

OFFICE OF THE AUDITOR GENERAL

Follow-Up **Performance Audit Report** of the Auditor General on the Implementation of the **Social Cash Transfer**

Programme in Zambia 2018-2023

December 2023



Poverty Reduction



Food Security



Living Conditions



Increases productivity and asset ownership

Productivity and Ownership



wellbing

Child Wellbeing



OFFICE OF THE AUDITOR GENERAL

FOLLOW UP PERFORMANCE AUDIT

REPORT

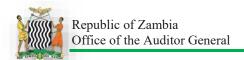
ON THE IMPLEMENTATION OF THE SOCIAL CASH TRANSFER PROGRAMME IN ZAMBIA

2018 TO 2023



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ACRONYMS

7NDP Seventh National Development Plan

8NDP Eighth National Development Plan

ACC Area Coordinating Committee

AFROSAI-E African Organisation for Supreme Audit Institutions – English speaking

ASWO Assistant Social Welfare Officer

CWAC Community Welfare Assistance Committee

DSW Department of Social Welfare

DMIS Disability Management Information System

DSWO District Social Welfare Officer

DWAC District Welfare Assistance Committee

GRZ Government of the Republic of Zambia

ILO International Labour Organisation

ISSAI International Standards for Supreme Audit Institutions

M & E Monitoring and Evaluation

MCDSS Ministry of Community Development and Social Services

NRC National Registration Card

OAG Office of the Auditor General

PMRC Policy Monitoring Research Centre

PPM Pay Point Manager

PSP Platform for Social Protection

PSWO Provincial Social Welfare Officer

PWAS Public Welfare Assistance Scheme

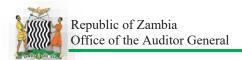
SAI Supreme Audit Institution

SCTP Social Cash Transfer Programme

UNICEF United Nations International Children's Emergency Fund

ZAPD Zambia Agency for Persons with Disabilities

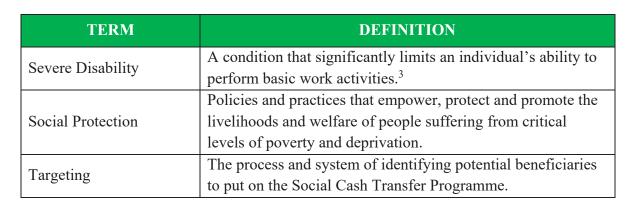
ZISPIS Zambia Integrated Social Protection Information System



DEFINITION OF TERMS

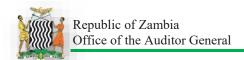
TERM	DEFINITION	
Agency	Refers to Zambia Agency for Persons with Disabilities.	
C11	Refers to the number of household beneficiaries in a	
Caseload	particular category or year. ¹	
Chronically Ill on	A household member is deemed chronically ill and on	
Palliative Care	palliative care if their Medical Assessment Slip states as such.	
	A household headed by a child who is:	
Child Headed Household	a. younger than 19;	
Clind Headed Household	b. not married; and	
	c. recognised as being the head of the household.	
Destitution	A situation where a household is extremely needy and cannot	
Destitution	survive without external support.	
Eldonly Dorgon	A person, 65 years old or above based on the year of birth	
Elderly Person	recorded on the National Registration Card.	
Enumeration	The process of validating information provided by potential	
Enumeration	beneficiaries during the listing process.	
Exiting the Programme	Refers to households leaving or being removed from the	
Exiting the Programme	Social Cash Transfer Programme.	
Female Headed	ale Headed A household headed by a vulnerable female, not married a	
Household	taking care of a household/home.	
	Refers to a household that has made significant improvements	
Graduation	and has developed the capacity to meet basic needs in a	
	sustainable way.	
Household	People living in the same dwelling and eating from the same	
Household	pot.	
	Inclusion error occurs when unintended beneficiaries are able	
Inclusion and Exclusion	or permitted to participate in the intervention while exclusion	
Errors	error occurs when intended beneficiaries are not able or	
	permitted to participate in the intervention. ²	
	Households with no: elderly persons; persons with severe	
Ineligible Beneficiaries	disability; chronically ill or persons on palliative care; head	
	below 19 years of age; and unmarried female head.	
Ministry	Refers to the Ministry of Community Development and Social	
Iviiiisti y	Services.	
Retargeting	Selection of potential beneficiaries after the exit of initial	
Retargeting	beneficiaries from the Social Cash Transfer Programme.	

 $[\]frac{^{1}\text{https://www.parliament.gov.zm/sites/default/files/images/publication_docs/SOCIAL\%20CASH\%20TRANSFE}{R\%20SCHEME-Ms\%20Mwamba.pdf} \\ \frac{^{2}\text{https://libguides.sph.uth.tmc.edu/SystematicReviews/InclusionAndExclusion}}{\text{https://libguides.sph.uth.tmc.edu/SystematicReviews/InclusionAndExclusion}}$



Source: Social Cash Transfer Guidelines 2018

³ https://www.johnfoy.com/faqs/what-is-considered-severe-disability/



EXECUTIVE SUMMARY

1. Background

The Office of the Auditor General (OAG) undertook a Performance Audit of the Ministry of Community Development and Social Services (MCDSS) with a focus on the Implementation of the Social Cash Transfer Programme (SCTP) in Zambia between 2014 and 2017. As such, the audit identified weaknesses in the implementation of the social protection programme whose objective was to contribute towards reduction in extreme poverty and the intergenerational transfer of poverty. In line with ISSAI 300:42, the OAG resolved to undertake a follow up audit on the Implementation of the SCTP in order to assess whether the Ministry had taken appropriate actions to implement recommendations based on the Parliamentary Select Committee on Health, Community Development and Social Services.

2. Findings of the Follow-Up Audit

- The audit established that the recommendation on the roll out of the SCTP to various districts had been fully implemented as the Ministry had rolled out the SCTP to all the 116 districts across the country.
- ii. Government was the largest financier of the SCTP during the period under review contributing 62% towards the programme while 38% was contributed by Cooperating Partners.
- iii. The Ministry continued to prioritise female headed households as this category accounted for more than 60% of the total households on the programme during the period under review.
- iv. There was an improvement in the number of certified disabled beneficiaries as 150 out of 189 beneficiaries interviewed representing 79% had been issued with medical slips or disability cards.
- v. ZAPD had not extended its geographical coverage as the Agency had presence in 21 out of 116 districts. This was attributed to inadequate funding to enable expansion to other districts.
- vi. SCTP funds were not disbursed timely and consistently between 2018 and 2020. However, there was an improvement between 2021 and 2023 as beneficiaries received all bi-monthly payments on time.
- vii. Although the transfer value was revised between 2022 and 2023 to reflect inflationary fluctuations, the amount was not commensurate with the national basic needs and nutritional basket.



- viii. Administration costs remained above the 15% threshold in some districts as payments to beneficiaries were done manually through Pay Point Managers.
 - ix. The Ministry migrated to ZISPIS and had so far been implemented in twelve (12) districts.
 - x. The Ministry introduced a targeting approach that combined the categorical targeting and Proxy Means Testing approaches to improve beneficiary targeting. In addition, the SCTP guidelines were revised.

3. Conclusion

The Ministry has made strides in implementing the SCTP such as ensuring timely and consistent disbursement of transfer amounts to beneficiaries as well as the introduction of the ZISPIS to efficiently implement the SCTP. However, more efforts such as the roll out of the Cash Plus Agenda and revision of transfer amounts to cost reflective pay outs should be fully implemented if the programme is to effectively contribute to poverty reduction among beneficiary households.

4. Recommendations

The Ministry should:

- i. Put measures to ensure that other beneficiary categories such as disabled, elderly and chronically ill persons are equally prioritised during targeting.
- ii. Prioritise increasing country wide coverage of ZAPD to enable the registration of all persons with disabilities.
- iii. Develop guidelines to structure collaboration with ZAPD and MoH relating to disability certification.
- iv. Devise strategies to ensure that pay-out amounts are cost reflective.
- v. Prioritise the rollout of ZISPIS to all districts to reduce administration costs which can be channelled towards SCTP beneficiaries.
- vi. Develop measures to ensure the targeting process is enhanced to reduce the risk of inclusion and exclusion errors during the selection process.
- vii. Put in place measures to ensure that the roll out of Cash Plus (which allows for SCTP beneficiaries to benefit from other social protection initiatives) is implemented to improve the livelihood of beneficiaries.

INTRODUCTION





CHAPTER ONE: INTRODUCTION

1.0. Introduction

This chapter highlights the background and the purpose of the follow-up audit.

1.1. Background

The Office of the Auditor General (OAG) undertook a Performance Audit on the Implementation of the Social Cash Transfer Programme (SCTP) in Zambia by the Ministry of Community Development and Social Services (MCDSS) in 2018. The programme is administered by the Ministry through the Department of Social Welfare and falls under the Social Assistance Pillar of the National Social Protection Policy of 2014.

The report was submitted to Parliament and referred to the Select Committee on Health, Community Development and Social Services in 2020. The objective of the audit was to assess the efficiency and effectiveness of the SCTP towards the reduction of extreme poverty among beneficiary households.

The Performance audit identified weaknesses in the implementation of the SCTP by the Ministry which included:

- Roll out of the SCTP to various districts not complete;
- Payments made to ineligible beneficiaries;
- Lack of supporting documents for disability status;
- Delays in disbursing funds from the Ministry headquarters to the district offices;
- Social cash transfer amounts not reviewed annually; and
- High administration costs.

Government remains committed to improving the implementation of social protection programmes in Zambia⁴ among them, the SCTP which seeks to target the extremely poor and vulnerable persons.

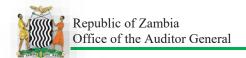
The OAG conducted a follow-up audit on the implementation of the SCTP in Zambia based on the audit report⁵ to assess whether the recommendations by the Parliamentary Select Committee were implemented. Follow-up audits are usually conducted within three (3) years, after the report is tabled in Parliament which allows the responsible parties reasonable time to take appropriate action.⁶

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⁴ Eighth National Development Plan (8NDP) 2022-2026 (Strategic Development Area 2: Human and Social Development; Development Outcome 4: Reduced poverty, vulnerability and inequalities)

⁵ Performance Audit Report on the Implementation of the Social Cash Transfer Programme 2014 to 2017

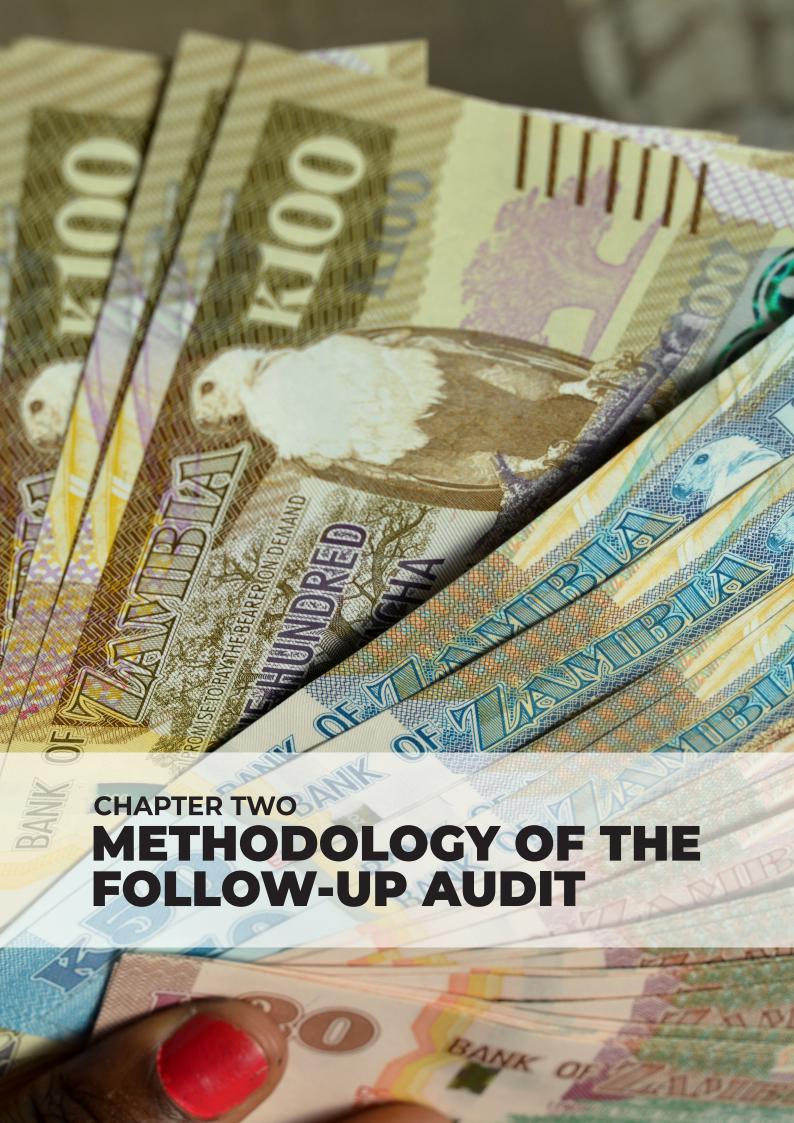
⁶ OAG Performance Audit Manual 2023

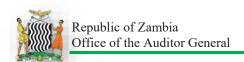


1.2. Purpose of the Follow-Up Audit

The purpose of the follow-up audit was to assess whether appropriate actions had been taken by the Ministry based on the findings and recommendations made in the 2018 audit report on the SCTP in Zambia. Specifically, the follow-up assessed whether:

- 1.2.1. The Ministry had efficiently and effectively implemented the SCTP to reduce extreme poverty among beneficiary households based on the recommendations by the Parliamentary Committee on Health, Community Development and Social Services.
- 1.2.2. There was need to provide new recommendations considering recent developments in the social protection sector which include the introduction of the Zambia Integrated Social Protection Information System (ZISPIS) and the revision of the SCTP guidelines of June 2018.





