instance the Fertilizer support programme designed and implemented by the Ministry of Agriculture may have nothing to do with a micro-finance programme designed and implemented by the Ministry of Social Development or in case of Zambia, the Ministry of Community Development, Mother and Child Health and this non-complementarity of programmes result in waste of the scarce and much needed resources (Chitonge, 2012).
- **Copy cut syndrome:** the application of the systems the way they are done in the developed world may be harmful to the countries in Southern Africa and other low-income countries, though there is no problem in copying and adapting the lessons learnt to the extent possible in accordance with national circumstances, but the copying and pasting ideas from the west may not work. For instance the developed world has sufficient records, adequate administrative capacity as well as social-economic conditions that are so different from the countries in Southern Africa (Chitonge, 2012).

Sub-Sahara Africa faces challenges in social protection provision or non-contributory programmes as evident from the indicators such as percentage of the working poor,

population living in extreme poverty. Low life-expectancy, low levels of access to health care, low availability of clean water and low availability of acceptable sanitation (Chitonge, 2012). Therefore, there is need to address the above stated challenges if the region has to make notable progress in fighting the risk of poverty and vulnerability.

The following are among the reasons as to why Zambia has not introduced social pensions:

- Social protection in Zambia has been observed to be underfunded and seen not to target those mostly in need;
- The lack of commitment by government to mobilize resources;
- The capacity to implement social pensions may be a challenge; and
- Lacks coherent monitoring and evaluating system which affects sustained lobbying of resources to be channelled to social protection sectors. (Aguzzoni, 2011;Beall , 2005)

The social pensions being provided in comparative countries in Southern Africa are either Universal or Means tested pensions as indicated in **table 2.1**.

Table 2.1: Countries Providing Social Pensions in Southern Africa

Country	Programme	Year of Introduction	Age eligibility	Universal/Means-tested
South Africa	Old-Age grant	1928	65(M),60(W)	Means-tested
Namibia	National Pension	1990	60	Universal
Mauritius	Basic Old Age grant	1950	65	Universal
Botswana	Old-age pensions	1996	65	Universal
Lesotho	Social pension	2004	70	All except those receiving government

				pension
Swaziland	Old-age grant	2006	60	Means-tested

Source: Adapted from the International Social Security review, 2009 for Southern Africa

These countries managed to overcome the barriers to the introduction of Social pensions which included;

- non availability of political will,
- failure to generate domestic financial resources to fund social pensions,
- failure to have social pensions as a government priority,
- the desire not to weaken the informal social security systems by introducing social pensions though debatable but this was one of the reasons why South Africa excluded some classes other than discrimination based on race from Social pensions before 1994 (Devereux, 2005; Pelham, 2007).
- It can be observed that Botswana managed to overcome the barrier of not having good corporate governance, well managed civil service and the challenge of not enshrining social security as a human right and started to social pensions to its population (Devereux, 2007).

Since most of the informal sector is not covered by the contributory system, there is an urgent need to introduce social pensions in Zambia to cover the aged population in order to reduce or alleviate the suffering of the elderly people (Barrientos and Sherlock, 2002).

Social pensions are believed to alleviate or reduce poverty in old age, enhance the physical health and social status of older relatives, assist in supporting vulnerable children like orphans (Devereux, 2007).

2.5 Livingstone Call to action

The Livingstone call to action which was held from 21st-23rd March 2006 also demonstrated the need for Zambia and other developing countries to extend social protection coverage by recognizing various attributes and benefits of social protection as indicated below:

- Provision of social protection is a human right;
- The guarantee of basic social protection strengthens the social contract between citizens and the state;
- Considerable evidence exists that social transfers have played a key role in reducing poverty and promoting growth;
- A sustainable basic package of social transfers is affordable within current resources of government and international partners;
- The provision of cash transfers directly to poor people enhances economic growth (transfers are used for both investments and consumption);
- The provision of cash directly to poor people enhances human capital by helping people to keep health, educate their children, and support HIV/AIDS affected families; and
- Transfers can stimulate local markets, benefiting the whole communities where the recipients of social pensions reside.

The delegates called for among others for:

- Social transfer programmes, including the social pensions and social transfers to vulnerable children, older persons and people with disabilities and households should be more utilized policy option in African countries; and
- National and international commitment to social protection, and to the building of consensus within different Ministries and institutional coordination in order to agree national plans;
- African governments to put together coasted national plans, social transfer plans within two to three years that are integrated with National Development plans and within National Budgets, and that development partners can supplement;
- Increased investment in institutional and human resource capacity and accountability systems; and
- Reliable long term funding for social protection, both from national budgets and development partners. The conference made a call to government policy makers to ensure that coverage of social protection is extended to cover the elderly people,

disabled and the vulnerable groups (Intergovernmental Regional Conference, 2006, March).

The ILO proposed the introduction of what they call a social protection package, which consists of social pensions and social cash transfers to the 10% of the poorest in the community.

Social Pensions have been observed as a significant intervention for the reduction or prevention or of poverty in old age, promoting the physical health and social standing and status of older relatives, sustaining incomes, promoting household food security in hard times and supporting vulnerable children like orphans. The availability of guaranteed regular incomes play a major role in promoting food security and reduction of vulnerability, while spending on social cash transfers generates income and employment multipliers and promotes trade and market expansion (Devereux, 2007).

However, the obstacles to the non-introduction of social pensions in Zambia have never been made explicit.

CHAPTER 3: RESEARCH METHODOLOGY

3. 1 Introduction

This chapter focuses on the research methodology that was used to evaluate the research question. This includes the focus on research approach, data collection methods, the selection of sampling methods, research reliability and ethical consideration. The chapter also describes the method used for data analysis processes.

