

Terms of Reference:

Research design for a qualitative study on barriers to access and impact of the Zambia Social Cash Transfer Scheme among persons with disabilities

Assignment: Consultancy

Duration: 20 working days, during 15 May to 30 June 2017

Location: Lusaka, deskwork and consultative meetings (at place or through skype)

1. Background

The Social Cash Transfer (SCT) Programme is part of the Social Assistance Pillar of the Zambian Government's National Social Protection Policy and operates since 2003 implemented by the Ministry of Community Development and Social Services (MCDSS). The major objective of the scheme is to reduce extreme poverty and intergenerational transfer of poverty among the targeted households responding to a growing number of incapacitated households including vulnerable citizens such as elderly, single mothers, severely disabled, child headed households or chronically ill persons. Currently, the SCT is expanding and the target is to reach all 106 districts of the country. Hence while currently targeting approximately 280,000 households, a caseload of 500,000 by the end of 2017 is expected as a result of the expansion.

The Social Cash Transfer identified disability as an eligibility criteria within its set-up. The overall criteria include at least 6 months **residency** in the respective catchment area and **incapacitation** with one of the following categories:

- Households with Persons with Disabilities (medically certified)
- Households with Elderly (65 and above based on National Identity Card)
- Child headed households (0-18 years)
- Households with Chronically ill on palliative care (medical certification)
- Female headed households with 3+ children (19-64 years)

Furthermore, the **welfare estimation** of a household needs to fall below a certain pre-determined threshold calculated using the Zambian Households Living Index.

The overall targeting process can be briefly summarised into the following steps:

- **Identification:** Community Welfare Assistance Committees (CWACs), with the support from local leaders, identify households that meet the first two eligibility criteria: residency and incapacity.
- **Enumeration:** Enumerators visit households identified in the identification stage to collect more information about the households.
- **Welfare Estimation:** The SCT Social Cash Transfer Management Information System (MIS) checks residency and incapacity and uses information collected in the enumeration stage to determine the eligibility of households as per the welfare criteria.
- **Community Validation:** The list of eligible households generated by the MIS is shared with the community, allowing community members to propose to remove better-off households from the list.

The Zambian case can be commended for taking into account the higher costs of daily living for persons with disabilities. Unlike the common practice of applying criteria to all households without accounting for additional disability-related expenses, Zambia's SCT programme pays a double transfer to households with a disabled member. Households selected into the programme receive a bimonthly grant of ZMW 140 plus a bimonthly disability allowance of ZMW 140.

1.1 Barriers to access the SCT for eligible beneficiaries

Despite the positive progress and increasing coverage rate, persons with disabilities face several barriers to access the SCT and there is a risk that eligible households are not captured or drop out at the various steps of the selection process. The already identified inconsistencies in the identification process result in potential exclusion errors in some districts across the country, and these can be particularly severe for persons with disability due to both demand and supply factors, and as a consequence to physical, social, economic and cultural barriers.

Exclusion errors may be particularly severe for certain groups, due to characteristics of the communities, households or individuals. For example in the case of people with mental health challenges or persons with intellectual disabilities, impairments may be harder to identify and they may also be still hidden and not accessing the registration process. There may also be significant differences across the targeting modalities that are adopted by the programme, particularly in reference to the recent shift from census based registration to on-demand registration, which may increase the risk of exclusion for marginalized and less "visible" groups.

Various reasons can influence the targeting process, for example on the demand (beneficiary) side the hiding of potential beneficiaries in households due to stigma and other cultural barriers, or social/economic constraints to accessing the program; on the supply side exclusion may arise from the accessibility of information regarding the programme and its eligibility rules to persons with disabilities, difficulties in defining a person with disability during the identification process, physical distance or other accessibility issues, training of the programme personnel to engage with persons with disabilities and support their application, etc. This is significant for both, the rural and urban setting where eligible households are likely to face different challenges when accessing the scheme.

1.2 Impact of the SCT on current beneficiaries with disabilities

Several impact evaluation studies on the Social Cash Transfer scheme in Zambia have been conducted. The American Institutes for Research jointly with UNICEF used Randomized Control Trials (RCTs) in a quantitative study in 2014, however did not provide results on specifically persons with disabilities. The qualitative study, also from 2014, conducted by the Institute of Development Studies (IDS) found partly evidence of a positive impact of the SCT on persons with disabilities, reporting that chronically ill or disabled beneficiaries partly had been able to buy food supplements recommended by their doctors. However, it was also reported that disability and age were the main obstacles to engage in other more active income generating activities, despite the benefit.

A study conducted by Zambia Federation of Disability Organisations (ZAFOD) supported by UNICEF explicitly focuses on the impact of the SCT on families headed by persons with disabilities and families having children with disabilities. The study found evidence on an improved social and economic situation for beneficiary households, however also revealing a range of constraints to access services such as educational or health facilities. Long distances to services, inadequate services, inaccessible infrastructure and continued presence of stigma and discrimination towards persons and children with disabilities were the primary findings.

