

“If you have only dust in your hands, then friends are far; when they are full, they come closer”: an examination of the impacts of Zambia’s Katete universal pension

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Introduction

For the past 10 years or so, Zambia has been experimenting with a universal old age pension in the district of Katete, in the east of the country. It has provided a regular pension to 4,500 older people aged over 60 years, 63% of whom were women. The recipients of the pension belong to the Chewa tribe. In 2010, I undertook a study of the pension and, at the time, it provided people with a regular transfer of 120,000¹ Kwacha (around US\$23.50) per month. The pension was funded by the United Kingdom’s Department for International Development (DFID) and managed by the Ministry of Community Development and Social Welfare.

The Katete pension is little known even within Zambia, with few studies undertaken. So, in 2010, I decided to undertake my own study, using anthropological research methods.² I spent two months in Katete spending time both in villages that received the pension and others that did not. I was, therefore, able to gain a good understanding of the impacts of the pension, while – in the non-pension villages – I could observe the challenges faced by older people not in the fortunate position of receiving a regular cash transfer. I spent many hours talking to both older people and other community members, gaining their trust so that they would talk honestly with me about their experiences.

In this paper, I examine the challenges faced by older people in Katete as they gradually become frail and lose their ability to act autonomously. I describe how the Katete pension enables older people to maintain their self-worth and helps address their social exclusion by re-integrating them into their kinship and wider social networks. It does this by helping them regain their dignity and retain their autonomy while, at the same time, giving them something to share with others in their communities. As a result, older people in the

Katete pension communities have been able to reduce their dependency on others and are, once more, viewed as valuable members of society. In summary, the pension has empowered older people – in particular women – transforming their lives, while being very popular with other community members.

Ageing and Agency

Every society has its ideal representation of an older person. Among the Chewa, the ideal elderly person is well-loved, supported by others but, equally, capable of helping others by sharing knowledge, advice and wealth. So, in contrast to the common understanding of the elderly as “dependent” on others, the Chewa still expect the elderly to be active contributors to society and their families. Indeed, it is understood within anthropology that, in many societies, kinship is created not by blood ties but through the practice of giving – or sharing – with others. Ideally, this sharing should be *mutual*, with both partners in a relationship sharing with others: kinship and love are never static and have to be continually and actively re-created, by the sharing of food, gifts

¹ In 2013, the Kwacha was revalued with 1,000 old Kwacha becoming the equivalent of 1 new Kwacha.

² The study contributed to my undergraduate dissertation in Social Anthropology at the University of Cambridge.

and care. Therefore, as older people age, they seek to retain their autonomy while resisting becoming dependent on others: by actively giving to and helping others, they can continue to be agents of their own destiny, generating relationships with their kin and broader social networks.

When someone is unable to share, in effect they lose the ability to shape their relationships as active agents, thereby increasing the danger that their relations with others will weaken, with the older person potentially experiencing growing social exclusion. Indeed, there is abundant research across Africa on the increasing social exclusion of older people who, as a result of living in extreme poverty, are no longer able to share with others. In extreme cases, this social exclusion is exhibited in witchcraft accusations.

So, as people age and become increasingly frail and unable to work – thereby losing their ability

to independently generate their own income – the likelihood of their social exclusion increases. Necessarily, their ability to be active agents in generating relationships weakens, which can lead to an asymmetry of power in their relations with others. As in all societies, the elderly Chewa face this danger. Although many older people in Katete can continue to work and, therefore, still have access to the resources that enable them to share with others, their growing frailty reduces their ability to generate income and increases the likelihood of their social exclusion. Their social importance begins to deteriorate and, at the same time, their capacity to act as agents. This has been referred to as a 'social death before [people] die in the physical sense' (Van der Geerst 2002). Box 1 offers one example of an older woman experiencing growing exclusion in Katete.

Box 1: The growing exclusion of one woman in Katete

The lack of respect for many older people in Katete was demonstrated by the case of Rosalyn, aged 76, who was unable to walk properly and certainly could not work. She lived in a community that did not receive the pension. She was helped entirely by her divorced daughter who lived next door. Her three sons also lived nearby, but never cared for her. Her loss of freedom was indicated by the way in which she could not stand up to her children. One of her grandsons moved into her house, which broke a taboo that grandmothers should not sleep in the same hut as teenage grandsons. She told me how she was 'very uncomfortable' that he slept there but was 'too afraid' to say this to her sons.