The research epistemology or paradigm or philosophical orientation of this research was that there was need to gain access to the understanding of the key technical people and policy makers from the relevant Institutions. This was done in order to appreciate why social pensions had not yet been introduced in Zambia as well as to interpret this particular action and to understand their social world or reality from their point of view. The sample

from the donor community and one from the academician who had worked as Permanent Secretary was included to control for independence of information flow.

There was also a need to understand how the option of social pensions was interpreted in terms of perceived challenges from their point of view and not from the researcher's point of view

This approach was appropriate in guiding the type of research design to be used.

3.2 Research philosophy/paradigm

This research was conducted using a qualitative approach, as there was a need to understand the social world of the policy makers in Zambia for the researcher to properly interpret and understand the obstacles to the introduction of social pensions.

Qualitative research had been used in order to help generate theory from the research and to assist with the understanding of the social world from the participants' view in order to appreciate the obstacles to the introduction of social pensions within the context of the interactions between key stakeholders (Bryman, 2012; Merriam, 2002).

This approach therefore ensured that the obstacles to the introduction of social pensions were understood from the world view of the respondents and also since there was inadequate theory to explain the obstacles to the introductions of social pensions in Zambia (Bryman, 2012)

The strength of qualitative research strategy in relation to the research under investigation of obstacles to the introduction of social pensions in Zambia is indicated below.

It helped to understand why social pensions had not been introduced in Zambia from the world-view of the respondents other than coming up with preconceived positions emanating from the researcher.

Qualitative research is flexible, in the sense that it allows for probing or making clarifications, and it is not fixed to the questions set. It is able to follow immerging phenomenon in relation to the subject matter.

The researcher was used as an instrument of data collection and this helped to get verbal and non-verbal data from the respondents as well as probing respondents which helped in getting the in-depth understanding of the of the obstacles to the introduction of social pensions in Zambia.

The qualitative research was convenient in designing the research approach as well as in understanding and interpreting research results. It would be of interest to know that primary data was collected using three primary methods namely: interviews, observation and documents (Bryman, 2012; Merriam, 2002)

The qualitative method helped with the design, understanding and interpretation of results. Responding to the research question was appropriate for qualitative research enquiry, selection of purposeful sample chosen from which data was collected and analysis of data using a variety of data analysis techniques based on the type of study as it was being collected using three primary methods of interviews, observation and documents(Bryman, 2012; Merriam, 2002).

3.3 Research strategy/approach

This research was conducted using a qualitative approach, as there was need to understand the social world of the policy makers in Zambia for the researcher to properly interpret and understand the obstacles to the introduction of social pensions.

This approach ensured that the obstacles to the introduction of social pensions were understood from the world view of the respondents from the relevant Ministries and other participants (Bryman, 2012)

The strength of qualitative research strategy in relation to the research under investigation of obstacles to the introduction of social pensions in Zambia is indicated below.

It helped to understand why social pensions had not been introduced in Zambia from the world view of the participants other than coming up with preconceived positions about the study.

Qualitative research was flexible, in the sense that it allowed probing or making clarifications and it was not fixed to the questions set and allowed the researcher to follow immerging phenomenon in relation to the subject matter.

It is able to generate theory as an outcome of the research other than testing theories because of the uniqueness of the social world.

The use of the researcher as an instrument of data collection helped to get both verbal and nonverbal communications from the respondents and facilitated in making triangulation in understanding the social action of not providing social pensions in Zambia.

Qualitative study helped with the design, understanding and interpreting this study. The research problem was appropriate for qualitative research enquiry, selection of purposeful sample chosen from which data was collected and analysis of data using a variety of data analysis techniques based on the type of study as it was being collected using three primary methods of interviews, observation and documents (Bryman,2012; Merriam,2002)

3.4 Type of qualitative research

The type of qualitative research design used under this study was a basic interpretative approach which focused on "learning how individuals experience and interact with their social world and the meaning it has for them" (Merriam, 2002, p.4).

Here the researcher was interested in discovering and understanding the perspectives and world views of what obstacles were there in not providing social pensions in Zambia and this had to be understood in it' s uniqueness(Merriam,2002)

This type of research design was appropriate in answering the research question and shedding light on the research problem because it provided a detailed description and analysis of the obstacle to the introduction of social pensions in Zambia within its context using a variety of data sources (Merriam, 2002; Stake, 1995; Baxter and Jack, 2008)

This research design can be approached from the constructivist view which asserts that truth is relative and dependent on one's perspective and recognition of subjective human creating of meaning (Stake, 1995; Yin, 2003 as quoted in Merriam, 2002).

This study required the researcher to understand the meaning of the non- introduction of social pensions as viewed from the eyes of the participants in order to answer the research question properly.

In this study, a detailed contextual understanding of obstacles to the introduction of social pensions in Zambia by the researcher was obtained from the worldview of the participants from the relevant ministries and other Institutions.

3.5 Sampling method

This research focused on the main social ministries, namely: Ministry of Labour and Social Security, Ministry of Finance and National Planning, Ministry of Community Development, Mother and Child health and the donor agencies as well as academicians indicated in the table below. Eight interviews were conducted with representatives from the relevant Ministries, Donor agencies and from one University in Zambia. The type of sample used was non-random purposive sampling which was a process in which respondents fitted a certain criteria including the judgment of the researcher and the sample chosen was relevant for the researcher to answer the research question(s) (Neuman, 2011; Bryman, 2012)

Table 3.1: Research Respondents and justification for choice

No.	Representatives	Reason for choosing them
1	Two(2) from Ministry of Labour and Social Security	Responsible for policy direction and oversight of social security in the country
2	One(1) from Ministry of Finance and National Planning	Responsible for budgeting and Financing government activities
3	Two(2) from Ministry of Community Services	Responsible for activities which affect communities in general, especially matters to do with poverty alleviation

4	Two(2) from Donor Agencies (UNICEF & ILO)	They have much interest in Social protection and are independent in providing data
5	One (1) academician who was former Permanent Secretaries	Had relevant information to contribute and was independent to provide data without fear.