Since the ZAFOD study solely sets a focus on children with disabilities and households headed by a disabled member, a major group among the community of persons with disabilities is excluded

and little evidence on the actual impact of the additional transfer on the life of disabled individuals across the life cycle and their families has been produced. In view of the particular design of the SCT in Zambia (with the presence of the disability allowance) it is of great importance to analyse the specific effects of the transfers on the living conditions and welfare of persons with disabilities and their families: what are SCT resources spent on, how does the SCT contribute to addressing basic needs of persons with disabilities and their households, are there any broader (non-economic) effects of the transfers for example in terms of social inclusion, access to services, use of time or production that can be drawn from the experience thus far? The study will look into both, economic and well-being impacts as well as the broader social impact of the transfer (e.g. whether the cash transfer has enabled the disabled beneficiary to better access services through, for example having means to cover for transportation costs, or if inclusion in the community has improved through the individual becoming more visible in the community due to the SCT). The outcomes of the analysis will provide implications on the efficiency and adequacy of the transfer.

Looking from both angles, investigating if and why eligible households with persons with disabilities are excluded from the scheme and simultaneously analysing how the transfer improved the lives of the situation of the person with disability and their respective families, will provide a comprehensive picture on the situation of persons with disabilities within the SCT scheme and indicate policy implications in regard to future decisions on the scheme procedures and the design to enhance the sensitivity of SCT design to the specific needs of persons with disabilities.

2. Purpose and Scope

Based on the outline, a qualitative study will be undertaken looking at the two components discussed above, the potential barriers to access the SCT and the impact of the SCT on the individual disabled beneficiary (and their families). The first component aims at an improved understanding of possible exclusion errors, establishing whether exclusion occurs and identifying where and why the exclusion may happen across the various stages of the selection process. The second component of the study will analyse to what extent and how the SCT has had an impact on the life of the individual with a disability and their families. It is expected that the study will produce policy recommendations for MCDSS and involved stakeholders, jointly fostering constant improvement of the inclusion of persons with disability within the SCT scheme. As a first step, a concept note and a suitable research framework with guiding research questions as well as an appropriate questionnaire shall be developed. These are the Terms of Reference for a consultant to assist the ILO in developing the concept note, the research questions and the questionnaire.

The purpose of this assignment is to support the development of the conceptual and theoretical foundation for the study as well as the methodology, analytical framework and data collection instruments. The data collection and analysis will be undertaken in the second half of 2017.

The assignment will include support and guidance to the ILO official in charge of undertaking the study in the development concept note including the research design and research methods, the research framework and data collection tools. The contractor is expected to undertake the following tasks in close collaboration with ILO:

- Discuss with and advice on an appropriate conceptual and research framework for the Zambian and disability-specific context, including in consultation with MCDSS, Organisations for persons with disabilities (ZAPD, NGOs, DPOs, etc.) and other relevant stakeholders
- Elaborate methodological approaches to undertake the study using qualitative methods

- Provide insight into corresponding research methodologies and advising on the advantages and disadvantages
- Develop detailed research questions in line with the research framework and appropriate data collection tools
- Develop a plan for data collection and analysis, including sampling and budget considerations
- Advise on the questionnaire and jointly develop with ILO
- Ensure the final version of the concept note, including research methodology, plan and data collection instruments is coherent and provides a solid foundation for undertaking the study

3. Expected output:

- A final concept note including conceptual framework, research methodology and plan
- Detailed research framework/questions and corresponding data collection instruments

4. Expertise

a) Academic Qualifications

- At least a master's degree in a relevant field in the area of planning, public policy, disability, social protection, sociology, development studies or any other related field

b) The ideal Consultant will have proven expertise in:

- Qualitative Research Skills and Research Design
- Development of qualitative tools and qualitative data collection
- Understanding of Social Protection, Disability inclusion and/or development
- Experience in working with the Zambian government partners and other stakeholders in order to understand the target group of the concept note and subsequently the study

c) Skills and Competencies:

- At least 5 years of professional experience
- Extensive experience in qualitative research
- Evidence of having undertaken similar assignments
- Excellent oral and written English

5. Working modalities

The work will be undertaken in collaboration between the Consultant and the ILO, while the Consultant will be responsible for:

- Identifying an appropriate research framework
- Drafting of the concept note, research questions and study questionnaire
- Participate if possible, in meetings with MCDSS, organizations of persons with disabilities and other relevant stakeholders to receive inputs on the research questions and conceptual framework
- ILO will be responsible for managing communications and logistics associated with meetings at the ILO and possibly selected meetings with stakeholders within Lusaka and to inform and update the consultant of the meeting outcomes in the event the consultant is not able to participate.

6. Time span

The assignment is expected to be completed within 20 working days during the timeframe of 15 May to 30 June 2017.

7. Application process

Send a cover letter responding to the Terms of Reference that includes a CV and research/academic references to sterner@iloguest.org and korpinen@ilo.org. Applications should be submitted by COB 8 May 2017.