CHAPTER TWO: METHODOLOGY OF THE FOLLOW-UP AUDIT

2.0. Introduction

This chapter highlights a summary of the methodology used to conduct the follow-up audit. It outlines the follow-up audit design, audit scope and data collection methods.

2.1. Follow-up Audit Design

The audit was conducted in accordance with ISSAI 300:42 and OAG Performance Audit Manual of 2023 which requires Auditors to follow up previous audit findings and recommendations wherever appropriate. Follow-up audits should be reported appropriately to provide feedback to the Legislature and if possible, with conclusions and impacts of all relevant corrective action.

2.2. Follow-up Audit Scope

The follow- up audit covered the period 2018 to 2023. The main auditee was the MCDSS and included stakeholders namely: Irish-Aid, Policy Monitoring Research Centre (PMRC), Zambia Agency for Persons with Disabilities (ZAPD) and United Nations International Children's Emergency Fund (UNICEF).

The Action Taken Report dated 23rd February 2023 submitted by the Ministry was used as a basis for conducting the follow-up audit.

2.3. Data Collection Methods

The following data collection methods were used:

2.3.1. Document Review

Documents reviewed to support the responses in the Action Taken Report are shown in table 2.1 below.

Table 2.1: Documents Reviewed and Purpose of Review

No.	Documents Reviewed	Purpose of Review
1.	Eighth National Development Plan 2022 -2026	To gain an insight on Government's commitment to social protection programmes during the period under review.
2.	Seventh National Development Plan 2017-2021	To gain an insight on Government's commitment to social protection programmes during the period under review.



3.	Social Cash Transfer Guidelines 2018	To understand the guidelines that regulate the administration of the SCTP.
4.	Impact Evaluation for the SCTP Inception Report – 2022	To assess the impact of the SCTP on beneficiaries and whether there has been a reduction in poverty at household level.
5.	MCDSS Annual Monitoring and Evaluation Reports 2018- 2022	To appreciate the successes and challenges encountered during the administration of the SCTP.
6.	MCDSS Annual Work Plans 2018 – 2022	To gain an insight into the planned activities of the Ministry regarding the SCTP.
7.	MCDSS Annual Progress Reports 2018 – 2022	To establish the extent to which planned activities were undertaken in accordance with the annual work plans.
8.	SCTP Budget Performance Reports 2018- 2022	To understand the pattern of funding for the SCTP to establish whether there was timely and consistent disbursement of funds to beneficiaries.
9.	MCDSS SCTP Listing and Enumeration Analysis 2018- 2022	To corroborate information regarding the prior listing of beneficiaries before enumeration.
10.	Zambia Agency for Persons with Disabilities Annual Reports 2018-2022	To understand the planned activities of the Agency regarding registration of persons with disabilities and whether the activities were implemented as planned during the period under review. The Annual Reports also provided information on the approved budgets against funds received by ZAPD for the period under review.

Source: Performance Audit Analysis 2023

2.3.2. Interviews

Semi-structured interviews were conducted with officials from the Ministry headquarters, Provincial and District Social Welfare Offices. The purpose of the interviews was to establish the extent to which the Ministry had implemented the recommendations provided in the Parliamentary Committee Report. Furthermore, interviews were conducted with ZAPD, PMRC, UNICEF and Irish Aid to identify weaknesses and improvements in the implementation of the SCTP that were noted during the period under review. The list of interviewees is shown at **Appendix 1**.

2.3.3. Questionnaires

Questionnaires were administered to 1,033 beneficiaries to assess the impact of the programme and whether there has been a reduction in poverty at household level. In addition, questionnaires were administered to 180 unsuccessful SCTP applicants to assess the likelihood of the inclusion and exclusion error on the programme. Refer to **Appendix 2 (a)** and **(b)**.

2.3.4. Site Visits

Physical inspections were conducted in ten (10)⁷ districts namely; Lusaka, Chongwe, Chipata, Katete, Petauke, Kafue, Gwembe, Choma, Kalomo and Livingstone (See **Appendix 3**) to: verify existence of beneficiaries; inspect the living conditions of selected beneficiaries; observe the payment process; and inspect small business initiatives resulting from the programme. See table 2.2 below.

Table 2.2: Number Beneficiaries Interviewed per Category

Beneficiary Category	Total
Elderly Person	457
Chronically ill	36
Child Headed	9
Female Headed	337
Disabled	189
Other Category	5
Total	1033

Source: Performance Audit Site Visits⁸-2023

2.4. Data Analysis

The follow up audit used qualitative and quantitative data analysis methods obtained from document review, interviews, questionnaires and observations during site visits.

⁷ The ten sampled districts were selected from the forty (40) districts visited during the 2018 audit.

⁸ No Category – this number is comprised of five (5) male beneficiaries enrolled at the start of the programme from vulnerable homes but have not been graduated.



2.4.1 Roll Out of the Social Cash Transfer Programme to Various Districts

i. Document Review

Data obtained from the Action Taken and Budget Performance Reports was analysed to establish the funding pattern for the SCTP. The funding profile was analysed using Microsoft Excel to extract funding trends while the results of the trend analysis were interpreted using graphs and charts.

Data relating to total number of beneficiaries on the SCTP and percentage of female headed households obtained from ZISPIS was also analysed using Microsoft Excel to obtain a trend in the fluctuations of the number of SCTP beneficiaries in the different categories, including establishing percentage relating to female headed households.

2.4.2 Payment made to Ineligible Beneficiaries

i. Interviews

Data obtained through interviews with MCDSS representatives was analysed using Microsoft Excel to ascertain whether payments made to ineligible beneficiaries were recovered. Responses from the interviews were categorised to show whether ineligible beneficiaries had received payments from SCTP and whether the amounts paid to ineligible beneficiaries were recovered.

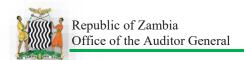
ii. Document review

Data obtained from MCDSS Annual reports was analysed using Content Analysis to ascertain whether payments made to ineligible beneficiaries were recovered. This was done by categorizing information obtained from MCDSS Annual reports into themes such as payments to ineligible beneficiaries and recoveries made by the Ministry. This was also corroborated with information obtained from interviews.

2.4.3 Inclusion of Uncertified Beneficiaries on the Programme

i. Interviews

Data obtained through interviews with representatives from MCDSS and ZAPD was analysed using Microsoft Excel to determine adherence to the beneficiary eligibility selection criteria as prescribed in the SCTP Guidelines. Responses relating to inclusion of uncertified beneficiaries on the programme were categorised as follows:



- Total number of disabled beneficiaries per district visited,
- Number of beneficiaries with disability cards
- Number of beneficiaries on the SCTP without disability cards

This allowed the audit to make comparisons on how many beneficiaries were issued with disability cards against the number of beneficiaries without disability cards benefiting from the SCTP.

ii. Questionnaires

Data obtained through questionnaires administered to beneficiaries was analysed using Microsoft Excel and responses coded 'Yes' or 'No' to ascertain whether all beneficiaries on the programme were eligible for social cash. This enabled the audit to make comparisons between the number of eligible and ineligible beneficiaries. The data was visualised using charts to show percentage of eligible and ineligible beneficiaries.

2.4.4. Disbursement of Transfer Amounts from the Ministry Headquarters to the District offices

i. Interviews

The audit used the Content Analysis to analyse data from interviews with MCDSS representatives to ascertain the timelines of fund disbursements from the Ministry HQ to the District offices. Responses showing timely disbursement of funds were tabulated and comparisons made with responses that showed untimely disbursement of transfer amounts from the various districts. This enabled the team to assess trends on the timeliness of funding.

ii. Questionnaires

Questionnaires were administered to SCTP beneficiaries and the information obtained was analysed using Microsoft Excel to determine the timelines of receipt of the bi-monthly payments. Descriptive analysis enabled the audit to summarise and organise data relating to the timeliness of SCTP payments.

2.4.5. Transfer Amounts not reviewed Annually

i. Interviews

Data obtained from interviews conducted with representatives from MCDSS relating to annual review of transfer amounts was analysed using Content Analysis to determine if the Ministry



had reviewed transfer amounts. Responses relating to annual review of SCTP amounts were grouped in one category while responses relating to non-review of transfer amounts annually were grouped in another category. The results were summarised to show the frequency of the review of transfer amounts.

ii. Questionnaires

Data obtained through questionnaires administered to SCTP beneficiaries was coded and analysed using Microsoft Excel to ascertain whether transfer amounts were reviewed annually and the review amounts therein. This allowed corroboration between the information obtained from document review and interviews. Data on transfer amounts also enabled the audit to confirm whether payments made to the different categories of beneficiaries was in accordance with the SCTP guidelines.

iii. Document review

Statistical analysis was used to make comparisons between transfer amounts and the inflation rates. Further, data obtained from the National Basic Needs and Nutrition Basket was analysed using Microsoft Excel to determine the economic impact of the SCTP payout in comparison to the basic needs basket. Results were visualized using graphs to enhance understanding.

2.4.6. High Administration Costs

i. Document review

Data obtained from MCDSS Annual Reports was analysed using Content Analysis to ascertain adherence to the 15% administration cost threshold. The audit compared the percentage of administrative costs to the SCTP amounts using Microsoft Excel to ascertain increase/decrease of administrative costs in relation to SCTP amounts. Information obtained from the Financial Statements was also analysed using Microsoft Excel and results interpreted using tables to show the percentage allocation of administrative costs in comparison to the total allocation towards SCTP.

ii. Re-computation

Data relating to total SCTP amounts and administrative costs incurred was re-computated to confirm adherence to the 15% threshold and was presented using tables to enhance understanding.



iii. Interviews

Data obtained from interviews with MCDSS representatives was analysed using Content Analysis by categorising responses into themes to ascertain whether the Ministry adhered to the 15% administrative cost threshold. The responses were coded 'Yes' or 'No' and was tabulated accordingly. Interviews were also used to corroborate information obtained from documents and re-computation.

2.4.6. Measures to Improve Food Security for beneficiary Households

i. Interviews

Data obtained from interviews with representatives from the MCDSS was analysed using Content Analysis to ascertain the impact of SCTP on food security and livelihood of SCTP beneficiaries. These were categorised into the following themes:

- SCTP beneficiaries having no more than one (1) meal per day
- Proportion of households with livestock
- Proportion of households with agricultural assets (small tools)
- Dwelling type, sanitation, lighting and other household assets

Tables and graphs were used as visual tools to present the data.

ii. Questionnaires

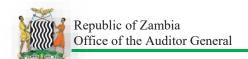
Data obtained from questionnaires administered to randomly selected beneficiaries from various SCTP categories was coded to enable analysis of the extent to which the programme impacted the food security status and livelihood of beneficiaries. The data was analysed using Microsoft Excel and interpreted using charts and tables.

iii. Site Visits

Observations made during site visits were used to obtain photographic evidence to show the impact of the SCTP on the livelihoods of beneficiaries. The pictorial evidence was also used to corroborate information obtained through interviews and questionnaires on the impact of the SCTP on livelihood of beneficiaries



FINDINGS



CHAPTER THREE: FINDINGS

3.0. Introduction

This chapter highlights the summary of the findings and recommendations provided by the Parliamentary Committee on Health, Community Development and Social Services on the report of the Auditor General on the Implementation of the Social Cash Transfer Programme to the Fourth Session of the Twelfth National Assembly. It also shows the findings of the follow-up audit.

The follow-up report further highlights the action taken by the Ministry as indicated in the Action Taken Report dated 23rd February 2023.

The audit noted that the Ministry had made some improvements in the implementation of the SCTP such as the roll out of the programme to all the districts and timely disbursements of funds to beneficiaries notably since 2021. The follow up audit revealed that out of seven (7) recommendations made, two (2) were fully implemented and five (5) were partially implemented. See **Appendix 4.**

The detailed findings are as outlined below:

3.1. Roll Out of the Social Cash Transfer Programme to Various Districts

a. Initial Finding - 2018 Audit Report

The audit revealed that the Government's objective to roll-out the SCTP from fifty (50) districts in 2014 to 104 districts in 2017 was not met. As of 31st December 2017, the SCTP had been rolled out to eighty (80) districts representing transfer coverage of 77% of the target. The Ministry had identified and selected beneficiaries in the remaining twenty-four (24) districts, however, transfer payments had not yet commenced.

i. Total Number of Beneficiary Households Reached by the Social Cash Transfer Programme.

The audit revealed that except in the year 2014, the Ministry had not met the targeted number of beneficiary households annually as set out in the Logical Framework document. For instance, in 2015, the Ministry planned to reach 200,000 beneficiary households, instead, 149,018 were reached representing a coverage of 75%. Similarly, in 2016 the Ministry targeted to reach 242,000 beneficiary households however, 180,539 were reached representing 75% of the targeted households. As of 2017, the beneficiaries were 574,663 against the target of 590,000 representing 97% coverage.



ii. Percentage of Female Headed Households

According to the Harmonised Manual of Operations Social Cash Transfer Scheme (2013), female headed households led by widows who also took care of orphans were to be given reasonable consideration as they were more vulnerable to extreme poverty and hunger. In this regard, according to the Logical Framework, the Ministry planned to have 83%, 60%, 60% and 60% female beneficiaries in 2014, 2015, 2016 and 2017 respectively.

The Logical Framework for SCTP further required the Ministry to improve standards of living of households receiving social cash transfers by 2015, through increased percentage of the female headed household beneficiaries. A further analysis of information showed that the Government's target to reach more female headed households with the Social Cash Transfer (which the Government considered to be more vulnerable to extreme poverty and hunger) was exceeded in 2015 and 2016. However, in 2017 the target of 60% was not met as the actual percentage of female headed household beneficiaries was 53%.

In response, the Ministry stated that the 2017 target of 590,000 households was not met in that the initial plan to undertake enumeration for the year 2017 using Mobile Technology (M-Tech) in twenty (20) districts and the traditional manual registration (paper based) in eighty-nine (89) districts did not work. Usually, the Ministry received disbursement of funds from Cooperating Partners in two cycles that is May/June and November/December. This meant that for the 2017 enumeration, the Ministry expected to receive funds by December 2016 from Cooperating Partners to undertake scale up activities. However, it was noted that Cooperating Partners withheld funds and made disbursements in January and March 2017 which affected the plan.