3.5.1 Limitations of purposive sampling

The results of this study may not be generalized to other situations or to the population but holds true only for this specific study and context (Bryman, 2012).

3.6 Data Collection and Analysis

The data collection method used was a semi structured interview with an interview schedule (**appendix 1**) which is attached at the end of the report with non-random purposive sample from the Ministries of Labour and Social Security, Community Development, Mother and Child Health, Finance and National Planning, Donor agencies and one academician who had worked as Permanent Secretary in the Ministry of Labour and Social Security.

The interviews were conducted from the respective working places where participants worked though some where busy at workshops and interviews were also conducted at such places due to time limitation. The methods of data collection chosen were appropriate because they were in line with the research question and yielded the best information with which to answer the research question and multiple sources were used to enhance credibility of the data (Merriam, 2002; Patton, 1990: Yin, 2003 as quoted by Baxter & Jack, 2008).

The analysis of data begun as soon as data started being collected with the first interview which involved looking for recurring patterns across the data and these recurring or emerging patterns were coded, refined and adjusted during the analysis (Merriam, 2002).

This was done within the framework of thematic content analysis which had the following stages:

1. The researcher ensured familiarity with the data;
2. Initial codes were generated;
3. Identification of recurring themes in the data;
4. Each emerging themes were reviewed;
5. Themes were defined and named; and
6. The themes were then related to the research questions as well as the literature (Braun & Clarke, 2006).

3.7 Validity, Reliability and Ethics

Validity in qualitative research is in two fold, internal validity and external validity and at this stage the focus was on internal validity, which measure looked at the fact that reality was in line with the findings of the research study or that the findings had captured the reality which was being studied (Merriam, 1995,). To ensure that reality was captured, the following strategies were applied

1. The interviews were conducted with experts at different levels and from the Ministries of Labour and Social security, Community Development, Mother and Child Health, Finance and National Planning. Some donor agencies (ILO and UNICEF) as guided by Denzin (1970) and Mathieson (1998) in Merriam (1995) were included in the sample to ensure that the emerging obstacles to the introduction of social pensions were verified in the process.
2. Member checks, this was where the data collected and findings thereof was taken back to the respondents where possible asking if the interpretations were plausible (Merriam, 1995). For this study, this was done during the interviews with the respondents.
3. It is required that the researcher provides a statement indicating any biases in presentation orientation, assumptions and other matters so that the reader may understand how the data was interpreted in the manner presented (Merriam,1995). Based on this understanding, the researcher in question was biased in the sense that he believed that the country had not done so well in prioritizing the protection of the elderly in the country who are believed to be

only 4% of the Zambian population of 14 million people as indicated by interviewee 1 in the research interviews.

3.7.1 Reliability

Reliability in qualitative research does not focus on the reliability of results or findings but on dependability and consistency of data collected being in line with the findings or the results of the study as argued by Lincoln and Guba (1995) in Merriam (1995). This is supported by the fact that qualitative researchers seek to understand the phenomenon from the perspective of the participants or their world view and since there are many perspectives and interpretations, there is no bench mark by which one can take repeated measures and establish a replica in the traditional sense (Merriam, 1998)

In this study, triangulation as well audit trail was used to enhance consistency and dependability. This study conformed to the argument of Goetz and Lecompute which is of the view that the audit trail should be detailed such as that other researchers can use it as a manual by which the study can be done again.

3.7.2 External validity

External validity deals with how the findings of the study can be generalized to other situations. In this study like any other qualitative research, the findings may not be generalized to other situations or countries but a thick description has been provided to ensure that it remains with the readers to determine how closely their situations or countries would match the research situation, and hence findings may be transferred to other situations (Merriam, 1995).

3.8 Limitations

The findings of this study may not be repeated and also the participants being civil servants or public workers in sensitive positions may withhold certain information depending on what repercussions may be perceived as a result. The researcher tried to cure this by including in the sample the respondents who may be independent such as officials from

donor agencies and an academician who worked as Permanent Secretary in the Ministry of Labour and Social Security.

3.9 Ethics

This study did not dwell on sensitive matters. As indicated by Merriam (2009), in the conduct of the research, the purpose of the study was explained to the respondents, permission was obtained before conducting interviews as well as recording the interviews and the consent form was administered for evidence that respondents participated willingly.

The respondents were assured of the confidentiality of the information they had provided and about their identity. They were also assured that the recording that was done was only for the purpose of helping with transcription after which the recording would be deleted. The participants were also informed that they were at liberty to discontinue with the interview would they have decided to do so, though no one had exercised that right.

3.10 Significance of the Study

This research had identified the obstacles to the introduction of social pensions in Zambia being faced especially by the social ministries in the delivery of social services. The findings and results from this research are useful to the social ministries and other stakeholders as it allowed them to understand the challenges or obstacles being faced particularly in Zambia in an effort to address the hardships and suffering of the elderly people who mostly look after the orphans. This study can also interest some more research in how those obstacles can be addressed in order to ensure that poverty and vulnerability is addressed among the elderly.

CHAPTER 4: RESEARCH RESULTS

4.1 Introduction

The interview responses from the research participants are presented in this chapter regarding the research question which was stated as below: "Why had the country not introduced social pensions to protect the excluded elderly people from the risk of poverty and hardship? What obstacles exist in the introduction of social pensions in Zambia?

