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WHAT DO PEOPLE SAY ABOUT SOCIAL TRANSFERS?

People of all ages, including older people, children and disabled people, benefit from cash transfers. They like being trusted to take control of their own lives. They see pensions, child benefits, disability grants and other cash transfers as their right. And whilst many people find that the cash they get is not enough to pay for all their needs, it does have a significant impact on their lives.

Cash transfers enable people to buy food and clothing for themselves and their families. Parents and grandparents use them to pay for children's school fees, uniforms and school books. But more than just meeting their basic needs, people say that using the money to pay their way and support others helps restore their dignity and sense of self-worth, and relationships and respect between family members improves. Cash transfers enable many people to break out of the isolation in which they live, socialise with others and become an active member of society.

Mr Mdiya, 65 years old, Lamontville Township, KwaZulu-Natal, South Africa



Photo: Leila Amanpour/HelpAge International

Mr Mdiya lives with his two children and five grandchildren. His two children have other children who don't live with them but whom they support, and the five grandchildren's parents have died. He has been receiving the pension since January 2006.

"I receive R820 (US\$113) a month and I spend the money on bills - water, electricity, rates - and food for the children. I also pay for transport for other members of my family to come to the city [Durban] and visit. And I pay for funeral arrangements for family members who

have passed away. I also pay for my grandchildren's school fees, school uniforms and fill their lunch boxes because their parents have passed away. My 15 year-old granddaughter suffers from asthma, so after each attack she has to go to hospital to be treated - I pay for this too.

"The pension needs to be double the amount to live more comfortably. However, if I didn't receive the pension I wouldn't be able to afford any of the things

I have already mentioned, and I think I would die from depression."

Bhagya, a 75 year-old widow, Uttar Pradesh, India

For Bhagya, regular cash from her social pension income has increased her status and helped cement intergenerational relationships within her family.

"If I do not get this money I will be treated as an undesirable burden and my children will pass me from one house to another."

Nekjun Bibi, 68-year-old widow, from a village near Pubail, Bangladesh

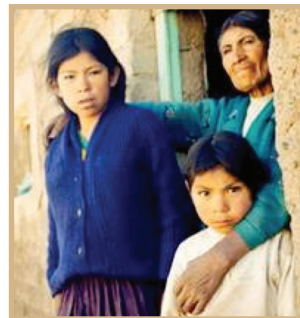


Nekjun worked as maid until she lost her job because of old-age and ill health. Although Nekjun has two children she lives alone and was forced to start begging to survive. With her first pension payment she bought two goats, clothes and sweets for her grandchildren.

"The money made me happy as I did not earn it from begging but it was from the government and therefore my right," says Nekjun.

Photo: Resource Integration Centre

Doña Eulogia, 65, Esquencachi, Bolivia



Doña Eulogia lives with two orphaned grandchildren, Lucia, 11 and Dania, 6. Cash has always been scarce but this year, when she turned 65, Doña Eulogia qualified for the Bonosol, a social pension.

"It's not much, but I bought some food, clothes for the grandchildren and some school books."

Photo: Antonio Olmos/HelpAge International

Ntate Selame, 93, Lesotho

Ntate is partially sighted and lost his wife ten years ago. His children had moved away and he felt lonely. Ntate's only income came from small amounts of cash his family occasionally sent. His social pension helped turn his life around. Ntate invested the money in a small catering business and is now contracted by the government to provide free school lunches for the local primary school. He employs three women as cooks and someone to collect wood for the cooking fire.

"I wanted to use my money to feel useful and gain respect in the community," he says. Ntate plans on using profits from the school dinners business to grow his own vegetables to use in the lunches.

Arab Labrahim, 40 years old, Harawato, Ethiopia

The money Arab Labrahim received in a cash for work programme helped him get medical care for his child.

"My baby would have died if I hadn't got that cash...my 9 month old baby was seriously sick, the baby was coughing, I took the baby to the nearby health service and got medication as soon as I received the cash from the project".

Habiba Abdi, Iresaboru, Kenya

Habiba thought carefully about how to spend the cash she received as part of a livelihoods programme run by Save the Children and decided to wait for the markets to stabilise before spending her money.

"I am planning to purchase 15 goats and 10 sheep, but I am waiting for the price to stabilise before I spend my money".

Sandisiwe Mkhize, 8 years old, Pietermaritzburg, South Africa

Sandisiwe's mother receives the child support grant but Sandisiwe is worried about what will happen when she is too old to get it.

"I am an 8 year old little girl growing up in a home that is poor. My grandmother earns R400 per month doing domestic work. My mother relies on the state grant for my uniform and fees even though it is not enough to meet all the requirements, it helps. I wish for the government to support us till we are 18 so that we can finish school."

Nhlanhla Radebe, 11 years old, Edendale, South Africa

Nhlanhla also benefits from the child support grant (CSG).

"I am 11 years old. I lead a difficult life because I do not get enough food to last us at least a month. I get food because my cousin is accessing the CSG. The people I live with are unemployed. I am in grade five and it is difficult to pay my school fees. I like school and I do not see a future without an education. "

What policy makers say about cash transfers

It is not only recipients who value the impact of cash transfers on their lives and on the communities in which they live. Policymakers, decision makers, those involved in administration and others in the community also see the benefits.

His Excellency Levy Patrick Mwanawasa, President of the Republic of Zambia

Talking to ministers and senior representatives of 13 African countries in 2006, the President of Zambia recognised the impact of cash transfers on local economies.

"The influx of cash, even modest amounts...leads to generation of local markets with the resulting positive multiplier effects."

Advocate Bience Gwanas, Commissioner, Social Affairs, African Union

"Social protection is also a human rights issue...for the most disadvantaged ...to have access to the basic necessities of life and an income to enhance their livelihood."

Trevor A Manuel, Minister of Finance, South Africa

Trevor Manuel acknowledged the impact cash transfers have in his 2007 budget speech.

"One of the clearest ways in which we are able to act against poverty is through our system of social grants... Grants are associated with a greater share of household expenditure on food and hence improved nutrition, and the child support grant contributes measurably to the health status of young children. Statistics SA data shows that the proportion of households where children often or always went hungry decreased from 6,7 percent in 2002 to 4,7 percent in 2005. This means that we can say to many more children, hunger is no longer knocking on the door."

Thabo Thulo, Commissioner of Pensions, Ministry of Finance and Development Planning, Lesotho

"The old age pension in Lesotho has had relative success in meeting some of the basic needs of older people, which include independence, care, self-fulfilment and dignity."

Ngoma Africa, Headmaster, Mabuyu School, Zambia

Commenting on the impact on pupils in homes receiving cash transfers, the headmaster of this school in Zambia saw a marked improvement in their attendance.

"This scheme has really helped most of the children from the beneficiaries' homes in the sense that other children had a tendency of not coming to school because of hunger from their family but now we have seen a change in those children because they always come to school"

Mr Walumba, Provincial Welfare Officer, Zambia

"You will see that the majority of expenditure is mainly either on consumption [or] most importantly education, but this leads to investment."

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