As a result, the Ministry altered its initial plans of manual registration in eighty-nine (89)

As a result, the Ministry altered its initial plans of manual registration in eighty-nine (89) districts and M-Tech enumeration in twenty (20) districts. This decision needed approval by Cooperating Partners and reallocation of resources on the technical support towards the development of the M-Tech system. The Ministry eventually commenced enumeration in July 2017 instead of November 2016 making it difficult to meet its target of 590,000 beneficiaries.

b. Recommendations by Parliament and Remedial Action taken by the Ministry

No.	Recommendations by Parliament	Remedial Action taken by MCDSS
1.	Government, through the Ministry	■ The Ministry has fully rolled out the SCTP
	should own the SCTP instead of	to all the 116 districts across the ten (10)
	relying on donor funding to ensure	provinces. Government is committed to
	sustainability. The Committee further	expanding the coverage of the SCTP as
	urged the Ministry of Finance and	

National Planning to ensure that funds appropriated by Parliament for the SCTP are released on time.

- demonstrated by the consistent and regular release of funds.
- Government through the Ministry has prioritised broadening coverage of the SCTP to effectively combat extreme poverty. Between 2020 and 2022, the number of households benefiting from the SCTP increased from 616,464 to 1,027,000. This translates into a 67% increase in the number of households benefiting from the SCTP. Currently there are more than five (5) Million individuals benefiting from the programme.

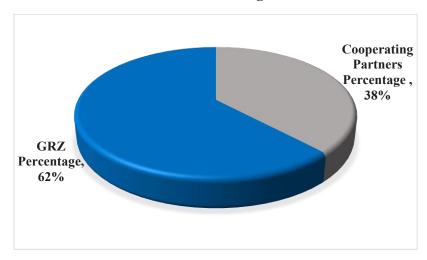
c. Finding in the Follow-up Audit – November 2023

The follow-up audit established that the recommendation on the roll out of the SCTP to various districts had been fully implemented as the Ministry rolled out the programme to thirty-six (36) additional districts comprising of twelve (12) newly created districts and twenty-four (24) already existing districts bringing the total to 116 districts. **Appendix 5** shows the number of beneficiaries in the thirty-six (36) additional districts.

i. Government Contribution to the Social Cash Transfer Programme

Further, document review of the Action Taken and Budget Performance Reports revealed that during the period under review, Government was the largest financier of the SCTP as shown in figure 3.1 below.

Figure 3.1: Government and Cooperating Partners Percentage Contribution towards Social Cash Transfer Programme



Source: Performance Audit Analysis 2023

As can be seen in figure 3.1 above, Government contributed 62% towards the SCTP while 38% was contributed by the Cooperating Partners. See **Appendix 6**.

Therefore, the recommendation that Government be the largest financier of the SCTP was fully implemented for the period under review.

Figure 3.2 below shows a trend analysis of actual funding towards the SCTP for the years 2018 to 2023 and percentages of funding for Government and Cooperating Partners.

Figure 3.2: Government and Cooperating Partners Percentage Contribution towards Social Cash Transfer Programme



Source: Performance Audit Analysis 2023

As seen in the figure 3.2 above, a trend analysis of the funding contributed by Government and Cooperating Partners towards SCTP during the period 2018 to 2023 indicated that Government achieved its target of being the main financier in the years 2018, 2019, 2021,2022 and 2023 as it contributed 67%, 100%, 70%, 60% and 65% respectively.

However, in 2020, Government contributed a total of K 262,302,587 equivalent to 31% as this was the funding received from the treasury while Cooperating Partners contributed K582,338,665 equivalent to 69% indicating that the Cooperating Partners were the largest financiers in that year. Government maintained its position as the largest financier in 2023 by contributing a total of K2,518,737,617 equivalent to 65% while Cooperating Partners contributed K1,352,329,484 equivalent to 35%. The average percentage contribution from Government was 55% while that of Cooperating Partners was 28%.

ii. Total Number of Beneficiary Households reached by the Social Cash Transfer Programme.

The follow-up audit revealed that following the increase in the number of districts in which the SCTP was rolled out, from 80 in 2017 to 116 districts in 2023, the total number of beneficiaries also increased from 574,663 in December 2017 to 1,100,999 in March 2023, representing a percentage increase of 56%. The total number of beneficiaries in 2023 comprised of 187,170 households with elderly persons, 143,130 households with disabled persons, 33,030 households with chronically ill persons, 11,010 child headed households and 726,659 female headed households showing that the Ministry had broadened the coverage of the SCTP to effectively combat extreme poverty as outlined in the Action Taken Report.

iii. Percentage of Female Headed Households

The follow-up audit revealed that the Ministry had continued to prioritise female headed households as a review of the Caseload Disaggregation Management Reports for the period under review showed that female headed households comprised of more than 60% of the total households as shown in table 3.1 below.

Table 3.1: Percentage of Female Headed Households to Total Number of Beneficiaries

Year	Total Number of Households	Number of Female Headed Households	% of Female Headed Households
2018	574,663	414,785	72%
2019	632,327	465,804	74%
2020	616,464	428,673	70%
2021	973,323	646,882	66%
2022	1,027,000	679,052	66%
2023	1,100,998	726,659	66%

Source: Caseload Disaggregation Management Database 2023



Although the Ministry exceeded the 60% target of female headed households as outlined in the Logical Framework for the SCTP, a review of documents revealed that the Ministry was in the process of secluding the female headed household category from the targeted categories in the SCTP mop up exercise. This was because 70% of the case load was under the female headed household category which created a perception that the SCTP was biased towards female headed households thereby disadvantaging other beneficiary categories such as child headed, elderly persons, chronically ill and persons with severe disabilities.

3.2. Payments made to Ineligible Beneficiaries

a. Initial Finding - 2018 Audit Report

A review of Monitoring Reports and a detailed analysis of the databases for beneficiary removals for the period from January 2014 to December 2017 from the fifty (50) sampled implementing districts revealed that 2,284 ineligible beneficiaries from fifteen (15) districts, were paid amounts totalling K2, 053,800 for periods ranging from two (2) to 140 months.

The Monitoring Reports and the databases for twenty (20) districts did not have any beneficiaries on the removal databases as a result of ineligibilities. Instead, removals were because of normal graduation such as death, beneficiary or household leaving the Community Welfare Assistant Committee catchment area and attainment of the age under the child grant model. There was no evidence that the remaining fifteen (15) districts had carried out the verification process of the beneficiaries as they did not provide information on removals. In the absence of the verification report, it was deduced that approximately 17,240 beneficiaries (3% of 574,663 beneficiaries) may have been ineligible, and the government may have lost K2, 413,600 (17,240 beneficiaries x K140) bi-monthly.

Furthermore, an analysis of data showed that the ineligible beneficiaries were removed from the programme for various reasons namely: the beneficiary having multiple reasons for being ineligible (such as fit to work, good home conditions, low dependence ratio and being a Ward Councilor among others) at 40%; beneficiary being fit for work at 24%; household having a low dependency ratio at 13%; the beneficiary or spouse being a village headman/woman at 5%; beneficiary or spouse being a member of Community Welfare Assistant Committee at 4%. The other reasons for ineligibility were 3% or below, such as children not being orphans at 3%; beneficiary not being known or traceable in the community at 2%; duplication of beneficiary (by either name, household member appearing in more than one Community Welfare Assistant Committee areas or appearing on more than one social protection schemes)

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⁹ MCDSS MEMO dated 5th November 2021

at 2%; and beneficiary or household not being a member of Community Welfare Assistant Committee catchment area at 1%.

In addition, an analysis of forty-seven (47) Quarterly and Monitoring Reports for the years 2014 to 2016 from Chipata, Gwembe, Katete, Kalomo, Kazungula, Luangwa, Monze and Petauke District Social Welfare Offices revealed that, there were ineligible beneficiaries on the programme in twenty-five (25) out of the forty-seven (47) reports analysed. This was also highlighted during interviews held with the provincial and district social welfare staff, Area Coordinating Committee Members, Community Welfare Assistant Committee members and beneficiaries in the ten (10) districts visited.

According to the Harmonised Manual of Operations and discussions with the various District Social Welfare Officers, the targeting process was done by the Enumerators who had at least grade 12 school certificates. The Enumerators were assisted by the Community Welfare Assistant Committees to identify the potential beneficiaries and Form 1 was used to capture the data. Once the Form 1 was completed, it was submitted to the district for input in the MIS system which selected potential beneficiaries.

Thereafter, a community validation was conducted where all community members and leaders sat in a meeting to confirm if the selected beneficiaries were indeed eligible to be on the programme.

When the final selection was done, the beneficiaries received SCTP transfers. The District Social Welfare Officer(s) then conducted verifications to check for inclusion errors in the system. Once the ineligible beneficiaries were identified during verification, they were removed from the system.

The audit revealed that, the main cause for inclusion of ineligible members as outlined in the reports and interviews was that the targeting process for the identification of potential beneficiaries by the Community Welfare Assistant Committee member and the enumerators was flawed. Eleven (11) of the verification, Quarterly and Annual Monitoring Reports reviewed, revealed that the main cause for inclusion of ineligible beneficiaries was wrong data entry by the enumerators.

The Ministry stated that while the enumeration process might not be perfect, specific safeguards were put in place to ensure accuracy of enumeration. For instance, after the enumeration process, the lists of potential beneficiaries would be shared with the traditional leadership during community validation for verification and authentication purposes. Community validation was aimed at ensuring that any system failure could be cleared by human interaction. According to the programme guidelines, any Community Welfare Assistant



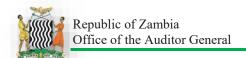
Committee member wishing to be considered for the SCTP was expected to relinquish their role as Community Welfare Assistant Committee members. Furthermore, monitoring of the District Offices were also meant to address such possible anomalies. Arising from the audit findings, the Ministry had commenced the process of engaging the respective districts to ascertain the findings for appropriate remedial measures.

In addition, the validation process, which is the main process for confirmation and cleaning of the data collected on Form 1 was also flawed. The analysis conducted in nine (9) of the Verification, Quarterly and Annual Monitoring Reports reviewed, showed that the verification and cleaning of the collected data was hampered by the failure to speak out by community members at validation meetings for fear of witchcraft, segregation from the community and intimidation by Community Welfare Assistant Committee's members.

Beneficiaries also stated that the Community Welfare Assistant Committee members helped some would-be beneficiaries to answer the questions on Form 1, which enabled them to be selected on the programme despite them not qualifying. This was also confirmed by the District Social Welfare Officers and their Monitoring Reports which stated that, during the verification process some beneficiaries were found to have cheated when filling in the Form 1, in that they did not reflect their true living conditions. Five (5) reports also showed that some beneficiaries could not be verified or traced despite appearing on the programme.

Finally, a review of Monitoring Reports showed that verification done by the District Social Welfare Officers to check for inclusion errors was done after the payments to the beneficiaries had commenced. Some of the causes were mobility challenges cited in seven (7) Monitoring Reports while lack of transport, poor road network and lack of telecommunication network was cited in eleven (11) Monitoring Reports.

The Ministry stated that although community validation was cited to have challenges in some districts, it was helpful in ensuring community participation and exonerating officers against allegations of enrolling friends and relatives. The Ministry also indicated that they would ensure enhanced awareness and sensitisation activities were conducted on the role and significance of community validation.



b. Recommendations by Parliament and Remedial Action taken by the Ministry

Recommend	ations	h 17	Parliaman	t
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Government should ensure the recovery of funds from undeserving beneficiaries.

Further, a more favourable process that does not discriminate against any vulnerable persons merely on account that such a person has certain assets or goods which do not even have any economic value and cannot sustain the person is put in place.

Remedial Action taken by MCDSS

- The Ministry has revised the SCTP guidelines to include a broader selection of beneficiaries including a specific criterion on disability by including varying degrees of disability such as mild and severe. The SCTP uses Proxy Means Testing (PMT) to determine a households' socioeconomic status and wellbeing and categorical targeting to select beneficiaries.
- The PMT is based on poverty and vulnerability metrics adapted from the Zambia Statistics Agency Living Conditions Monitoring Survey (LCMS) poverty metrics. The use of these national poverty assessment standards ensures that the SCTP selection process is non-discriminatory, objective and verifiable.

c. Finding in the Follow up Audit - November 2023

The follow up audit revealed that the recommendation by Parliament for Government to ensure that funds were recovered from undeserving beneficiaries was not implemented as there was no evidence that the Ministry had recovered K2,053,800 paid to 2,284 ineligible beneficiaries as of November 2023.

A review of the Zambia Integrated Social Protection Information System (ZISPIS) revealed that the Ministry removed 9,786 beneficiaries in ten (10) districts between 2018 and 2022 due to the exit or graduation of beneficiaries. See table 3.2 below.



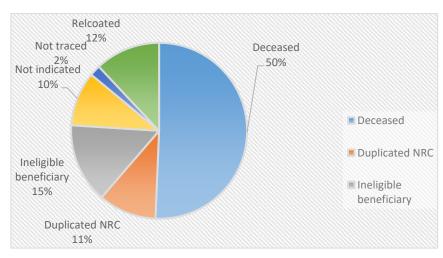
Table 3.2: Removals per District during the Period 2018-2022

No.	District	Exited	Graduated	Total removals
1	Lusaka	112	243	355
2	Kafue	402	0	402
3	Chongwe	162	348	510
4	Chipata	1213	2519	3732
5	Katete	1250	570	1820
6	Petauke	967	48	1015
7	Gwembe	256	5	261
8	Choma	939	3	942
9	Kalomo	448	1	449
10	Livingstone	298	2	300
	Total	6,047	3,739	9,786

Source: District Social Welfare Office – MCDSS

Additionally, a review of 150 randomly sampled¹⁰ individual profiles of exited and graduated beneficiaries in the ZISPIS showed that the main reasons for removals were due to ineligibility such as a beneficiary getting married, household already benefiting from SCTP, lack of National Registration Card (NRC) and being a member of the Community Welfare Committee (CWAC). Other reasons for exit from the SCTP were duplication of NRC and households leaving the CWAC catchment area. Beneficiaries also graduated for reasons such as attainment of age under the child grant model, beneficiaries going to college and death. See figure 3.3 below.