The likelihood of social exclusion is exacerbated when the close kin of older people are living in poverty themselves and, as a result, are much less able to offer care and support. In such situations, people become more selective in choosing with whom to build their social relations and, as Cliggett (2001) argues, the elderly can be regarded as "an unjust distribution of resources."³ The young are often prioritised since they represent the future. Often, the memory of care in childhood is not sufficient to guarantee care in old age unless it is continually generated through mutual sharing and support. However, as explained above, the elderly find it increasingly challenging to be active 'givers' in a relationship, which is necessary if they wish to maintain this mutuality.

Among the Chewa, the ideal care situation was for the eldest son, all the sons or all the children to care for their elderly parents. In reality, though, it was often a daughter or granddaughter who was mainly

responsible for providing care and support. They either lived with or near the older person. They tended to be women who were unmarried, divorced or widowed and had moved back home and who, themselves, carried very little social capital. As Van der Geest (2002) noted in Ghana, who is chosen to care for elderly relatives often depends on "who has the best arguments to say no." Furthermore, caring would often fall on a woman since cooking, cleaning and washing were considered to be women's jobs. Male alcoholism exacerbated the situation with some older people finding that they ended up being responsible for caring for their alcoholic sons. In such cases, since women were much less likely to drink, they *de facto* became the main carers of the elderly.

Among those elderly not receiving help in non-pension communities, about half said they had requested assistance without success. The rest claimed that "I don't ask them for help because

³ Pottier (1988) and Colson (1979).

I know they are struggling,” a recognition of the general poverty in the region. So, while some elderly Chewa were embedded within caring relations, others found themselves in particularly vulnerable situations. They found it difficult to complete chores, grow or buy food and other essential items, and even resorted to begging in the village.

The pension and the generation of mutuality in social relations

The introduction of the Katete pension, however, has provided the elderly with increased opportunities to redefine the asymmetry in their relationships. As one Chewa pensioner told Knox (2009:3): ‘if you have only dust in your hands, then friends are far; when they are full, they come closer.’ The pension has given older people the opportunity to give to others, thereby building mutuality into their relationships. Mercy told me ‘you cannot be selfish with the pension. You have to share it and people will treat you well if you do so.’ Indeed, the pension has led to beneficiaries receiving requests for financial help, generally from family members. While most chose to construct mutuality – “I try to give when I can” – a few others did not, by saying: “I tell them I can’t give them any money as I don’t have enough.” Mercy argued that it was selfishness that led some pensioners not to share. She explained that some women had become paranoid: “They are convinced that the family just want to steal it, so they tie it to their *citenges*⁴ and end up never using it. How can you be respected if you do this?”

Having the pension allowed the elderly to become more independent, thus re-defining their relationships with others. This was demonstrated through changes in their housing situation. In villages without pensioners, almost all older people lived in mud huts with thatched roofs, which required frequent maintenance and re-thatching. For example, I met four elderly people without roofs since they had blown off in storms. While two slept in their daughters’ houses next door, the others stayed put, and were reluctant to impose themselves on their children, who they claimed had “no room anyway.” Repairing a house was tough, physical work – “a man’s job” – and certainly too much for a frail woman. While one woman had asked her son to replace the roof, she was

still waiting after a month, and felt powerless to insist. Alternatively, roofs could be fixed by paying someone, but this was beyond the means of many elderly people.

In contrast, in villages receiving pensions, it was noticeable how many beneficiaries had built houses out of brick, with corrugated sheets for roofs. The pension allowed beneficiaries to contract labour and construct much sturdier houses. As a result, their houses had less need for repair and the elderly no longer had to depend on their kin to help them out with repairs, thereby reducing their need to make requests from a position of limited power. The improved housing, therefore, reduced the asymmetry in relationships experienced by older people, rebalancing the relationships more towards mutuality. Older people, through their housing, actively sought to reduce dependency and build self-worth. As discussed earlier, older people – particularly the most vulnerable – were reluctant to ask for help. They much preferred to have balance in their relationships, in which their role as givers – as well as receivers – was recognised.