4.2 Profile of Respondents

The respondents of this research were based in Lusaka, Zambia from the government institutions as follows: Ministry of Labour and Social Security; Ministry of Community Development, Mother and Child Health; Ministry of Finance and National Planning; International Labour Organisation (ILO); the United International Children's Emergency Fund (UNICEF); and University of Lusaka. The respondents had master's degrees in their relevant fields and one with a doctorate degree (PhD). All were in middle to senior management level, with work experience of over seven years in Social Protection. The social ministries were selected because they have the mandate to manage social security programmes, the donor agencies were sampled to get their impartial input since they are involved with matters of social protection in Zambia, and one academician was included being a former permanent secretary in the Ministry of Labour and Social Security and was believed to provide impartial information regarding the research study.

4.3 Research Results

The recurring themes obtained were as follows: challenges in appreciating social pensions, in-sufficient political will, challenges of model for the support of vulnerable groups, challenges of the capacity in introduction of social pensions and family support for the elderly. The detailed responses are outlined below.

4.3.1 Challenges in appreciating social pensions

The question dealing with appreciating or understanding social pensions by policy makers and key stakeholders resulted in broadly similar responses. First and foremost it was acknowledged that there had been a lot of work done by the Ministries of Labour and Social Security, Community Development, Mother and Child Health with the help of the donors in coming up with the pilot studies, as well as supporting the introduction of social pensions and other social protection programmes aimed at addressing challenges of vulnerable groups in society.

All the respondents acknowledged the efforts that had been done so far. Interviewee 1 indicated that:

> "*There is already a pilot on social pensions and collaboration with the ILO and the Ireland government on the same. … The Ministry of Community Development, Mother and Child Health has moved from 19 districts to 50 districts in the provision of cash transfers to vulnerable households in Zambia from the year 2013 to last year 2014, we are also doing the targeting in terms of who should receive assistance and it has been observed that most vulnerable people are the elderly people who are mostly also keeping orphans*."

Interviewee 2 indicated that:

> "*The Patriotic Front government is pro poor and has covered in their manifesto the cash transfers, this has been increased from 19 districts to 51districts from 2013 to 2014 and we have tried to push the agenda but has been falling on deaf hears. This came as a result of the realization of the need for social protection. The Department of Social Security was established in 1992 and it is young but has been pushing the social protection agenda and most policy makers know little about social pensions and training is being provided now. For instance people take it that social cash transfers is just a way of giving money for free. These are new concepts and few people are familiar with these concepts. People do not see the multiple effects of social pensions*."

Interviewee 4 argued that:

"*the Ministries sometimes fail to explain what exactly the measures would yield into. Most of them if they say we want to scale up, they fail to explain the contributions to GDP and also to demonstrate how poverty would be reduced. Once they speak in terms of projections this gives comfort to the treasury. If they would put it in the manner that is sellable that would make treasury provide more funding*."

It can be observed that some work has been done in the introduction of social pensions but not much has progressed as indicated by Interviewee 5 who said that:

"*the Katete social pension's pilot is the only one. But there are a lot of plans to introduce social pensions. Reports are there in the ministry of labour and Social Security but there has not been a push to implement those plans*."

Based on the responses above and also from the interview transcripts, it can be observed that there is a challenge in appreciating the impact of social pensions by the policy makers and also other stakeholders in the relevant Ministries especially the treasury in the Ministry of Finance and National Planning. It is evident that a lot of study has gone into the introduction of social pensions and reports are said to be there but not much has been done.

However, the new government, called the Patriotic Front, has in its manifesto pro-poor policies. As a result cash transfers have been up scaled from 19 districts in 2013 to 50 in 2014. But the budget again has been kept the same for 2015 implying that the up scaling of cash transfers has remained at 50 districts. It has also been observed from most of the respondents that there is a need for strong communication about the benefits of social pensions as argued by interviewee 5:

"Increasingly among the chiefs, in government circles and the MPs there is better understanding but there is need to have strong communication about the benefits of social pensions and showing to people that it is very affordable and I think that social pensions are not expensive and I can also support that especially that the decisions that the elderly make are in favour of the children that they keep. You can say maybe that it needs only about 2% or 3% of the budget to cover the entire country. If you look

at what the country is spending on the less targeted programmes such as fertilizer support, we have been arguing with government that if only 5% of the fertilizer support program is taken to social pensions, it can cover the big programme in the country. The fertilizer support program (FISP) budget has been reaching the middle-income who can afford it and not the targeted poor farmers."

Therefore, there is need for more advocacies to be done for social pensions to receive the much needed attention if poverty has to be reduced among the vulnerable elderly people.

4.3.2 Insufficient political will

All respondents were asked whether the government had the political will to ensure that social pensions are introduced in Zambia. Respondents demonstrated that the current government of the Patriotic Front was pro-poor and had done much better in supporting social protection programmes such as social cash transfers to vulnerable groups, though some argued that the funding was still not enough to social ministries compared to other ministries.

Interviewee 3 argued that there was not enough political will to drive the social pensions to the desired level.

"*We have set aside 4 trillion kwacha to do the roads and what political will is there for social pensions? It is the priority on the competing needs. For instance the traditional dancers even get more money than some social ministries. If you see the Ministries of Labour and Social Security as well as the Community Development, Mother and Child Health in terms of the budget, they are actually in the bottom five. Look at the Sixth National Development Plan and see what is allocated in 2015 budget*."

Interviewee 5 also argued that:

"*The government has somehow lived up to the commitment since there has been an increase in the cash transfers. The government has up scaled cash transfers up to 60,000 households by the end of 2013 and middle last year the increase went up to 145,000 households and various people have been registered that may lead to cover*

about 180,000. There is need to increase the budget to continue up scaling but the budget for 2015 and 2014 has been the same but the fertilizer input support programme budget has increased, there is need for some lobbying to be done."