Figure 3.3: Percentage of Reasons for Graduated or Exited Beneficiaries



Source: Performance Audit Analysis 2023

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¹⁰ A list of beneficiaries who had either graduated or exited the SCTP was obtained from each of the 10 districts where 15 individuals per district were randomly selected using excel bringing the total sampled beneficiaries to 150. The status of the sampled beneficiaries was then determined through ZISPIS.

Figure 3.3 showed that 50% of the removals from the randomly selected sample had been graduated/ exited due to death, 15% were ineligible as they did not fall in the approved categories, 12% had relocated to other towns, 11% had duplicated NRCs, 10% had no reason indicated while 2% were untraceable. See **Appendix 7.**

A review of the Action Taken Report and interviews with personnel from MCDSS revealed that the Ministry was able to reduce the number of ineligible beneficiaries due to the following reasons:

i. Revision of Social Cash Transfer Programme Guidelines.

The MCDSS published the revised SCTP guidelines in June 2018 which revealed that the Ministry had included varying degrees of disability such as mild and severe as indicated by the disability medical assessment form signed by a medical practitioner. The guidelines also included a category of beneficiaries that were chronically ill or needed palliative care and had a medical assessment form signed by a medical practitioner, confirming the extent of the illness. This enabled the Ministry improve the beneficiary targeting process which did not discriminate against any vulnerable persons. The eligibility criteria are shown in **Appendix 8.**

ii. Implementation of the Proxy Means Testing.

The audit further revealed that the Proxy Means Test (PMT) had been implemented based on the poverty and vulnerability metrics adapted from the Living Conditions Monitoring Survey and was used to determine a households' socioeconomic status and wellbeing. However, interviews with DSWO, CWACs and unsuccessful applicants revealed that the targeting approach had some weaknesses as it had both inclusion and exclusion errors which may result in the erroneous inclusion or exclusion of vulnerable persons.

Despite the introduction of measures to improve the beneficiary targeting process, the follow-up audit revealed that there were various challenges reported during the beneficiary targeting process. A review of Monitoring Reports from Gwembe, Chipata, Lusaka and Choma for the period under review and interviews with CWACs and potential beneficiaries revealed the following challenges:

• Listing of Potential Beneficiaries

CWACs faced challenges with sensitising potential beneficiaries during listing as they were unable to reach various locations due to inadequate transport as some potential beneficiaries resided in far flung places.



• Validation and Enumeration of Beneficiaries

The validation and enumeration processes faced challenges as CWACs could not give information on the respective dates due to inadequate transport and poor road networks to reach the households.

There was thus a likelihood by the community to manipulate information entered into the PMT tool such as falsifying information concerning the marital status of some women and number of children in a household (to the extent of falsely presenting children as their own to meet the criteria).

• Welfare Estimation Index

The Ministry used the welfare index as a tool to enumerate beneficiaries, however it was revealed that the tool was susceptible to inclusion and exclusion errors resulting from beneficiaries providing misleading information or enumerators inputting inaccurate data.

3.3. Inclusion of Uncertified Disabled Beneficiaries on the Programme

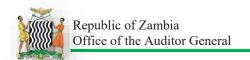
a. Initial Finding - 2018 Audit Report

According to the Harmonised Manual, households living with disabled persons are entitled to double the bi-monthly allowance of able-bodied beneficiaries. To qualify, they must show evidence of disability by way of a disability card issued by ZAPD or an approved disability medical form signed by medical personnel. The DSWO must also provide forms to applicants and submit them for approval to the nearest hospital and subsequently the nearest ZAPD offices for issuance of ZAPD cards.

An analysis of databases for disabled beneficiaries from the fifty (50) districts sampled and a review of Monitoring Reports revealed that twenty-six (26) districts provided data for disabled beneficiaries totaling 8,558. Out of the 8,558 disabled beneficiaries, 2,720 had neither ZAPD cards nor approved medical certificates.

Further analysis of data showed that there were 5,838 beneficiaries that were certified as disabled by the Ministry. However, a circularisation made to ZAPD revealed that out of the 5,838 disabled beneficiaries, only seventy-six (76) beneficiaries were confirmed to be certified as disabled while 5,762 beneficiaries were not certified. In the absence of the certificates of disability from ZAPD or medical reports, it was not possible to ascertain whether the beneficiaries were actually disabled as well as ascertain the level of their disability.

The main cause for inclusion for uncertified disabled beneficiaries as outlined in the Verification, Quarterly and Annual Monitoring Reports include long distances from the districts to the Health Facilities that have qualified doctors to issue medical certificates and lack of ZAPD presence in all the districts. Further, interviews held with personnel from ZAPD



also confirmed that the Agency only had presence in Lusaka and provincial centers and that they had no mobile registration unit to handle disability cases.

b. Recommendations by Parliament and Remedial Action taken by the Ministry.

Recommendations by Parliament

Clinical officers and nurses who may be more readily available than medical doctors should be engaged in the certification of disability. Further, there is a need to put in place guidelines to ensure collaboration between the MCDSS and ZAPD.

There should be improved collaboration between MCDSS and ZAPD to develop a more rigorous framework for identification, verification and certification of the beneficiaries.

Further, medical forms certified by medical personnel should be an added mode of determining the disability status of beneficiaries and must also include the degree of disability.

Remedial Action taken by MCDSS

- Certification is done for all persons with disability benefiting from the SCTP. Through enhanced collaborations with MOH, the Ministry has been working with clinicians to certify disability and this has been effective as this cadre is readily available at health facilities or community level even in remote and hard to reach areas where disabled people reside.
- All persons with disability benefiting from the SCTP have been certified and possess disability certification or ZAPD cards. As the **SCTP** guidelines, disability certification is conducted prior to any listing or registration of beneficiaries during every scale up exercise. This ensures that all prospective disabled beneficiaries certified before registration. However, guidelines structuring the collaboration among MCDSS, ZAPD and MOH relating to disability certification have not been put in place and the Ministry continues to engage MOH on adhoc basis.
- ZAPD now has a dedicated budget line which has improved its operations and extension of operations to more districts.
- The Ministry disburses funds to ZAPD which is then sent to the districts.



c. Finding in the Follow up Audit - November 2023

The recommendation was partially implemented. The audit established that there was an improvement by the Ministry in ensuring that eligible beneficiaries who were in the category of persons with disabilities had a medical card or were certified by ZAPD. During field visits, out of 189 persons with disabilities interviewed, 150 beneficiaries representing 79% had disability cards while the remaining thirty-nine (39) representing 21% did not have disability cards. However, of the thirty-nine (39) without disability cards, twenty-three (23) representing 60% received a bi-monthly amount of K400 which was below the stipulated amount of K800 for disabled beneficiaries by reason of them not having medical disability cards.

Interviews with beneficiaries also revealed that seven (7) beneficiaries who were not categorised as disabled and were not disabled, had received a bi-monthly payment of K800 thus depriving eligible beneficiaries in this category. See **Appendix 9.**

Although there was an improvement in the number of beneficiaries that had disability cards, the Ministry had not developed guidelines structuring collaboration with ZAPD and MoH to certify persons with disabilities.

Further, interviews with ZAPD officials and document review of the Action Taken Report and ZAPD Annual Report - 2022 revealed that the increase in the number of certified persons with disabilities was attributed to the registration of 24,654 persons. This increased the cumulative number of persons with disabilities registered on the Disability Management Information System (DMIS) to 51,250 countrywide. This activity was conducted in conjunction with funds from the ZAPD grant and support from Cooperating Partners, namely International Labour Organisation (ILO) and United Nations International Children's Emergency Fund (UNICEF). Interviews with ZAPD and document review also revealed that there had been no change with regards to the geographical coverage as ZAPD was operational in all ten (10) provinces but limited to twenty-one (21) districts. See table 3.3 below.

Table 3.3: Zambia Agency for Persons with Disabilities Geographical Coverage

No.	PROVINCE	DISTRICTS
1	Northern	Kasama
2	Southern	Choma, Livingstone, Chikankanta
3	Muchinga	Chinsali, Mpika, Nakonde
4	Eastern	Chipata, Petauke
5	Luapula	Mansa, Kawambwa
6	Lusaka	Lusaka, Chongwe
7	Copperbelt	Ndola, Luanshya, Mufulira

8		Northwestern	Solwezi, Mwinilunga
9		Western	Mongu
10	0	Central	Kabwe, Kapiri Mposhi

Source: Zambia Agency for Persons with Disabilities 2023

Further, interviews with ZAPD revealed that the Agency had not established offices in ninety-five (95) districts due to insufficient funds. A review of documents showed that the available funds were utilised towards activities which included administration and programme funds such as demand for emergency disability fund, livelihood and education support expenses among others. During the period 2018 – 2022, the Agency received K77,883,057 against a total budget of K93, 946, 083 representing an average funding of 83%. See table 3.4 below.

Table 3.4: Budget and Funding Received by the Zambia Agency for Persons with Disabilities

YEAR	BUDGET (K)	RECEIVED (K)	PERCENTAGE (%)
2018	21,000,000	13,999,999	67
2019	21,015,846	15,760,564	75
2020	21,015,846	17,208,102	82
2021	14,825,046	14,825,046	100
2022	16,089,345	16,089,346	100
TOTAL	93,946,083	77,883,057	83

Source: Zambia Agency for Persons with Disabilities

ZAPD did not receive the full budgeted amount in 2018, 2019 and 2020 as they were funded 67%, 75% and 82% respectively out of the total budgeted amount due to non-availability of funds. However, there was a significant improvement in 2021 and 2022 as 100% of the budgeted amount was funded.

3.4.Disbursement of Transfer Amounts from the Ministry Headquarters to the District Offices

a. Initial Finding – 2018 Audit Report

According to the SCTP Logical Framework, the Ministry planned to reduce the maximum delay of fund transfer from six (6) months in 2010 to one (1) week in 2016. An analysis of databases on disbursements of funds from fifty (50) districts sampled revealed that there were delays in the disbursement of transfer amounts from the Ministry headquarters in fifteen (15) out of fifty (50) districts. The number of days delayed ranged from eight (8) to 332 days (which was up to 11 months). The average delays increased from twenty (20) days in 2014 to 88 days in 2016.



On average the Ministry made ninety (90) payments per annum to the fifteen (15) districts that provided data. Out of ninety (90) payments made annually, the audit revealed that there were delays in respect of 38 payments in 2014, 64 payments in 2015 and 57 payments in 2016. Out of fifty (50) districts sampled, thirty-five (35) districts did not provide data and hence no analysis was done to assess the delay.

A review of twenty (20) out of forty-seven (47) Verification, Quarterly and Annual Monitoring Reports for the years 2014 to 2016 from Chipata, Gwembe, Katete, Kalomo, Kazungula, Luangwa, Monze and Petauke districts also confirmed that there were delays in payments of transfer amounts. Some of the causes included delayed funding from the Ministry, delayed payments to pay point managers due to lack of telephone network and pay point managers who were usually teachers not being available when schools are closed.

A further review of the verification, Quarterly and Annual Monitoring Reports revealed that the delay in payment of transfer amounts hindered the DSWOs effective planning.

On the other hand, semi structured interviews with beneficiaries revealed that the delays in transfer affected them as they would sometimes go without food, hence affecting the objective of the programme to combat extreme poverty.

In response, the Ministry stated that it was regrettable that there were delays in paying beneficiaries and also cited that this was caused by late release of funds by the Treasury. In addition, the Ministry stated that monthly releases by the Treasury were inadequate to make a full disbursement cycle to all the districts. As a result, the Ministry would wait for another disbursement or release either from the Treasury or Cooperating Partners before funds were released to the districts.

b. Recommendations by Parliament and Remedial Action taken by the Ministry.

Recommendations by Parliament	Remedial Action taken by MCDSS
For ZAPD to be scaled up to all districts, a	The release of funds for transfers to districts
dedicated budget line must be created for it	was timely and consistent in the 2021 and 2022
and the funds allocated to it must be	financial years. This translated into consistent,
released timely.	predictable and timely payments of SCTP
	grants to the beneficiary households. Payment
	of cash transfers to beneficiaries is up to date.

c. Finding in the Follow up Audit - November 2023

The audit established that between 2018 and 2020, funds were not disbursed on a timely basis due to delayed receipt of funds from the Treasury and Cooperating Partners of up to two bi-

monthly payment cycles. However, interviews with District Social Welfare Officers revealed that the disbursement of funds to beneficiaries between 2021 and June 2023 was timely and consistent. Additionally, the introduction of automated payments on ZISPIS in twelve (12) districts namely, Namwala, Kitwe, Lusaka, Choma, Ndola, Solwezi, Kasama, Mongu, Mansa, Chinsali, Chipata and Kabwe enabled the Ministry to disburse funds to beneficiaries on time as it eliminated the use of Pay Point Managers (PPMs). This meant that funds were directly transferred to the beneficiary's bank or mobile money account. **Appendix 10** shows the info graphics of the ZISPIS payment mode that was used for this process. Further, to corroborate the improvement in the timely and consistent disbursements of funds, an analysis of responses to the questionnaire revealed that 1,011 out of 1,033 beneficiaries representing 98% reported that they had received their payments consistently and on time.

3.5. Transfer Amount not Reviewed Annually

a. Initial Finding - 2018 Audit Report

The Harmonised Manual of Operations for Social Cash Transfer Scheme (2013), provided that beneficiary households were entitled to K120 bi-monthly. For beneficiary households with persons living with disabilities, they received double the amount i.e. K240. The value of the transfer amounts was to be adjusted at least once annually to accommodate inflationary increases.