Indeed, the mere fact that pensioners received regular cash meant that they no longer had to beg or ask for food from others, or at least not to the extent of those in non-pension villages. Some pensioners were able to purchase fertiliser and labour to work on their land, thereby making farming more productive. Some were able to use their pension to sell vegetables and invest in small businesses such as beer brewing. Similar investments by older people in productive activities have also been noted by Merttens et al (2016) in Uganda, where there is also a universal pension. Such investments effectively multiplied the value of the pension, further enhancing the potential for the elderly to exercise freedom, reduce asymmetry and build mutuality, at the very least because they were better able to provide for themselves and place less financial pressure on family members.

Receiving the pension also helped beneficiaries strengthen their position as decision-makers with regard to household budgeting. Delilah, for example, lived in a non-pension village and shared her house with a recently divorced granddaughter. Although she had a good relationship with her son, her main provider, she felt powerless to influence spending decisions in the household: “My son has seven children and although he gives me what he

⁴Citenges are the printed cloth women wear around their waists.

can, it is not enough and I always struggle. I depend on his food and money and do not have much influence on how anything is spent, I must accept what I am given." In contrast, Fastone, a pensioner, described how: "After I have received the pension, I sit down with my daughter and we plan how we are going to spend it, what food we need, and what we are going to save up for."

The pension, therefore, has increased the financial independence of many of the more vulnerable elderly, making them more self-sufficient and less dependent. They can more pro-actively engage in social relations on their own terms, and gain greater power in relations with their kin, including within their households. Once mutuality is strengthened within a relationship, the elderly desire to be cared for in a manner appropriate to their age, with strengthened self-worth through the recognition that they can still contribute. As Amoss and Harrell (1981:6) note: "the position of the aged in a given society can be expressed in terms of how much old people contribute to the resources of the group, balanced by the cost they exact, and compounded by the degree of control they have over valuable resources." As Mary, one of my Chewa informants explained: those who shared their pension had stronger ties than those who did not; they received less respect and were much more alone.

Grandparents, grandchildren and cash

One key impact of the pension is that it turned the elderly into more attractive companions. Their kin – many of whom were themselves struggling – no longer had to fear requests for assistance when engaging with the elderly. This gradual transformation in relationships can be illustrated by examining the relationship between older people and their young grandchildren (or great-grandchildren).⁵

With or without the pension, many elderly Chewa cared for children. This was due to many reasons, such as the high number of orphans resulting from the AIDS crisis. There were also cases of voluntary fostering. Some children were sent to live with grandparents to learn life-skills, such as cooking and cleaning, which was embedded within a notion of the elderly having accumulated wisdom. Parents would be too busy farming or working but grandparents were viewed as having more time. Other children – often girls – stayed with

grandparents because the latter needed support. They were often sent by their parents to fulfil filial responsibilities (c.f. Cliggett 2001). As Fales told me: "I sent one of my daughters to help my mother and kept the other myself."⁶

Caring for grandchildren when unable to do so effectively creates a burden on older people and impacts negatively on their self-worth since they are unable to fulfil Chewa ideals of love and caring. Elizabeth, 68 and widowed, lived in a non-pension village and cared for six orphans. Her son resided next door with his own family but, she claimed, he was also living in poverty. He occasionally helped with tasks but, although Elizabeth had asked him to build a maize barn, he had not done so because he did not have the money to contract the pieceworkers who would help him. The poverty of his household was evident in the fact that they ate only once a day. Elizabeth's distress as she recounted her story indicated how her inability to care for her grandchildren was impacting on her emotional well-being.

Such households were transformed once they received a pension. They found that they could provide three meals a day, which was never the case in the villages without pensions. The children themselves were more enthusiastic about attending school. Nyanyiwe, who looked after three children, told me: "They are more motivated about school now; they used to be embarrassed because I couldn't afford to buy them a school uniform and never wanted to go." The pension enabled some better-off grandparents to sponsor grandchildren to attend the local boarding school, significantly re-balancing the asymmetry in relationships with their own children.

Indeed, the pension led to more grandchildren voluntarily staying with their grandparents. By providing food and education for their grandchildren, grandparents became agents in the caring and sharing relationship, thereby generating love and social wellbeing. Furthermore, by caring for others, grandparents were placed in a stronger position to receive care, within a context of mutuality. Love is an articulation of the nature of the relationship; the stronger the relationship, the greater the likelihood of love being reciprocated. And, as love is both a practice and an emotion, love necessarily results in greater provision of care.