Interviewee 4 had argued that scaling up is a challenge worth funding:

"*The political will has been there especially with the current Patriotic Front government which has pro-poor policies and there had been an upscale of the social cash transfers especially in Katete, though there has been no change in the amounts budgeted for cash transfers in the 2014 budget and 2015 budget."*

Interviewee 7indicated that:

" There has been little political will to fund social pensions though the donor agencies such as the UNICEF,ILO, DFID, GTZ and others have been instrumental in fostering political will in such areas. This time around there appears to be more political will with the current government which could have caused the increase of funding to social cash transfers"

Interviewee 8 also indicated that:

"there is need for more political will to have the social pension pilot project in Katete to be scaled up to benefit all the elderly people in the country since they are just about 4 % of the Zambian population. We need to address the problem of old age poverty since it also benefits the children in the communities who are orphans and kept by these elderly people".

Based on the responses from the interviewees and the few extracts above, it can be seen that there has been some increase in the political will in the current patriotic government compared to other governments which had been there before, though more political will is still required to drive the process and cover the vulnerable elderly people in Zambia. It can be concluded that political will may be there, but in insufficient levels to allow for meaningful policy progress and implementation.

4.3.3 Challenges of model for support of vulnerable groups

All respondents were asked whether in accordance to their knowledge there had been any attempt to introduce social pensions in Zambia. All respondents indicated that the attempt had been done in a small rural district called Katete in the Eastern Province. This was done in form of cash transfers to elderly people aged 60 years and above.

However, it became clear from the respondents that social protection, which includes social pensions, is fragmented in its application as some bits are done by the Ministry of Labour and Social Security while others are done by the Ministry of Community Development, Mother and Child Health, and there are conflicts in delivery and up scaling. For instance the Ministry of Community Development, Mother and Child Health has been running a pilot project and believes that the up scaling of social pensions should not continue as it excludes other vulnerable groups. It argues that the 10% inclusive model, which covers the poorest 10%, should be used instead, as it covers the poor elderly people in the country as well.

The Ministry of Labour and Social Security also feels that it is their mandate to scale up social pensions alone, and have therefore gone ahead designing and planning for an expansion to a universal level, while the structures to reach the poorest are with the Ministry of Community Development, Mother and Child Health, who are against it. Some of the extracts from the interviews shade more light on the above: Interviewee 1 for instance indicated that:

> "*Social Protection system is fragmented in Zambia; some aspects are covered by the Ministry of Community Development, Mother and Child Health while others are covered by the Ministry of Labour and Social security*."

The Public welfare Scheme has been adopted which identifies the most vulnerable and provides assistance to them (though now the system has changed to the cash transfer system). It has been observed that the most vulnerable people are the elderly who are also mostly looking after orphans.

Targeting the elderly is discriminatory as it leaves out other people who may be poorer than the elderly people. Interviewee 2 from the Ministry of Labour and Social Security indicated that:

> "*the design is being developed to provide social pensions, while the Ministry of Community Development, Mother and Child Health are talking of adopting an inclusive model of dealing with the vulnerable which include the elderly and other social partners from UNICEF and ILO also indicated the same*."

Interviewee 2 indicated the following:

> "*There is one pilot for social pensions in Katete and the government has seen the impact of such programs and we are remaining to design the social pensions at a universal level. I am confident that one day we shall provide social pensions*."

However, Interviewee 5 argued that the best approach to reach the vulnerable is an inclusive approach:

> "*the realization that it may well be the cash transfer program that may be the best to reach the elderly and it may not be necessary to introduce the social pensions separately. Expanding the targeting criteria and grouping of cash transfers may well be the best approach of entry*."

Interviewee 7 also argued and stated that their inclusive model, as supported by research, is the best and indicated the following:

> "*In 2013 we did an evaluation of all the models so that we unify them, then we take one model and what came out was that the 10% inclusive model was the best and we decided to implement it. Our colleagues in Ministry of Labour and Social Security, tried to put up a policy on covering the entire country and it is with cabinet and it has not been approved. We had made a deadline for our Ministry to handover the program of social pensions but their policy has not yet been approved and also our colleagues have officers at the provincial level and do not have structures below that*."

Based on the response above, it can be observed that there is a conflict over which model to apply as well as the fragmentation in the delivery of social services to the vulnerable groups between the relevant Ministries. These differences and overlapping responsibilities appear to play a significant role in obstructing the introduction of social pensions in Zambia. Interviewee 8 also indicated that "the Ministry of Labour and Social Security has been planning for the upscale of the social pensions to the rest of the country after seeing the positive results from the Katete pilot project for social pensions. However, their colleagues in the Ministry of Community Development, Mother and Child Health (MCDMCH) have been piloting on the general cash transfer projects and are of the view that, what they are calling the 10% inclusive model should be used instead to address the problem of the poor and vulnerable groups as opposed to going with the social pensions alone."

4.3.4 Capacity to introduce social pensions

The respondents were asked to indicate whether the country had the capacity to manage social pensions across the country. Most of the respondents indicated that the Ministry of Community Development, Mother and Child Health had structures, in terms of staff from Province, district and community levels, while the Ministry of Labour and Social Security, whose mandate includes social pensions, had no structures apart from the staff at provincial level.

However, both Ministries had challenges with infrastructure, mobility and vehicles to help with the delivery of the services to the vulnerable groups.

Interviewee 1 indicated that "*the terrain has been a challenge* …"

Interview 2 noted:

> "… to start with, we have challenges in funding from treasury for social pensions, the Ministry responsible for social pensions has no structures to reach the vulnerable old people, a lot has to be done in terms of capacity."