The audit revealed that the Ministry did not annually review the transfer amounts contrary to the requirements set out in the Harmonised Manual of Operation for Social Cash Transfer Scheme (2013). For example, the transfer amount was only adjusted in the year 2014 and remained static at K70 per month in the years 2015 to 2017.

Furthermore, the approved transfer amounts weighted against the Central Statistical Office Consumer Price Index inflation rates should have resulted in an inflation adjusted transfer amount of at least K69 in 2014, K76 in 2015, K90 in 2016 and K94 in 2017.

b. Recommendations by Parliament and Remedial Action taken by the Ministry.

Recommendations by Parliament	Remedial Action taken by MCDSS
The Treasury should release funds timely	The transfer value/amount was revised in 2021
and consistently to avoid a cascading effect	and 2022 from K90 to K150, K150 to K200 for
of delayed payments to provinces, districts	a single transfer, K180 to K300 and K300 to
and ultimately to beneficiaries.	K400 respectively for households with persons
	with disabilities.



c. Finding in the Follow up Audit – November 2023

The follow-up audit revealed that between 2018 and 2021, the recommendations were not implemented as there was no annual review of the transfer amount. However, in 2022 and 2023, the Ministry implemented the recommendations by reviewing the transfer amount according to inflationary changes. See table 3.5 below.

Table 3.5: Monthly Transfer Amount in Comparison to Average Annual Inflation Rate

Year	Approved Monthly Transfer Amount (ZMW)	ZAMSTATS Annual Inflation Rate %	Expected Inflationary Adjusted Transfer Amount (ZMW)	Variance
2018	90	7	96.74	-6.7
2019	90	9	104.98	-15.0
2020	90	16	119.13	-29.1
2021	150	22	152.16	-2.2
2022	200	11	174.14	25.9
2023	200	9	192.04	8.0

Source: www.macrotrends.net/countries/ZMB/zambia/inlfation-rate-cpi

As can be seen in table 3.5 above, the Ministry did not review the monthly transfer amount between 2018 and 2020. However, there was an increase from K90 in 2020 to K150 in 2021. The amount was increased further to K200 in 2022 and 2023.

Although the Ministry revised the monthly transfer amount in relation to the average annual inflation rate, the amount was not commensurate with the national basic need and nutrition basket. See table 3.6 below.

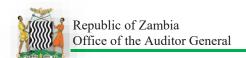
Table 3.6: Comparison of the Transfer Amounts to the National Basic Need and Nutrition Basket (Basic food items only)¹¹.

Year	Approved Monthly Transfer Amount (ZMW)	National Basic Needs and Nutrition Basket - Food Items Only.(Highest Cost of Living - Lusaka)	National Basic Needs and Nutrition Basket - Food Item Only (Lowest Cost of Living - Kasama)	Average Cost of Living	Variance (Single Transfer Amount and the Average Cost of Living)	Percentage (%) of Transfer Amount against the Average Cost of Living
2018	90	1454.3	1373.1	1413.7	-1323.7	6
2019	90	2936.2	1738.7	2337.4	-2247.4	4
2020	90	3005.6	2043.4	2524.5	-2434.5	4
2021	150	3231.7	2543.4	2887.5	-2737.5	5
2022	200	3187.7	2931.8	3059.8	-2859.8	7

Source: OAG Performance Audit Analysis- 2023

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¹¹ The figures analysed in the table were collected from the Jesuit Centre for Theology and reflection.



As can be seen in table 3.6 above, although the Ministry had increased the single transfer amounts from K90 in 2018 to K200 in 2022, a comparison between the transfer amounts and the average national basic needs and nutrition basket for food items only revealed that the transfer amount was low and ranged between 4% and 7% in the period under review.

3.6. High Administration Costs

a. Initial Finding – 2018 Audit Report

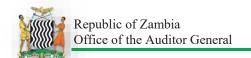
i. Total Administration Costs incurred by the Ministry.

The table below shows the administration costs incurred by the Ministry, Provincial and District offices. It also shows the transfer amounts paid to beneficiaries. Further analysis of administration costs after incorporating the Ministry's headquarters administration costs, revealed that the administration costs were higher than the threshold ranging from 26% to 56% of the transfer amount in the period 2014 to 2017. See table 3.7 below;

Table 3.7: Administration Costs of the Ministry (without start-up) costs) 2014 - 2017

Year	Startup Administration costs (K)	Headquarters (K)	Province (K)	District (K)	Total (K)	Transfer (K)	Administration costs as % of transfers	Operational manual standard (%)	Grant agreement standard (%)
Year	A	В	၁	D	E=(B+C+D)	F	G=(E/F)X100	Н	ı
2014	6,612,406.04	4,019,228.01	3,575,247.44	23285810.18	30,880,285.63	113,691,960.00	27	15	20
2015	1,542,975.52	9,479,452.90	3,208,096.35	26116050.34	38,803,599.59	147,506,222.75	26	15	20
2016	12,296,636.74	7,133,334.00	8,165,756.71	48936365.63	64,235,456.34	171,150,243.55	38	15	20
2017		28,684,836.45	28,684,836.45 15258586.34	139,886,228.07	183,829,650.86	328,168,309.99	56	15	20
Total	20,452,018.30	49,316,851.36	30,207,686.84	Total 20,452,018.30 49,316,851.36 30,207,686.84 238,224,454.22 317,748,992.42	317,748,992.42	760,516,736.29	42	15	20

Source: Performance Audit Analysis



In response, the Ministry stated that there was a difference in incurring administration costs during the scaling up and when there was no scale up. During the scale-up the administration costs increased significantly as a result of the high costs of enumeration.

Further analysis of the Joint Agreement that was signed between the Government of the Republic of Zambia and the Cooperating Partners revealed that the administration costs comprised the costs of targeting and delivery including the capital costs of setting up the system. The total administration costs as a fraction of the social cash transfer amount should not exceed 20%. However, as can be seen in the table above, the audit revealed that the total administration costs of the Ministry headquarters, the provincial and the district offices were above the maximum threshold of 20% ranging from 26% to 56% despite removing start-up costs.

ii. Provincial Administration Cost and Transfers

The Harmonised Manual of Operations for Social Cash Transfer Scheme (2013) required that the Provincial Social Welfare Office administration costs for financial planning and management of regular transfers be kept within the 15% threshold. However, a summary of the provincial administration cost over the years 2014 to 2017 involving thirty (30) cases indicated that in twenty-seven (27) districts representing 90% had exceeded the 15% ceiling. The excess ranged from 1 to 49% resulting in excess administration costs of K 52,083,337.

iii. Comparison of District Administration Costs and Transfers

According to the Harmonised Manual of Operation for Social Cash Transfer Scheme (2013), the DSWO was required to budget for bi-monthly administration costs and ensure that activities are budgeted for within the ceiling of 15% regardless of startup costs during implementation of cash transfer programmes (either at District, Province or Headquarters).

The audit however revealed that the district administration costs were higher than the 15% set by the Ministry. An analysis of the district administration cost and transfers for the period January 2014 to December 2017 revealed that there were a total of 336 cases of administration costs and transfer amounts above the ceiling.

During the period January 2014 to December 2017, a total amount of K561,574,070 was paid as transfers for beneficiaries while a total amount K159,001,474 was paid as administration costs representing 28% of the total amount. A further analysis of records revealed that out of 336 cases, 256 cases related to districts that were implementing the Social Cash Transfer, while eighty (80) cases related to districts in the start-up phase. Out of 256 cases that were paid to



implementing districts, 222 representing 87% in amounts totalling K63, 539, 888 were paid above the 15% threshold while overpayment ranged between 1% and 152%.

b. Recommendations by Parliament and Remedial Action taken by the Ministry.

Recommendations by Parliament	Remedial Action taken by MCDSS
The Ministry should strictly adhere to the 15 per cent threshold for administration costs for districts in the administration of social cash transfer. In the same view, the Ministry should adopt and use modern technology such as mobile money services as a way of reducing administration costs.	 Employing a bi-monthly payment cycle as opposed to monthly payment of transfers to beneficiaries was done with a view to reduce administration costs. The current rollout of electronic payments through the Zambia Integrated Social Protection Information System (ZISPIS) to significantly reduce the administration cost of delivering payments to beneficiaries. The Ministry has adopted modern technology in the payment of beneficiary households. The Ministry has contracted various payment service providers including banks such as ZANACO, NATSAVE, UBA and mobile networks providers such as MTN, Airtel,
	Zamtel and ZOONA.

c. Findings in the Follow up Audit – November 2023

i. Total Administration Costs incurred by the Ministry.

The recommendation from Parliament was partially implemented as the Ministry did not adhere to the 15% threshold in the years 2019 and 2021. A review of bank statements for the SCTP account for the years 2018 to 2021 provided by the Ministry¹² revealed that administration costs for the years 2018 and 2020 were 14% and 10% respectively which was below the administration threshold of 15%. However, for the years 2019 and 2021, the administration costs were 27% and 30% respectively due to manual processes such as physical payment of transfer amounts by PPMs as shown in table 3.8 below.

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¹² Bank statements for the periods 2022 and 2023 were not provided by MCDSS.

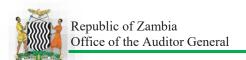


Table 3.8: Ministry Headquarters Administration Cost for the period between 2018 to 2021

Year	Total Funding from MoF (K)	HQ Administration Cost (K)	Percentage (%)	Comment
2018	179,508,235.01	24,509,366.60	14	below threshold
2019	102,271,044.54	27,132,495.26	27	above threshold
2020	472,605,174.00	46,922,173.21	10	below threshold
2021	1,584,697,267.00	484,557,905.36	31	above threshold

Source: Performance Audit Analysis

ii. Comparison of District Administration Costs and Transfers

The recommendation from Parliament was partially implemented as the Ministry did not adhere to the 15% threshold. This was attributed to the manual processes such as enumeration and payments which were gradually phased out due to the introduction of automated processes on ZISPIS. The audit revealed that during the period under review, Livingstone and Kafue districts consistently recorded administration costs above 15% while Chongwe and Katete districts consistently recorded administration costs lower than 15%. Document review further revealed that Choma and Petauke districts recorded administration costs less than 15% between 2021 and 2022 while Chipata district recorded administration costs less than 15% between 2020 and 2022. See **Appendix 11**.

3.7. Measures to Improve Food Security for Beneficiary Households

a. Initial Finding - 2018 Audit Report

i. Social Cash Transfers Beneficiaries having no more than 1 meal per day.

To assess the improvements in the number of meals that beneficiaries were taking per day, the audit carried out a case study in Gwembe district. The case study involved seventy-three (73) beneficiary households who had benefited from the programme since 2014.

Therefore, 2014 data from the Ministry's beneficiary database was used as the baseline data while the data collected from beneficiaries through questionnaires and physical inspection in 2016 was used to assess developments in the beneficiaries' livelihoods.

The audit revealed that in 2014, there were twelve (12), forty-two (42), and nineteen (19) beneficiary households having one, two and three meals per day respectively.

Further, an analysis of responses from the questionnaires administered revealed that there was an improvement in the number of meals taken with no beneficiary household going without a meal, thirty-two (32) and forty-one (41) were having two and three meals per day respectively as of November 2016.



In February 2016, the American Institute for Research carried out a thirty-six (36) months impact assessment on the Zambia's Multiple Categorical Targeting Grant on behalf of the Government of the Republic of Zambia. The assessment was carried out in Serenje and Luwingu districts under the contract to UNICEF with the funding from the Department for International Development (DFID) and Irish Aid. Under the food security section of the report, it was reported that, "the Multiple Categorical Targeting Grant under the SCTP increased the percentage of households eating two or more meals per day by 15 percentage points from their baseline in 2011.

Further, the report revealed that the SCTP increased the number of households that were not severely food insecure by nineteen (19) percentage points. The report also showed that the SCTP had a strong impact on the perception of food security, that is 65% of the households in the treatment group (39% of the control group) stated that they did not consider themselves very poor while 42% of the beneficiary household (10% of the control group) stated that they were better off in 2016 than they were twelve (12) months before.

A further review of seventeen (17) out of forty-seven (47) verifications of the Quarterly and Annual Monitoring Reports from Chipata, Gwembe, Katete, Kalomo, Kazungula, Luangwa, Monze and Petauke DSWOs revealed that the SCTP had improved the beneficiaries' nutrition.

ii. Improved Livelihood- Proportion of Households with Livestock

An assessment of the number of agricultural assets (livestock) that beneficiaries owned was carried out in Gwembe district involving seventy-three (73) beneficiary households. Out of seventy-three (73) beneficiaries surveyed, the audit revealed that, in 2016 the number of beneficiaries that owned livestock had improved.

For instance, the number of beneficiaries that owned goats increased from eleven (11) in 2014 to fifty-one (51) in 2016; chickens from twenty-five (25) in 2014 to fifty-one (51) in 2016 and cattle from eight (8) in 2014 to twenty-one (21) in 2016. On the other hand, the number of beneficiaries rearing pigs remained static at four (4).

The number of goats owned also increased from forty-one (41) in 2014 to 194 in 2016, chickens from 159 in 2014 to 385 in 2016, and cattle increased from forty-four (44) in 2014 to 194 in 2016, while the number of pigs reduced from sixteen (16) in 2014 to seven (7) in 2016.

Corroborative evidence from the review of the American Institute for Research (AIR) Report (2016) carried out in Serenje and Luwingu districts showed a similar trend in that there was an increase in the households owning goats, chickens and cattle. However, there was a reduction in the number of households owning pigs. The study also showed that the share of ownership was equally distributed in larger and smaller households.

In addition, the study showed that not only was there an increase in the proportion of households that owned livestock, but also the number of livestock per household increased for goats, chickens and cattle.

A review of the responses to questionnaires administered to beneficiaries in the case study in Gwembe district revealed that livestock death from livestock diseases was one of the challenges faced.