⁵ While the term grandchild is used here, it also encompasses great grandchildren.

⁶ Similarly, in Northern Benin, Alber (2004) states that 'grandmothers receive grandchildren as gifts in return for the ...daughters they gave away into marriage.'

Respect, witchcraft and cash

The increasing ability of older people to generate and re-create relationships also increased the respect they received within the broader village. Although the image of the “village elder” evokes images of wisdom and responsibility, it is a romantic characterisation with a gender bias towards men, and, indeed, those of wealth and standing. The reality among the Chewa was that most older people were women living in poverty. Some village leaders were elderly but they tended to be those who were still strong and fit, with significant access to resources. In the non-pension villages, many elderly people, particularly those who were frailer and without much support from their kin, wore old clothes, often had no soap, with many resorting to begging. Indeed, their physical image resonated poverty and appeared to mirror

the progressive diminishing of their self-worth as they grew older and became less able to care for themselves. One older man with a bad leg was looked after by his six-year old granddaughter, who could do little more than fetch water; to obtain food, he would drag himself along the ground, begging people to give him something to eat.

One manifestation of the decreasing respect for older people were witchcraft accusations (see Box 2). In Katete, the accusations against the elderly were often made by drunken young men. It was the most marginalised, weakest and poorest among the elderly who were most likely to be accused of witchcraft. Therefore, they were mainly those older women with lower social standing and who, due to their poverty, were not well-integrated within social and kinship networks.

Box 2: The experience of older women accused of witchcraft

Dorcas, 78, explained to me that: “They see that I’m old and my white hair, and decide that I’m a witch.”

The daughter of Rosalyn, 76 – who did not receive a pension – told me how “two years ago a girl went missing. People came to our house and shouted at my mother, saying she was a witch and must have kidnapped the girl and hidden her in the house. This happened for a week; they even stopped her going to a funeral. The Paramount chief eventually got involved. He told the village that, without proof they cannot make accusations of witchcraft. The girl turned up a few days later...” While she was talking to me, Rosalyn looked on despondently: the episode had evidently affected her deeply.

In contrast, in villages with pensions, there was a consensus that the frequency of witchcraft accusations against the elderly had fallen, in part due to the ability of older people to be active contributors to society. It was also the result of a growing respect for pensioners that derived from their having transformed their appearance and behaviour. They were now able to invest in clothes and soap, had better houses, while begging had significantly decreased. By becoming more “respectable,” older people had regained their dignity and become more integrated into communities. The pension, therefore, enabled the elderly to behave more like the ideal of an elderly Chewa and, as a result, they were less of a target for witchcraft accusations.

The respect from others also translated into an increase in their own self-worth. One female pensioner told how, “when a villager sees one of us they shout out, ‘60 years! 60 years!’” a respectful

reference to the age of eligibility for the pension and an acknowledgement of how it had helped not just them but the village as a whole. Another mentioned that, “the village is very proud of us, they call us ‘bosses’ now.” This indicated how the elderly had become more active decision-makers in the community.

The broad support for the pension was shown by how, when the pensions were delivered late, it was often the young who complained to the village heads and the local District Social Welfare Office. So, in contrast to poverty-targeted transfers, which frequently generate jealousies and social conflict, the pension – as a universal entitlement programme – had broad-based support. Most people had a close relative who was a pensioner and, of course, if the pension were to continue, everyone would expect to receive it on reaching 60 years of age.

Conclusion

The Katete pension has had a transformative impact on the lives of older people, as well as on their wider communities. It has also helped address discrepancies between the ideal and reality with regard to how older people view themselves and how they are viewed by society. It enables older people to delay the inevitable decline into dependency on others and enables them to retain their humanity – as expressed in Chewa ideals – for as long as they can. By maintaining active mutual sharing and caring relations, they keep kinship and love alive. The pension has particularly positive benefits for those that have been marginalised in old age to re-incorporate themselves within intimate communities, which offer them care, respect and support, which they, because of their possession of cash, can reciprocate.