Interviewee 3 argued:

"*… we have weak institutions to deliver and convert the pronouncements into action. Now there is more emphasis on poverty reduction. We lack Institutions and capacity to translate pronouncements into action*."

Interviewee 5 noted:

"*… under Community Development, we have the structures up to the district level and there is a volunteer system which helps identify the poor people, beneficiaries*."

Interviewee 7 indicated that:

"*… capacity and also resources, we may not have enough resources to roll out country wide and this will be done in stages*."

Interviewee 6 indicated that "*in terms of human resources we have enough but may be transport and infrastructure may be a challenge. Volunteers also want incentives*."

Based on the above, it was clear that the Ministry of Community Development, Mother and Child Health had the better structures in terms of people to deliver social pensions, while the Ministry of Labour and Social Security had the mandate but no structures. Furthermore both of these ministries had challenges with infrastructures and vehicles to deliver social pensions.

Overall, therefore, it can be concluded that capacity is not adequate to cover the entire country and stands as an obstacle to the introduction of social pensions in Zambia.

4.3.5 Family support for the elderly

The respondents were asked if the existence of the family support to the elderly had contributed to the delay or was a factor in government extending the formal support to the elderly in Zambia. Most respondents indicated that it was a factor in deciding who to assist.

It was also observed that in Zambia there used to be an old system where there were few old people's homes under the Ministry of Community Development, Mother and Child Health where the elderly people without family support were kept. This concept has resurfaced under the cash transfer programme under the 10% inclusive model, where the

10% most vulnerable in society are assisted with social cash transfers based on households and not the individual.

Interviewee 1 indicated that:

> "*… we have the old system of the old age homes where we would get the aged who had no support from the family, but now more people are being left out. The family ties have broken down mostly and the magnitude of people left out now is more compared to long time ago*."

Interviewee 2 indicated that:

> "*… it was thought that the family was able to look after the old but this had affected the planning of the social security in Zambia. The safety nets are no longer there now and we cannot depend on the informal support since they have failed and old people are left in the cold. Therefore social protection should be provided from birth to death as a policy*".

Interviewee 3 was of the opinion that:

> "… the delay or the lack of planning for the design and implementation of social pensions by government in Zambia, could have been that it never saw the need since most people came from the villages to work in town and afterwards they would go back and continue living in their old survival ways, however, times have changed and people do not now go back to their villages and the old people are not in a position to be supported in a traditional family set up".

Interviewee 4 also indicated that:

> "*… their children would provide some support, such as money for fertilizer, schools and seed and this helped the government in some way.*"

while interviewee 5 argued to the contrary that:

> *"… historically if we look at the state, it had no means to up scale the non-contributory programmes. After the collapse of the mines in the 80s, there was very little resources*

to introduce the cash transfers but that now things have been changing since the middle 2000 and the government has now means, can now make choices where to invest. It is not just the budget availability but also the public support for cash transfers."

Interviewee 7 indicated that the provision of cash transfers "*looks at household and not individual members*."

This means that households sufficiently helped by their families are not helped by the government. Interviewee 8 also indicated that:

"… in Africa and Zambia inclusive, it was believed that the families would look after their people, especially the elderly. Just like in case of the children in the village, they were believed to be the responsibility of the village to make them grow nicely and when going to school members of the family were expected to make contributions for their school and in return when educated, such children were also expected to help others including the elderly people but times have now changed."

Based on the responses from most of the respondents, it can be concluded that the family support extended in the past and now is a factor in Zambia in determining which elderly person to assist with social pensions or social cash transfers even if it is at its inception stage.

4.4 Conclusion

This chapter has presented the interview results collected through in-depth interviews and manually transcribed by the researcher. The results suggest that the obstacles to the introduction of social pensions in Zambia include: challenges in appreciating social pensions, insufficient political will, challenges of model for support of vulnerable groups, capacity to introduce social pensions and family support for the elderly.

CHAPTER 5: DISCUSSION OF RESEARCH RESULTS

5.1 Introduction

This chapter provides meaning to the findings and results from the previous chapter, and the implications for the research question. Data analysis is indicated below in form of themes obtained from chapter 4.

5.2 Themes identified in this research

A discussion is provided here in accordance with the themes emerging from the interviews and reported in **chapter 4**.

5.2.1 Challenges in appreciating social pensions

Most of the respondents provided information that there were still challenges in appreciating the policy relevance of social pensions in Zambia, especially with key government stakeholders. This is therefore a serious obstacle influencing prioritisation of social pensions. If appreciation for the policy impact is low, the priority of the programme will also be low.

Interviewee 5 noted for instance that there was a need for better communication about the evidence-based advantages of social pensions in Zambia. Particularly as there are strong indications that such programmes are affordable, even were they are to cover the entire aged population. A budget of roughly to 2% to 3% of GDP would be required, which is affordable. It was further argued by interviewee 5 that there existing programmes are poorly focused – possibly wasting resources that could be better spent on social pensions.

For instance the fertilizer support programme, which is supposed to target extremely poor people, actually benefits middle-income groups who are able to support themselves. It was indicated that if only 5% of the fertilizer support budget was allocated to social pensions, the entire country would be covered, and these people would in any case use the cash transfers to buy fertilizer.

Another respondent, interviewee 4, noted that the social ministries cannot explain the benefits of social pensions, or rather the benefits of increasing funding to social protection sectors, in terms of growth in GDP and how the country would eventually benefit in the long term. The advocacy done so far has not had an effect as they only lobby for increased funds without demonstrating the long term benefits to the economy with available evidence.

There is to some extend lack of commitment by government to mobilize resources as argued by Aguzzoni (2011,), but this is due to weak advocacy by the social ministries to influence the treasury and relevant policy makers to seek fiscal space for the introduction of social pensions in Zambia.