A further review of twenty-one (21) out of forty-seven (47) verifications of Quarterly and Annual Monitoring Reports from Chipata, Gwembe, Katete, Kalomo, Kazungula, Luangwa, Monze and Petauke DSWOs revealed that most beneficiaries had acquired livestock.

iii. Improved Livelihood- Proportion of Households with Agricultural Assets (Small Tools)

There was an increase in the number of beneficiaries owning a plough from seventeen (17) in 2014 to twenty-three (23) in 2016. However, there was a reduction in the number of beneficiaries owning axes and hoes by nine (9) (from fifty eight (58) in 2014 to forty nine (49) in 2016) and eleven (11) (from sixty six (66) in 2014 to fifty five (55) in 2016) respectively. The data shows that there was a growing preference for a superior plough compared to the inferior agricultural assets such as hoes and axes.

An analysis of the data also showed that apart from the growth in the number of beneficiaries owning ploughs, the number of the actual ploughs owned also grew from seventeen (17) in 2014 to twenty-four (24) in 2016. On the other hand, whereas the number of beneficiaries owning hoes and axes reduced as shown in the paragraph above, the actual number of axes and hoes owned increased by 59 (from 58 in 2014 to 117 in 2016) and 116 (from 66 in 2014 to 182 in 2016) respectively. This may have meant that some beneficiaries who owned hoes and axes acquired additional hoes and axes.

Corroborative evidence from the impact analysis in Luwingu and Serenje districts carried out by the American Institute for Research (AIR-2016), showed a similar trend in the number of beneficiaries that owned axes. For example, the number of beneficiaries owning axes reduced while there was no significant change in the actual number of axes owned.

The AIR report also showed that there was an increase in the number of hoes owned. The increases in the number of hoes owned by the treated group, (that is, the households that received benefits), were higher than in the control group, (that is, comparable households that did not receive benefits), indicating that the benefit had a positive impact. In the AIR report, there was no significant change in the number of beneficiaries owning hoes.



iv. Improved Livelihood- Dwelling Type, Sanitation, Lighting and Other Household Assets

Although there was no direct measure in the Logical Framework on the household assets owned, the audit carried out an assessment on the improvements made on the household assets such as housing conditions (dwelling type), sanitation, lighting and other household assets of beneficiaries in Gwembe District, as one of the objectives of the SCTP was to increase the number of households that owned assets.

• Dwelling Type

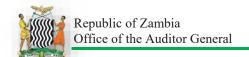
There were some improvements in the number of beneficiaries that roofed their houses with iron sheets from twenty-three (23) in 2014 to twenty-eight (28) in 2016, while beneficiaries roofing with asbestos increased from two (2) in 2014 to four (4) in 2016. The number of beneficiaries that roofed their houses with grass or straw reduced by one. Although a reduction of one may be insignificant, the type of asset is significant by nature.

Further, analysis showed that there was a significant increase in the number of beneficiaries that constructed their houses with pan or burnt brick materials from two (2) in 2014 to twenty-four (24) in 2016, beneficiaries that constructed their houses with mud bricks also increased from forty-four (44) in 2014 to forty-eight (48) in 2016. Results also showed that from 2016, beneficiaries constructed their houses with concrete bricks and poles with each increasing from zero (0) in 2014 to seven (7) in 2016.

In the case of flooring materials, the results showed an increase in the number of beneficiaries that used concrete floors from zero (0) in 2014 to seven (7) beneficiaries in 2016. There was a reduction in the number of households that used covered concrete and mud floors from ten (10) to nine (9) and sixty-seven (67) to fifty-eight (58) respectively.

The number of beneficiaries that owned a pit latrine increased from eighteen (18) in 2014 to forty-five (45) in 2016, while the number of beneficiaries without toilets reduced from fifty-four (54) in 2014 to twenty-five (25) in 2016.

A further review of sixteen (16) out of forty-seven (47) verifications of Quarterly and Annual Monitoring Reports from Chipata, Gwembe, Katete, Kalomo, Kazungula, Luangwa, Monze and Petauke District Social Welfare Offices revealed that most beneficiaries had used the social cash transfer to improve shelter while in two (2) of the reports, beneficiaries had improved toilets.



Lighting

There was an increase in the number of beneficiaries using solar energy and torches for lighting from zero (0) to two (2) and thirty-eight (38) to forty-one (41) respectively. Beneficiaries that used kerosene remained static at two (2) while those that used candles reduced by five (5). There was also an increase in the number of beneficiaries that used other unconventional methods of lighting such as grass and firewood from seven (7) in 2014 to twenty-three (23) in 2016.

Household Assets

Results of the survey showed that the number of beneficiaries that owned household assets such as bicycles, beds, radios and chairs increased in 2016 compared to assets owned in 2014. For instance, the number of beneficiaries that owned bicycles increased from four (4) to ten (10), beds from fourteen (14) to nineteen (19), chairs from thirteen (13) to sixteen (16) and radios from nine (9) to ten (10).

Similarly, the number of assets owned by beneficiaries also increased in 2016 compared to 2014. For example, the number of chairs increased from thirteen (13) to forty-six (46); beds from fourteen (14) to twenty-two (22); bicycles from four (4) to eleven (11) and radios from nine (9) to ten (10).

A corroborative review of the SCTP impact assessment conducted by the American Institute for Research carried out in Luwingu and Serenje revealed a similar upward trend in all four assets assessed namely, radios, bicycles, beds and chairs. A further review of forty-seven (47) Verification, Quarterly and Annual Monitoring Reports from Chipata, Gwembe, Katete, Kalomo, Kazungula, Luangwa, Monze and Petauke DSWOs revealed that: in thirteen (13) reports, beneficiaries used transfer amounts to buy medicine for ailing household members; in sixteen (16) reports, beneficiaries used transfer amounts to pay for school requirements such as fees, uniforms and books; in fifteen (15) reports, beneficiaries used transfer amounts to purchase fertiliser; in nine (9) reports, beneficiaries used transfer amounts to start-up businesses and in three (3) reports, beneficiaries used transfer amounts to purchase blankets.

b. Recommendations by Parliament and Remedial Action taken by the Ministry.

Recommendations by Parliament	Remedial Action taken by MCDSS
An integrated approach be employed,	> Cash Plus agenda was approved by cabinet
under which all Social Protection	and guidelines are currently being developed
Programmes such as the Farmer Input	to make graduation tenable.
Support Programme (FISP), the Livestock	Marketing and roll out of Platform for
Pass-on-the-Gift Programme, among	Social Protection (PSPs) to cover all



others, should be tied to the Social Cash Transfer Programme to make graduation from the Programme tenable. There is therefore need to enact a Social Protection Bill as a way of harmonising all social protection programmes being undertaken by various Government ministries.

The Ministry should determine a baseline and graduation criteria under the Programme. Such measures would also facilitate the evaluation of the Programme to determine its success or failure.

Provincial centres is currently underway. National Social Protection policy formulation is underway. Formulation of the Social Protection bill is currently under way although the process needs to be expedited.

The Ministry has been undertaking impact evaluation studies to gather evidence on the impact of SCTP on beneficiary households. The first evaluation was undertaken in 2014 and the second evaluation is currently under way. The current evaluation will also focus on the cost efficiency of the programme as well as effectiveness of the targeting approaches used.

c. Findings in the Follow up Audit – November 2023

The follow-up audit established that the recommendations put forward by Parliament were partially implemented. Interviews with management from the Ministry and PMRC revealed that the formulation of the National Social Protection policy was underway as at June, 2023 while the Social Protection bill was under revision. Further, despite the Cash Plus Agenda (which allows SCTP beneficiaries to benefit from other social protection initiatives) being approved by Cabinet, the guidelines had not been fully developed thereby delaying the integration of SCTP with other social protection initiatives such as the Farmer Input Support Programme. To corroborate this, questionnaires administered to 1,033 beneficiaries across ten (10) districts visited revealed that 852 beneficiaries representing 82 % did not receive any other government intervention other than SCTP.

The follow up audit also revealed that the Ministry determined the graduation criteria in the SCTP guidelines of 2018, however, graduation of beneficiaries was not tenable as the Ministry was yet to develop guidelines for implementing the Cash Plus agenda. Therefore, a review of the graduation database on the ZISPIS showed that the only graduations recorded were of death, relocation and attainment of age under the child grant model.

Further, the recommendation by Parliament to determine a baseline and graduation criteria under the SCTP was partially implemented as an impact evaluation of the programme was conducted in 2021 however, as of November, 2023 the Impact Evaluation report was not finalised. Using the same questionnaires administered to 1,033 beneficiaries, the audit team

conducted an assessment on the impact of the SCTP based on selected parameters of beneficiary livelihoods. The parameters used in the questionnaire was in accordance with the PMT tool in the Revised SCT Guidelines 2018. An analysis of the data obtained revealed the following:

i. Number of Meals per Day

The number of beneficiary households that had three (3) meals and above per day increased from 275 before SCTP intervention to 317 after the intervention while the number of beneficiary households that had one (1) meal per day reduced from 166 before SCTP intervention to 130 after the intervention. Further, the number of beneficiary households that had two (2) meals per day reduced from 592 before SCTP intervention to 586 after the intervention indicating that at least half the number of beneficiary households could afford at least two (2) meals per day. See table 3.9 below.

Table 3.9: Number of Meals per Day

Number of Meals Per Day	Before Intervention	After Intervention	Variance	Percentage increase /decrease
3 meals and above	275	317	42	15%
2 meals	592	586	-6	-1%
1 meal	166	130	-36	-22%
Total number of beneficiaries		1033		

Source: Performance Audit Analysis 2023

As can be seen in table 3.9 above, there was an improvement in the number of meals that beneficiary households had per day as the number of beneficiary households that had three (3) meals and above per day increased by 42 representing 15% while the number of beneficiary households that had one (1) meal per day decreased by 36 representing 22%.

ii. Proportion of Households with Livestock and Agricultural Assets (Small Tools)

A questionnaire administered to SCTP beneficiaries revealed that there was an improvement in the number of beneficiary households that owned livestock as 287 additional households owned livestock after SCTP intervention representing a 93% increase from 308 to 595 beneficiary households. The follow-up audit also found that the number of beneficiary households who owned agricultural assets increased as fifty-nine (59) more beneficiary households representing an 8% increase owned agricultural assets. Interviews with the



beneficiaries revealed that owning basic livestock and agricultural tools enabled them to engage in subsistence farming which in turn improved household food and nutrition, and income.

iii. Housing Conditions

The follow-up audit established that out of 1,033 beneficiaries interviewed, 842 beneficiaries owned a property or were living in a family house before benefiting from the SCTP while 191 beneficiaries were either renting or were living as care takers.

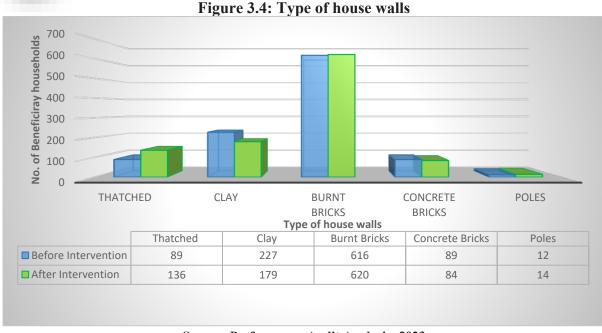
After the SCTP intervention, an additional fifty-five (55) beneficiaries owned houses bringing the total to 897 while the number of beneficiaries renting reduced to 136. This meant that beneficiaries that no longer paid rent could use their pay out to procure necessities such as food, school requisites, healthcare and capital for business or farming activities.

iv. Dwelling Type

• Type of Walls

The follow-up audit established that most of the beneficiary households lived in houses with walls made of burnt bricks. Out of 1,033 beneficiary households, 646 and 702 beneficiaries lived in houses made of burnt bricks before and after the SCTP intervention respectively, representing 5% increase after intervention. The remaining 331 households either had thatched walls, clay, concrete brick or poles.

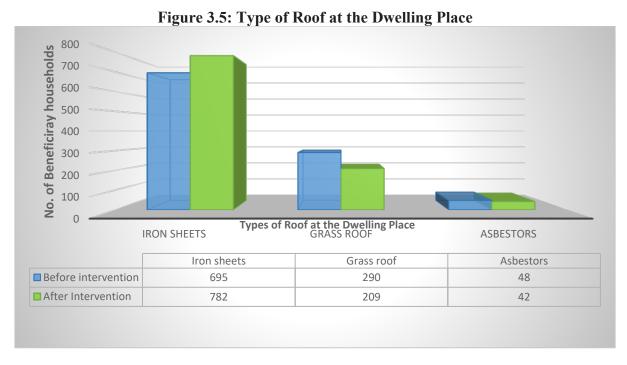
After SCTP intervention, the number of households with houses which had thatched, or clay walls reduced from 90 to 57 and 194 to 164 respectively while the number of houses with concrete walls increased. The improvement was attributed to beneficiaries using savings made from the SCTP to improve their dwelling type as shown in figure 3.4 below.



Source: Performance Audit Analysis- 2023

• Types of Roofs

Out of 1,033 beneficiary households that owned property before SCTP intervention, 695 had roofed houses with iron sheets while the rest either had grass thatched or asbestos roofs. The number of beneficiary households that had houses with iron sheet roofs increased by 13% from 695 to 782. The improvement was attributed to beneficiaries using part of the payout money from the SCTP to improve their dwelling type. See figure 3.5 below.



Source: Performance Audit Analysis 2023



• Type of Floor

Out of 1,033 beneficiary households that owned property before SCTP intervention, 283 had houses with polished floors, while 165 had floors made of concrete and 580 beneficiaries had floors made of mud before SCTP intervention. After the SCTP intervention, the number of beneficiary households that had houses with polished floors increased to 300. See figure 3.6 below.