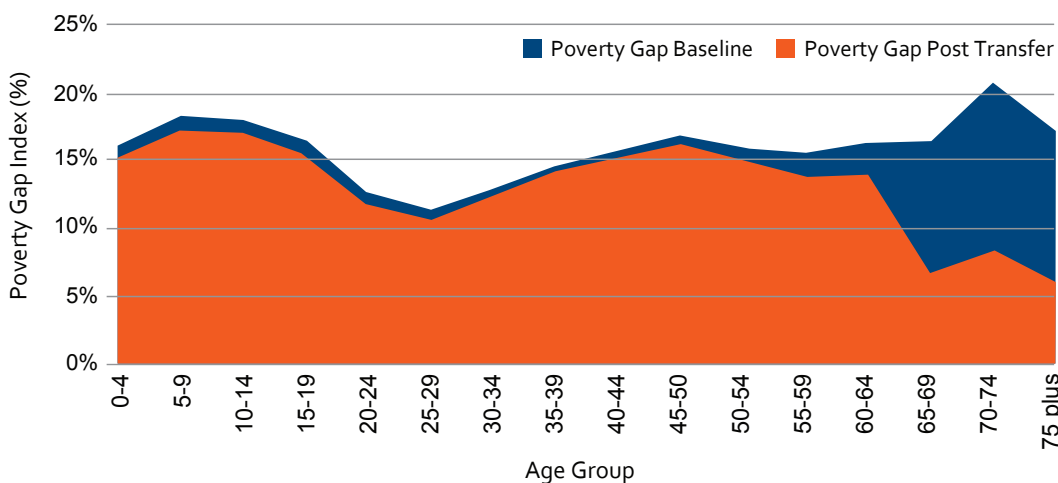
In early 2016, the Government of Zambia made significant changes to its national social security system. The Social Cash Transfer (SCT) programme – which used to be targeted at the poorest 10% of the population in each community – is now providing benefits to households with older people and people with severe disabilities, as long as they pass an affluence test (which excludes those considered to be well-off). It is still not replicating the Katete universal pension since the SCT continues to be provided as a household rather than an individual benefit. And, many of those excluded by the affluence test – which uses a proxy means test – are, in reality, living in poverty. As is

well-known, proxy means tests contain significant inaccuracies and are very arbitrary targeting mechanisms.⁷

Moving towards a much simpler universal pension, as in Katete, would make a lot of sense. The vast majority of older people in Zambia live in poverty and attempting to exclude the richest appears to add little – if any – value, in particular when they cannot be accurately identified. Furthermore, it would be preferable to provide the benefit as an individual entitlement so that households with more than one older person can receive multiple benefits. If not, households may be encouraged to split while particularly vulnerable households – with more than one older person (or person with a severe disability) – could receive a higher income, which they surely need.

In fact, offering a pension of K160 (US\$15.50) per month to all over-65s in Zambia would cost only 0.43% of GDP, which is a much lower cost than most universal pensions in developing countries. And, as Figure 1 – which shows the potential impacts of the pension on the poverty gap across age groups – indicates, it would have significant impacts. It would reduce poverty among older people: for example the poverty rate of those aged 75 years and over would fall from 45% to only 21% while the poverty gap would fall to less than a third of its current level.⁸ It would also have impressive impacts on the national poverty rate which would fall from 42.2% to 40.5%, while the national poverty gap would reduce by 7%.

Figure 1: Impacts of a universal pension for over-65s – at K160 per month – on the poverty gap across age groups⁹



Many developing countries have already introduced tax-financed Citizens' Pensions. It is now time for Zambia to join the number. The Katete universal pension is a powerful testament to what could be achieved and how Zambian society and the national economy could be transformed.

⁷ See Kidd and Wylde (2011) for more information on the proxy means test targeting methodology.

⁸ The poverty rate used here corresponds to a severe poverty rate in Zambia, which is set at 42.2%. The official national poverty rate is 60%.

⁹ The analysis on the impacts of pensions in Zambia was undertaken by Development Pathways for UNICEF in 2015. The analyst was Tareq Abu-el-Haj.

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Sarina Kidd is an anthropologist and is currently working on indigenous rights with Survival International: she hopes that this paper will encourage the Government of Zambia to take the final steps in establishing an effective old age pension system.

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