The obstacle of not appreciating the importance of social pensions may be one of the reasons why treasury may not be able to provide the required funding and this could be the reason why there may be no integration of programmes being designed and implemented. For instance some respondents indicated that if a small percentage of the fertilizer support programme which is also targeted at the same poor people but ends up with the middle class who can afford, was re-allocated to social pensions, then a reasonable percentage of the elderly would be covered. This, therefore is in agreement with the review in chapter two, which indicated that social pensions has been given very little attention by the policy makers when its objective is to reduce, prevent and alleviate poverty. It is also evident that there is a challenge in integrating Social Protection programmes into poverty reduction strategies (ILO, 2008; Holzmann and Jorgensen, 1999 as quoted in Chitonge, 2012).

Most respondents felt that the current Patriotic Front government has a pro-poor manifesto which had improved support for social cash transfers. However, despite their manifesto, the respondents suggested that most policy makers know very little about social pensions and may not be familiar with this new concept.

There is consequently a need for improved communication to all key stakeholders regarding the evidence-based benefits of social pensions – in particular reporting on the monitoring and evaluation of the pilot in Katete (Aguzzoni, 2011).

5.2.2 Insufficient political will

Based on the transcription and coding of data, the theme of insufficient political will among the policy makers and key stakeholders emerged. Most of the respondents provided information which implied that there was still insufficient political will in Zambia amongst key stakeholders. Based on this discovery, it can be argued that there is still insufficient political will to improve the impetus for social pensions in Zambia and resulting in the delay in its introduction.

The respondent indicated that you could see that the country had now high levels of political will to work on the roads and 4 trillion kwacha had been set aside in the 2015 budget more than in the previous year while the budget allocation for social protection had remained the same worse still for social pensions. The respondent went to further indicate that even traditional dancers are allocated more money than the social ministries which are among the lowest five (5) funded ministries in the country.

The insufficient political will is a big obstacle to the introduction of social pensions in low- and middle-income countries which should be addressed if social pensions have to be introduced Devereux (2005) and Pelham (2007). Countries that managed to increase political will have been able to introduce social pensions. It should be noted however that, though the political will is not adequate to deal with the introduction of social pensions, there has been political will demonstrated by way of the National Social Protection Policy which was released in June, 2014 to guide the activities relating to social protection. The respondents indicated that there was nevertheless still a need to educate the politicians about the policies relating to social protection in order to gain their political support.

5.2.3 Challenges of the model for support of vulnerable groups

Most of the respondents provided information which implied that there are still challenges regarding the model required to address the poverty experienced by the elderly people. Based on the results, the failure to agree on which model to adopt in the scaling up of the social pensions has resulted in difficulties. The conflict over approaches reflect the failure to integrate social pensions into national plans (Pelham, 2007; Mutangadura, 2009)

Most respondents indicated that the model of starting with social pensions could be seen as discriminatory as some elderly people have adequate means. . One respondent, interviewee 1, indicated that most poor and vulnerable people are the elderly, who mostly take care of the orphaned children whose parents died from HIV/AIDS. Concentrating only on the elderly would therefore deprive other vulnerable groups of support.

One respondent, interviewee 2, indicated that the social pensions approach was being worked on by the Ministry of Labour and Social Security, while the Ministry of Community Development, Mother and Child Health (MCDMCH) are adopting the 10% inclusive model which focuses on the 10% poorest people regardless of age. On the other hand the Ministry of Labour and Social Security, after studying the positive benefits of the Katete pilot project which focuses on social pensions, are planning to scale up the programme to achieve universal coverage. Interviewee 7 also supported the 10% inclusive model as being the best in dealing with the most vulnerable.

Overall it can be concluded that there is a lack of coordination on policy prioritisation which is impacting materially on progress with social pensions. Although social pensions prioritise the aged, they focus on a group that not only supports other vulnerable groups (orphans) but is structurally unable to support themselves. Chitonge (2012) also confirms that countries in Southern Africa design and implement programmes in isolation of other Ministries, Departments and Sectors which creates waste of the needed scarce resources; the debate about the model confirms the argument. For instance, findings indicate that the Ministry of Labour and Social Security is responsible over social pensions while the Ministry of Community Development, Mother and Child Health have the delivery structures and both Ministries are working in isolation.

5.2.4 Challenges with capacity to introduce social pensions

Most of the respondents provided information which implied that capacity in the delivery of social pensions remains a concern and that this is likely to obstruct the implementation of social pensions.

Capacity problems include infrastructure, staff and vehicles. The large rural population creates logistical concerns which are also difficult to overcome in the medium-term. For instance, interviewee 3 indicated that the Ministry of Labour and Social Security had the mandate but had no staff except at the provincial level, but none at the district and community levels. In addition this Ministry with the mandate with scaling up of social pensions had challenges with transport to get to the remotest parts of the country if the social pensions where to be scale up.

Interviewee 6 also noted that the Ministry of Community Development, Mother and Child Health had capacity in terms of staff from the provincial levels to the district levels but also indicated that the volunteers at community levels also needed incentives for them to help with the processes of identifying the poor and vulnerable for inclusion on the list of beneficiaries. Interviewee 8 also indicated that covering the entire country with social pensions would be challenge as the capacity to have offices nearest to the beneficiaries would need to be built and also transport for mobility on terrible terrains would also be required if all the benefits had to include all the vulnerable and poor elderly for the sake of ensuring poverty in old age is reduced or eliminated

Most respondents agreed that the country had capacity challenges and the researcher also argued that in order to implement universal social pensions the country would need to deal with technical and institution capacity to reach the remotest parts of the country.

5.2.5 Family support for the elderly

Most respondents provided information which implied that their reliance on the family support was a factor in the delay of the state introducing formal support to the elderly in the country.