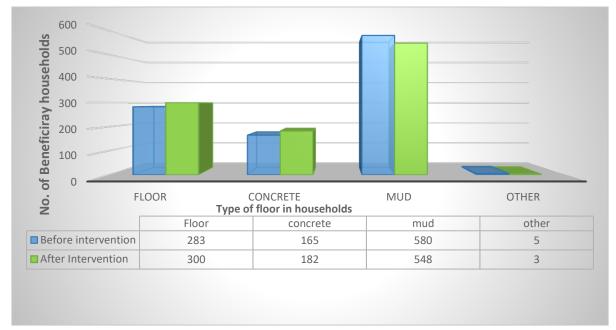


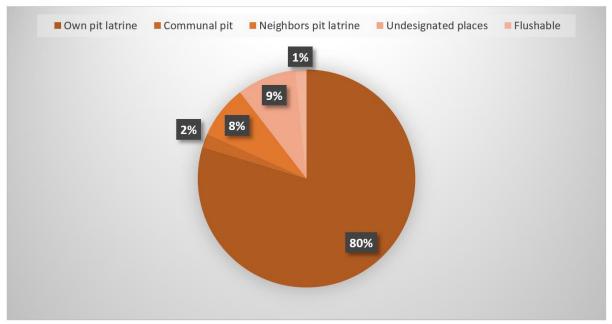
Figure 3.6: Type of floor in households

Source: Performance Audit Analysis 2023

• Sanitation

Before the SCTP intervention, 823 beneficiary households used their own pit latrine, twenty-one (21) used communal pit latrines, eighty-one (81) used neighbours pit latrine, ninety-one (91) used undesignated places while seventeen (17) used flushable toilets. See figure 3.7 below.

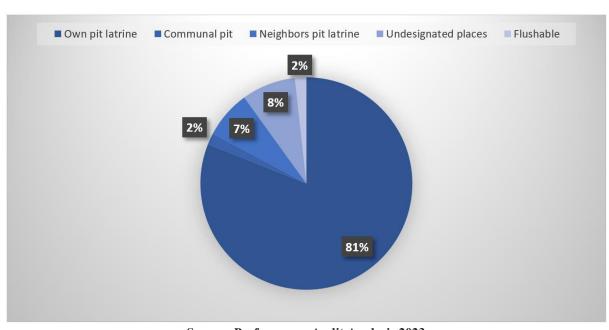
Figure 3.7: Percentage of Types of Sanitation used by Beneficiaries before Intervention.



Source: Performance Audit Analysis 2023

After the SCTP intervention, the number of beneficiary households who had their own pit latrines increased from 823 to 837 and those who used flushable toilets increased from seventeen (17) to eighteen (18). Meanwhile, the beneficiary households which used communal pit latrines reduced from twenty three (23) to eighteen (18), beneficiaries who used neighbors pit latrine reduced from eighty one (81) to seventy five (75) and beneficiaries who used undesignated places reduced from ninety one (91) to eighty five (85). See figure 3.8 below.

Figure 3.8: Percentage of Types of Sanitation used by Beneficiaries after Intervention



Source: Performance Audit Analysis 2023

Businesses

There was an improvement in the number of beneficiary households that owned small businesses such as vegetable and grocery stands, charcoal, farming and tailoring among others. Before SCTP intervention, 245 out of 1,033 beneficiary households had small scale businesses while after intervention, an additional ninety two (92) started a business bringing the total number of beneficiaries engaging in business to 337 representing a 32% increase. Interviews revealed that having a small-scale business added to the household's income although not to a sustainable level. See figures 3.9, 3.10 and 3.11 below.

Figure 3.9: Beneficiary selling tomatoes in Chongwe.



Figure 3.10: Shop owned by beneficiary in Choma.



Figure 3.11: Shop owned by beneficiary in Choma



Performance Audit Site Visits 2023

Although the SCTP had a positive impact on selected parameters of the livelihood of its beneficiary households, data analysis of a questionnaire revealed that 846 beneficiaries out of 1,033 representing 80% reported that the bi-monthly pay outs were inadequate as the transfer amounts received did not reflect the inflationary fluctuations in the economy and could not cater for their various needs.

For instance, 850 out of 1,033 beneficiaries used the pay-out amount to purchase school requisites such a books and uniforms as they had school going children. See figure 3.12 below.

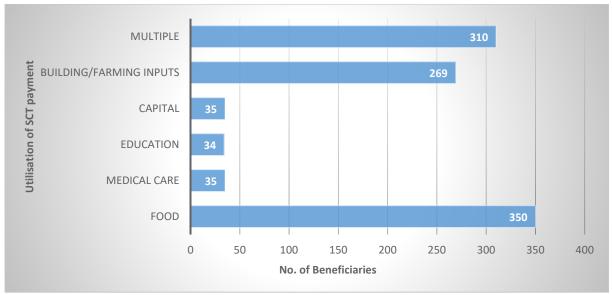


Figure 3.12: Utilisation of SCT payments

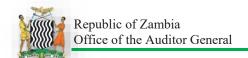
Source: Performance Audit Analysis 2023

As can be seen from figure 3.12 above, 350 beneficiaries utilised their pay-out to buy food, thirty five (35) beneficiaries utilised it on medical care, thirty four (34) on education requisites, thirty five (35) beneficiaries as capital for their business, 269 beneficiary households utilised it for building and farming inputs while 310 utilised the pay-out for multiple uses¹³.

¹³ Multiple uses relate to a combination of activities such education, food, building and capital input, medical care, farming etc.



CHAPTER FOUR
CONLUSIONS



CHAPTER FOUR: CONCLUSION

4.0 Introduction

This chapter highlights the conclusion of the follow-up audit after comparing the findings of the initial audit, recommendations from Parliament and findings of the follow-up audit. The audit concludes that:

4.1 Overall Conclusion

The Ministry has made strides in implementing the SCTP such as ensuring timely and consistent disbursement of transfer amounts to beneficiaries as well as the introduction of the ZISPIS to efficiently implement the SCTP. However, more efforts such as the roll out of the Cash Plus agenda and revision of transfer amounts to cost reflective pay outs should be fully implemented if the programme is to effectively contribute to poverty reduction among beneficiary households.

4.1.1 Specific Conclusions

The Ministry has fully implemented two (2) out of the seven (7) recommendations made by Parliament while five (5) have been partially implemented.

The roll out of the SCTP in all the 116 Districts has been achieved which has resulted in the Ministry increasing the number of beneficiaries from 574,663 in 2017 to 1,100,998 in 2023 representing a 91% increase. The Ministry has been the largest financier of SCTP as it has contributed on average 55% of the total budget compared to Cooperating Partners that have contributed 30% of the budget on average. In addition, during 2023, Governments' contribution increased from 60% in 2022 to 65% while the contribution from Cooperating Partners decreased from 40% to 35%. The increase in Government funding promotes the sustainability of the SCTP as Government should be seen to be owning the programme by being the largest financier thereby reducing the risk of discontinuity in the event that there is no support from Cooperating Partners.

Despite the measures put in place by the Ministry to improve the targeting process and subsequently reduce the risk of inclusion and exclusion errors, the programme is still prone to ineligible beneficiaries. This has been evidenced by the removals found on the ZISPIS database after beneficiaries are reported as ineligible. The removals are attributed to death, relocation and duplicated NRCs among others. This presents a risk that Government may continue to lose funds by paying ineligible beneficiaries unless they are reported and removed from the programme.



The Ministry has collaborated with ZAPD and MoH to ensure that beneficiaries with disabilities are provided with medical certificates or disability cards. However, the collaboration has not worked effectively in that ZAPD has not registered all persons living with disabilities. As of November, 2023, out of a total of 143,130 disabled beneficiaries, only 51,250 beneficiaries, representing 36% have been registered.

Although the SCTP payout amounts have been adjusted annually to take into consideration inflationary changes, the adjustment is inadequate as it falls below the monthly national food basket requirements which was averaged at K3,059.77 per month as of December 2022 translating to 7% of the monthly food basket. Therefore, this indicates that the SCTP objective to reduce intergenerational poverty is still a long way to being achieved.

The Ministry still has a challenge in ensuring that the 15% administration cost target is achieved as some of the districts have utilised more than 15% of the total disbursement as administration cost. Notwithstanding, the SCTP has recorded some positive impact on the lives of beneficiaries as they have reported an improvement in their livelihood after the intervention. The audit also noted an improvement in the timely disbursement of funds to beneficiaries as SCTP is up to date with payouts as of November 2023.



RECOMMENDATIONS



CHAPTER FIVE:

FOLLOW UP RECOMMENDATIONS

5.0 Introduction

This chapter highlights the recommendations of the follow-up Audit as listed below;

5.1 Percentage of Female Households.

5.1.1 The Ministry should put measures to ensure that other beneficiary categories such as disabled, elderly and chronically ill persons are equally prioritised during targeting.

5.2 Payments made to Ineligible Beneficiaries

- 5.2.1 The Ministry should develop measures to ensure the targeting process is enhanced to reduce the risk of inclusion and exclusion errors during the selection process.
- 5.2.2 The Ministry should devise measures to ensure the sensitisation of beneficiaries during the targeting process.
- 5.2.3 The Ministry should put in place measures to ensure the prioritisation of resources towards the targeting process to allow CWACs to reach all vulnerable persons within their communities.

5.3 Inclusion of Uncertified Disabled Beneficiaries on the Programme

- 5.3.1 The Ministry should develop guidelines to structure collaboration with ZAPD and MoH relating to disability certification.
- 5.3.2 The Ministry should prioritise increasing the coverage of ZAPD country wide to enable the registration of all persons with disabilities.
- 5.3.3 The Ministry should engage stakeholders to ensure that disabled beneficiaries have disability cards or medical certificate slips.

5.4 Transfer Amount not Reviewed Annually

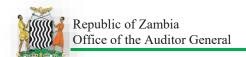
5.4.1 The Ministry should devise strategies to ensure that pay-out amounts are reviewed annually to ensure that they are cost reflective.

5.5 High Administration Costs

5.5.1 The Ministry should prioritise the full rollout of ZISPIS to reduce administration costs which can be channelled towards the SCTP beneficiaries.

5.6 Measures to Improve Food Security for Beneficiary Households

5.6.1 The Ministry should put in place measures to ensure that the roll out of Cash Plus agenda (which allows for SCTP beneficiaries to benefit from other social protection initiatives) is implemented to improve the livelihood of beneficiaries.



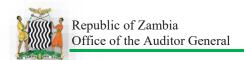
APPENDICES

Appendix 1: Sites visited and List of Personnel Interviewed

District	Name of Institution	List of Interviewees
Lusaka	Ministry of Community	1. SCT Manager
	Development and Social	2. Financial Specialist
	Services (MDSCC) Head	3. Project Accountant
	Quarters	4. Information Management Officer
	Provincial Social Welfare Office	1. Provincial Social Welfare Officer
	District Social Welfare Office	1. District Social Welfare Officer
		2. Social Welfare Officer
		3. Assistant Social Welfare Officer
		4. CWAC Mandevu Ward
		5. CWAC Chawama Ward
		6. CWAC Kabwata Ward
	United Nations Children's Fund	1. Chief Social Policy and Research
		2. Social Policy and Research Officer
	Zambia Agency for Persons with	1. Acting Director General
	Disabilities	2. Director Planning & Programs
		3. Senior Planner Rehab Officer
	Policy Monitoring and Research	1. Research Officers
	Centre	
	Irish- Aid	1. Programme Manager
		2. Programme Coordinator
Chongwe	District Social Welfare Office	1. District Social Welfare Officer
		2. Social Welfare Officer
		3. CWAC Chainda Constituency
		4. CWAC Central Ward
Petauke	District Social Welfare Office	1. District Social Welfare Officer
		2. Social Welfare Officer
		3. Assistant Social Welfare Officer
		4. CWAC Kaumbwe Constituency



		5. CWAC Chilimanyama Ward
Katete	District Social Welfare Office	District Social Welfare Officer
		2. Social Welfare Officer
		3. Assistant Social Welfare Officer
		4. CWAC Mukauka Constituency
		5. CWAC Mahungu Ward
Chipata	District Social Welfare Office	District Social Welfare Officer
		2. Assistant Social Welfare Officer
		3. CWAC Luangeni Ward
Kafue	District Social Welfare Office	District Social Welfare Officer
		2. Assistant Social welfare Officer
		3. CWAC Matanda ward
		4. CWAC Shikoswe Ward
Choma	District Social Welfare Office	District Social Welfare Officer
		2. Assistant District Social Officer
		3. CWAC Siamambo Ward
Gwembe	District Social Welfare Office	District Social Welfare Officer
		2. Assistant Social welfare officer
		3. CWAC Lukonde Ward
Kalomo	District Social Welfare Office	District Social Welfare Officer
		2. Social Welfare Officer
		3. CWAC Mwaata Ward
		4. CWAC Nauyanga Ward
Livingstone	District Social Welfare Office	District Social Welfare Officer
		2. Social Welfare Officer
		3. CWAC Simoonga ward
		4. CWAC Kabila Ward
	1	1



Appendix 2 (a): Questionnaire Administered to Beneficiaries

Di	strict: Constituency:							Wa							Da	ate:
	QUESTIONS					BEI	NEF	ICIA	RY	SER	IAL I	NUM	BER			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1.	Which SCT household category do you belong to? (A)Elderly person (B) Chronically ill (C) Child headed (D) Female headed (E) Disabled															
2.	If disabled, do you have a medical report or disability card for your condition? (A)Yes (B) No (C) N/A															
3.	How much bi- monthly allowance do you receive? (A) K800 (B)K400															
4.	Age of beneficiary? (A) <18 (B)19 - 64 (C) >65															
5.	Does the beneficiary meet the residence criteria? Should have lived in the area for 6 months or more (A)Yes (B) No															
6.	How many years have you been a SCT beneficiary? (A) < 3 (B) $4 - 6$ (C) $7 - 10$ (D) > 10 years															
7.	Assessing living conditions Before and After the SCT inclusion <i>SCT inclusion</i>	No	te <i>the</i>	at fir	st ro	w is	for b	efor	e SC	T inc	clusio	n and	secon	d row	is aft	er
8.	Ownership of livestock (goat, chickens, pigs, cows) (A) Yes (B) No															
9.	How many livestock did you have (A) $<$ 2 (B) 3-5 (C) 6-9 (D) $>$ 10 (E) N/A															
10	Property owned (houses, farming land, equipment) (A) Yes (B) No															
11	Type of house wall - (A)Thatched (B)Clay (C) Burnt bricks (D)Concrete bricks (E) Pole															
12	Type of roofing material used -(A) Iron sheets (B) Grass (C) Asbestos															
13	Type of floor used - (A)Floor (B) Concrete (C) Mud (D) Other															_
14	Type of toilet used - (A)Own pit latrine (B)Communal pit latrine (C)Neighbors pit latrine (D) No toilet (E) Flushable															
1:	Type of lighting - (A) Solar (B) Kerosene (C) Candle (D)Torch (E) Electricity															
10	Do you have farming land? Yes (A) No (B)															
11	What size of farming land? (A) $<$ 1 Hectare (B) $>$ 1 Hectare (C) N/A															
18	Do you own any agricultural assets? (A)Yes (B) No (C) N/A															
19	What agricultural assets do you own? (A)Plough (B) Hoe / Axe (D)All of the above (E) None (F)N/A															
20	Number of meals per day (A)3 (B) 2 (C) 1 (D) None															
21	Are there any family members attending school? (A)Yes (B)No															
22	Number of family members attending school None (A) 1-2 (B) >3 (C) All (D) N/A															
23	Age of youngest Dependent - Should be below 19 for child headed and female headed (A)<18 (B) >18 (C) N/A															
24	Business owner? (A) Yes (B)No															
2:	Type of Business: (A) Charcoal (B) Grocery (C)Catering Any (food business) (D)Farming (E) Any other (F) Multiple (G) N/A															
20	Cooperative) beneficiary (A) Yes (B)No															
21	Are allowances received regularly? (A) Yes (B) No						L		L							L
28	If no, in which year did you not receive timely payments? (A)2018 (B) 2019 (C) 2020 (D) 2021 (E) 2022 (F) N/A															
29	Specify number of payments not received (A)1 (B)2 (C)3 (D)4 (E)5 (F)6 (G) N/A															
30	How is the allowance utilised? (A)Food (B)Medical care (C) Education (D) Capital (E) Farming (F) Multiple Does the allowance cater for all needs? (A) Yes (B)No															



Appendix 2 (b): Questionnaire Administered to Unsuccessful Beneficiaries

Dist	rict: Constituency			Wa	ırd:			D	ate:		
S/N	QUESTIONS		BEN	IEFI	CIA	RY	SER	IAL	NUN	ABE	R
		1	2	3	4	5	6	7	8	9	10
1	Gender										
2	How many times have you applied?										
3	When were you first enumerated?										
4	What do you do for a living?										
5	Eligibility										



Appendix 3: List of Districts Visited and Number of Beneficiaries Interviewed per Category

Crossing the first of the control of	DETECT AT	The man and a second		1	21 12211 62	Tad bar	C. Sara				
Beneficiary Category Lusaka Chongwe Chipata	Lusaka	Chongwe	Chipata	Katete	Petauke	Kafue	Katete Petauke Kafue Gwembe	Choma	Kalomo	Livingstone	Total
Ederly Person	65	85	86	49	74	27	18	10	25	12	457
Chronically ill	9	4	4	3	8	0	3	1	2	5	36
Child Headed	4	1	0	1	3	0	0	0	0	0	6
Female Headed	7	62	38	69	72	14	30	3	14	11	337
Disabled	34	29	24	11	15	4	18	11	14	29	189
Other Category	0	1	0	0	0	0	4	0	0	0	S
Total	110	199	164	133	172	45	73	25	55	57	1033



Appendix 4: Status on Implementation of Recommendations

No.	Audit Finding	Recommendation	Implementation
	J		Status
1.	Roll out of the Social Cash Transfer Programme to various districts.	Government, through the MCDSS should own the SCTP instead of relying on donor funding to ensure sustainability. The Committee further urged the Ministry of Finance and National Planning to ensure that funds appropriated by Parliament for the SCTP are released on time.	Fully implemented
2.	Payments made to ineligible beneficiaries	Government should ensure the recovery of funds from undeserving beneficiaries. Further, a more favourable process that does not discriminate against any vulnerable persons merely on account that such a person has certain assets or goods which do not even have any economic value and cannot sustain the person is put in place.	Partially implemented
3.	Inclusion of uncertified disabled beneficiaries on the programme	Clinical officers and nurses who may be more readily available than medical doctors should be engaged in the certification of disability. Further, guidelines should be put in place to ensure collaboration between the MCDSS and ZAPD. There should be improved collaboration between MCDSS and ZAPD to develop a more rigorous framework for identification, verification and certification of the beneficiaries.	Partially implemented
4.	Delays in disbursing of transfer amounts from the Ministry headquarters to the district offices	For ZAPD to be scaled up to all districts, a dedicated budget line must be created for it and the funds allocated to it must be released timely.	Fully implemented

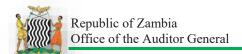
ONE SAMUAL COST REPROSE			
5.	Transfer amount not	The Treasury should release funds	Partially
	reviewed annually	timely and consistently to avoid a	implemented
		cascading effect of delayed payments	
		to provinces, districts and ultimately to	
		beneficiaries.	
6.	High administration	The Ministry should strictly adhere to	Partially
	costs	the 15 per cent threshold for	implemented
		administration costs for districts in the	
		administration of social cash transfer.	
		In the same view, the Ministry should	
		adopt and use modern technology such	
		as mobile money services as a way of	
	26	reducing administration costs.	D .: 11
7.	Measures to improve	An integrated approach be employed,	•
	food security by	under which all Social Protection	implemented
	increased percentage	Programmes such as the Farmer Input	
	of households	Support Programme (FISP), the	
	receiving	Livestock Pass-on-the-Gift	
		Programme, among others, should be	
		tied to the Social Cash Transfer	
		Programme to make graduation from the Programme tenable. There is	
		therefore need to enact a Social	
		Protection Bill as a way of harmonising	
		all social protection programmes being	
		undertaken by various Government	
		ministries.	
		miniouros.	
		The Ministry should determine a	
		baseline and graduation criteria under	
		the Programme. Such measures would	
		also facilitate the evaluation of the	
		Programme to determine its success or	
		failure.	
	1		



Appendix 5: Newly Added and Newly created Districts and Number of Beneficiaries 14

No.	Provinces	Name of District	No. of beneficiaries	Year of roll out
1		Chisamba	7138	2017
2		Kabwe	7073	2017
3	Central Province	Mkushi	6042	2017
4		Mumbwa	6601	2017
5		Shibuyunji	5380	2017
		Chililabombwe	4877	2017
7	Copperbelt Province	Kalulushi	4787	2017
8	Province	Masaiti	6487	2017
9		Mufulira	7308	2017
10	Eastern Province	Chadiza	8077	2017
11		Chongwe	11470	2014
12	Lusaka Province	Chilanga	6735	2017
13	Muchinga Province	Mpika	12372	2017
14	Northwestern	Kalumbila	8890	2017
15	Province	Mwinilunga	9903	2017
16	Northern Province	Kasama	15406	2017
17		Chirundu	10720	2017
18		Choma	10848	2017
19	Southern Province	Kafue	7514	2017
20		Namwala	6819	2017
21		Nyimba	13366	2017
22		Sesheke	6605	2017
23	Western Province	Kaoma	9739	2017
24		Solwezi	6070	2017
	Newly C	reated Districts and	Number of Beneficiari	es
25		Lumezi	6677	2016
26		Chasefu	7910	2017
27	Eastern Province	Lusangazi	4924	2014
28		Kasenengwa	8279	2014
29		Chipangali	10485	2014
30	Luapula Province	Chifunabuli	12392	2014
31	<u> </u>	Lupososhi	9323	2014
32	Muchinga Province	Kanchibiya	9851	2017
33		Lavushimanda	5401	2017

¹⁴ Source: MCDSS Full Caseload March 2023



34	Northwestern Province	Mushindamo	4673	2017
35	Northern Province	Senga	8653	2017
36		Lunte	6018	2017



Appendix 6: Government and Cooperating Partners Funding 2018-2023

Year	GRZ	CPs	CPs Total		CPs
				percentage	Percentage
2018	353,299,374.41	175,929,640.00	529,229,014.41	66.76	33.24
2019	92,749,644.54	-	92,749,644.54	100.00	0.00
2020	262,302,587.00	582,338,665.00	844,641,252.00	31.05	68.95
2021	1,634,697,267	709,477,895.00	2,344,175,162.00	69.73	30.27
2022	2,031,811,005	1,346,137,029.00	3,377,948,034.00	60.15	39.85
2023	2,518,737,617	1,352,329,484	3,871,067,101.00	65.07	34.93
Total	6,893,597,495	4,166,212,713	11,059,810,208	62	38

Source: Ministry of Community Development and Social Services

Appendix 7: Number and Percentage of Reasons for Graduation or Exit of Beneficiaries

Reason for Exclusion or graduation	No. of Beneficiaries	Percentage(%)
Deceased	76	51%
Duplicated	16	11%
IE beneficiary	22	15%
Not indicated	15	10%
Not traced	3	2%
Relcoated	18	12%
Total	150	100%



Appendix 8: Eligibility Criteria

Households with an elderly person

- Is aged 65 years or above.
- Holder of a Green National Registration Card
- Has no NRC, but possesses an affidavit as long as the deputy recipient has an NRC

Households with a member with severe disability

• Possess a disability card or medical certificate slip certified by a medical practitioner.

Households with a member who is chronically ill or on palliative care

• Possess a medical assessment form signed by a medical practitioner confirming the extent of the illness.

Child headed households

- The head of the household should be under the age of 19
- Has no NRC but shall obtain an affidavit as long as the deputy recipient has an NRC.
- Is not married.
- Is verified by the community leadership to be a child headed household.

Female headed households

- Is not married.
- Is aged 19 to 64 years.
- Is keeping at least three children under the age of 19.
- Is verified by the community leadership to be a female headed household.

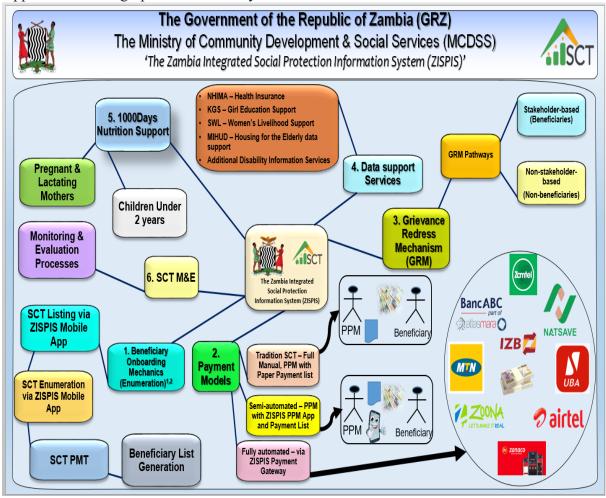
Appendix 9: Beneficiaries with Erroneous Bi-monthly Payments

S/N	Beneficiary Details*	District	Disability status in the system	Payment Amount	
1	Individual 1	Chongwe	Not Disabled	Declared that she gets a K800	
2	Individual 2	Lusaka	Not Disabled	K800	
3	Individual 3	Chongwe	Not Disabled	Declared that she gets a K80	
4	Individual 4	Chipata	Disabled	Declaration and system confirm she gets K800	
5	Individual 5	Chipata	Disabled	Declaration and system confirm she gets K800	
6	Individual 6	Chipata	Disabled	Both k400 and K800 payments on the system	
7	Individual 7	Katete	Not Disabled	K400	

^{*}The details have been withheld for confidentiality purposes



Appendix 10: Infographic - ZISPIS Payment Mode



Appendix 11: Comparison of Administration Cost Against Transfer Amounts¹⁵

	Administration	cost per District		
	Transfer Amounts (ZMW)	Administration Cost (ZMW)	% of Administration cost on Transfer amounts	
	Livin	gstone		
2018	2,059,033.69	407,052.37	20	
2019	0	20, 000.0	0	
2020	1,130,760.00	218,160.00	19	
2021	8,044,451.50	1,695,110.00	21	
2022	12,834,616.50	2,416,120.00	19	
	Ch	oma		
2018	4,700,205.00	794,660	17	
2019	-	-	-	
2020	2,305,200.00	705,430	31	
2021	13,483,300.00	1,278,794	10	
2022	25,735,943.30	1,446,016	6	
2018		693,690	37	
	1,852,515			
2019	702,180	123,390	18	
2020	1,332,720	280,241	21	
2021	9,579,805	1,944,238	20	
2022	19,218,590	3,017,983	16	
2010		ngwe	1.5	
2018	8,486,640	1,230,490	15	
2019	9,626,115	716,115	7	
2020	8,697,240	708,075	8	
2021	17,251,520	994,720	6	
2022	17,745,600	1,587,543.70	9	
2010		auke		
2018	7,555,232	579,455	8	
2019	-	-	-	
2020	8,089,200	1,405,973.95	17	
2021	26,051,190	1,983,453.80	8	
2022	48,497,370	2,779,766.68	6	
		tete		
2018	10,741,680.00	878,694.00	8	
2019	-	-	-	
2020	- 0.245.050.00	52.024.00	-	
2021	9,345,950.00	53,824.00	1	
2022	15,430,800.00	1,213,651.00	8	

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¹⁵ Source: Performance Audit Analysis 2023



Chipata			
2018	4,582,162.04	749,051	16
2019	-	-	-
2020	2,422,800.00	266,483	11
2021	19,772,640.00	1,194,667	6
2022	33,859,309.10	1,489,930	4

Head Office

Stand No. 7951, Haile Selassie Avenue, Long

Acres P.O. Box 50071, Lusaka.

Toll-Free: 5566 (MTN & Zamtel Only) Tel: +260 211 252611, +260 211 255760

Fax: +260 211 250349

Email: auditorg@ago.gov.zm



www.ago.gov.zr

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