Respondents indicated that for a long time in Zambia, and especially in villages, people looked after the old people as well as the children. These were seen as village and family responsibility. Although Government had provided homes for those without family or village support, there was failure to recognise that what was an exception in the past was now increasingly prevalent. Old people are no longer supported by their families. The

presumption that family support is sufficient has therefore been a significant obstacle to the prioritisation of social pensions.

Although fiscal stress was raised by some respondents as a potential obstacle to prioritisation, particularly after the economic crises resulting from reduced copper prices, recent sustained economic growth rates suggest that fiscal space is not a concern.

5.5 Conclusion

Based on the analysis above, it can be concluded that the obstacles to the introduction of social pensions include; failures to communicate the evidence in favour of social pensions; insufficient political will, largely resulting from weak advocacy and institutional fragmentation; the confusion resulting from competing models for the support of vulnerable groups (also arising from institutional fragmentation); and institutional weaknesses in the capability of government.

CHAPTER 6: CONCLUSIONS

6.1 Conclusion

Social pensions are one of the main instruments required to deal with old age poverty world over (ILO, 2014). Although contributory pension systems are able to provide the bulk of social protection in old age in developed countries, within developing countries, with small formal sectors, this is not sufficient. With the breakdown of family support structures, which is occurring faster than the improvements in formal employment, older persons are increasingly at risk. Countries such as Zambia, which have high generalised levels of poverty, the aged are at particular risk – with no possibilities of support in the absence of redistributive social pensions.

Within this context, this research has sought to examine the obstacles to the implementation of social pensions despite extensive evidence supporting their importance together with structural improvements in fiscal space due to strong and sustained levels of economic growth. Many developing countries have also closed this pension's gap, with South Africa as a leading example. However, some particularly low-income countries such as Lesotho, Swaziland, Namibia and Nepal have also introduced non-contributory social pension's schemes.

The purpose of this research was to understand more specifically what the obstacles are to the introduction of social pensions within Zambia. A qualitative methodology was applied involving interviews with key role-players and experts in the area. The findings therefore reflect the views of respondents who play a role in government, or are well-informed about this area of policy from a practical perspective. Importantly, respondents were drawn from the departments with overlapping responsibility for social protection policy. These included the: Ministry of Labour and Social Security; Ministry of Community Development, Mother and Child, Health International Labour Organisation Zambia, United International Children Emergency Fund, Ministry of Finance and National Planning; and University of Lusaka. The identities of the respondents are not revealed.

The findings indicated obstacles in five major areas: challenges in appreciating the value and priority of social pensions; insufficient political will; competing views on the acceptable model for dealing with poverty – largely arising from institutional fragmentation in policy determination; and the reliance by government on the belief that the elderly are adequately protected by their communities and families. Although always a consideration, fiscal considerations are not necessarily an obstacle. Based on this limited research, a concern arises that the most effective policies required to address poverty in old age are not being considered for perceptual rather than objective considerations.

As policy prioritisation is a complex concern, a definitive way forward is not possible from this research alone. Nevertheless, the following issues are worth considering as future research priorities:

- The concerted collation and dissemination of evidence regarding social pensions in relation to other anti-poverty programmes;
- A review of the institutional context for social protection policy determination in Zambia;
- An evaluation of the institutional pre-requisites for large-scale cash grant programmes in Zambia;
- A careful examination of the value-for-money of competing anti-poverty programmes in place within Zambia;
- A more concerted examination of the fiscal space for enhanced social protection programmes over time in Zambia – taking account of economic growth;
- A systematic review of changes in community and family organisation and the implications for informal social protection; and
- An examination of the factors driving political will in the area of social protection.

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APPENDIX 1: INTERVIEW SCHEDULE/GUIDE

Introduction

1. Purpose of the research to be explained.
2. Obtain general information of the participant and find out how the Ministry is doing as way of warming up.
3. Ask for permission to record and indicate that the recording can be stopped at any point and recordings done so far deleted, should it please the participant to do so. Participant should be assured that no real names will be used for purposes of anonymity.

Personal Details about the participants from the Ministry

Sex	
Job title	
Years of service in Government	
Qualification	

1. What are the available options of covering the informal sector with social protection in terms of old age in Zambia?
2. How are old people without coverage of social security surviving?
3. Is the availability of informal social security a key factor as to why Zambia has not introduced social pensions?
4. Probe on why social pensions are not provided to the aged not covered by contributory system
5. Are policy makers familiar with social security provision in terms of social pensions
6. Has there been enough lobbying and education for policy makers for the introduction of social pensions in the country?
7. Is there any evidence for political will in the introduction of social pensions?

8. Has there been integration of social protection into the National plans? Kindly elaborate of how successful the implementation of such plans has been.

9. Has the country got the capacity to introduce and manage non-contributory systems especially social pensions? Kindly explain your view.
10. Has there been any deliberate action by the government in the past to introduce social pensions to the excluded population?
11. Probe if at all there have been specific reasons why? Or would it be lack of expertise?
12. The government made a commitment to introduce social pensions, child grants and scale up funding to cash transfers project in the country by 2015, are there any challenges in implementing the commitments made in Livingstone?
13. What challenges are there in the introduction of social pensions in Zambia?

Thank you so much for your precious time you have given me to interview you.

APPENDIX 2: CONSENT FORM

I …….. do hereby agree to participate in the research on why social pensions have not been introduced in Zambia. My participation is on voluntary basis or freely and without being forced to do so. I am at liberty to stop participating in this interview should I feel like not continuing and such a move will have no negative effect on my part.

I am aware that my participation in this research is and will be confidential and I shall have no benefit specifically now or in the near future from this research project.

I have no objection to the recording of this interview.

…… **Date:**

Signature of Participant