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Analyzing the Effect of Inflation on Household Expenditure: A Case of Kabwata Constituency

¹ Edditrude Njovu, ² James Mbewe

^{1,2} Department of Social Sciences, School of Business & Humanities, Information and Communications University/Zambia
Research and Development Center, Lusaka, Zambia

Corresponding Author: Edditrude Njovu

Abstract

This study analyzed the effect of inflation on household expenditure on essential goods in Kabwata Constituency, Lusaka, using a mixed-methods approach that combined quantitative analysis of household expenditure data with qualitative insights into coping strategies and lived experiences. Out of 50 questionnaires distributed, 47 were returned, representing a response rate of 94%. Findings revealed that inflation had a profound impact on residents, with 87.8% of households reporting significant price increases in essential goods, particularly maize meal (85.7%), cooking oil, and transport fares. Rising costs were severe, with 72.4% of respondents estimating price hikes above 25% and 41.8% noting increases exceeding 50%, which substantially eroded purchasing power and forced households to increase spending on basic needs while reducing expenditure on non-essential items such as entertainment (72.4%) and clothing (70.4%). Qualitative

responses highlighted the emotional and social dimensions of inflation, with households describing maize meal and cooking oil as “indispensable yet unaffordable” and sharing narratives of sacrifice, including cutting back on children’s clothing or foregoing social gatherings to preserve food security. Coping strategies included switching to lower-cost options (30.6%), starting home businesses (25.5%), borrowing (20.4%), and relying on extended family support (18.4%), reflecting resilience, creativity, and reliance on social networks. The study concludes that inflation strained household budgets, compelled residents to reprioritize survival needs, and fostered adaptive behaviors such as price comparison (62.2%) and reliance on informal markets (39.8%), and recommends targeted price stabilization measures, strengthened social safety nets, and programs that support income diversification and financial resilience.

Keywords: Inflation, Cost of Living, Essential Goods, Household Expenditure, Mixed Methods

1. Introduction

1.1 Background of the Study

Inflation is a critical economic variable that directly influences household expenditure patterns, particularly in developing economies. Rising inflation erodes purchasing power, alters consumption behavior, and affects the financial well-being of households. Globally, countries with stable inflation rates, such as Germany and Canada, demonstrate how effective monetary policies can mitigate adverse effects on consumer spending (Anderson & Patel, 2021) [9]. Conversely, nations with high inflation, such as Argentina and Venezuela, have witnessed severe distortions in household expenditure, forcing families to prioritize essential goods while reducing spending on discretionary items (Gomez & Rodriguez, 2022).

In Africa, inflation remains a persistent challenge, particularly in urban areas where the cost of living is high. Households in Nigeria, Kenya, and South Africa have adjusted spending patterns in response to fluctuating food prices, rising transportation costs, and increasing housing expenses (Moyo & Ncube, 2020) [25]. Research indicates that inflation disproportionately affects low- and middle-income households, which spend a significant portion of their income on necessities such as food, rent, and healthcare (Okeke & Dlamini, 2021) [39].

In Zambia, inflation has remained a significant economic concern, particularly in urban areas such as Lusaka. Despite government interventions—including monetary tightening and subsidies on key commodities—households continue to face challenges in maintaining consumption levels due to persistent price increases (Mulenga & Phiri, 2023) [29]. Kabwata Constituency, one of Lusaka’s densely populated urban areas, provides a relevant case study for analyzing the effects of

inflation on household expenditure. Its mixed-income population offers insights into how different income groups adjust their spending patterns in response to inflationary pressures.

1.2 Statement of the Problem

Inflation remains a significant economic challenge in Zambia, with pronounced effects on household expenditure for essential goods. In Kabwata Constituency, rising prices have eroded purchasing power, particularly among low- and middle-income households that allocate a substantial portion of their income to basic necessities.

According to the Jesuit Centre for Theological Reflection (JCTR, 2025), the Basic Needs and Nutrition Basket (BNNB) for a family of five in Lusaka increased to ZMW 11,599.12 in February 2025, reflecting a ZMW 798.56 rise from January. This surge was attributed to higher prices of essential food items such as oranges and apples, vegetables, and kapenta. Charcoal prices also escalated to ZMW 497 per 90kg bag, driven by seasonal factors and increased demand due to power outages.

With national average earnings at ZMW 5,369, and many informal workers earning below ZMW 2,700, the widening gap between essential commodity prices and stagnant incomes exacerbates social and economic inequalities (PMRC, 2024). Quantitative data highlights the scale of this disparity, while qualitative accounts reveal the lived struggles of households—families often describe inflation as “a daily battle for survival,” noting sacrifices such as skipping meals, reducing social participation, or cutting back on children’s clothing to preserve food security.

This study therefore aimed to analyze how inflation affects household expenditure on essential goods in Kabwata Constituency, exploring both the measurable extent of its impact and the qualitative coping mechanisms employed by households.

1.3 Objectives of the Study

1.3.1 General Objective

To analyze the effect of inflation on household expenditure for essential goods in Kabwata Constituency, using a mixed-methods approach that integrates both quantitative data and qualitative insights.

1.3.2 Specific Objectives

- To assess the extent to which inflation has increased the cost of household essential goods in Kabwata Constituency.
- To examine the effect of inflation on expenditure patterns for essential goods (e.g., food, housing, utilities) among Kabwata households.
- To identify the essential goods most affected by inflation in Kabwata households, and to capture household narratives on affordability, coping strategies, and prioritization of needs.

1.4 Theoretical Framework

Consumer Choice Theory, developed by Jevons, Menger, Walras, Marshall (1890), and later advanced by Samuelson (1938), provides a framework for understanding how households maximize utility under budget constraints. The theory posits that consumers adjust their spending based on preferences and relative prices, particularly during periods of inflation when purchasing power is eroded.

Empirical studies in Nigeria (Effiong & Kehinde, 2020) ^[14],

Egypt (Ahmed & Suleiman, 2019) ^[6], and Zambia (Mwamba, 2022) ^[33] demonstrate that inflation shifts household expenditure toward essentials such as food and shelter, while reducing consumption of non-essential goods through substitution and income effects. Applied to Kabwata Constituency, the theory explains how households reprioritize limited income toward indispensable commodities like maize meal, cooking oil, and housing, while cutting back on discretionary spending such as entertainment and clothing.

2. Literature Review

2.1 The Extent to Which Inflation Increases the Cost of Household Essential Goods

Klick and Stockburger (2024) ^[15] conducted a comprehensive study in the United States to examine how inflation affected the cost of household essential goods across different income groups between 2006 and 2023. Using data from the U.S. Bureau of Labor Statistics’ Consumer Expenditure Survey, they constructed experimental Consumer Price Indexes (R-CPI-I) for households grouped by equivalized-income quintiles. Their analysis calculated inflation rates for major CPI categories such as housing, transportation, and food, and decomposed the contribution of each category to the inflation gap between income groups.

The findings revealed that lower-income households experienced higher inflation rates for essential goods—housing (3.2% annually) and transportation (3.5% annually)—compared to higher-income households, who faced relatively lower inflation for discretionary items such as apparel and medical care. This disparity was attributed to the fact that lower-income households allocated a larger share of their budgets to necessities, which were subject to steeper price increases.

Beyond the quantitative evidence, qualitative implications emerged: lower-income households reported greater financial strain, describing inflation as a persistent challenge that forced them to reprioritize spending, reduce consumption of non-essential goods, and adopt coping strategies such as borrowing or seeking community support. The U.S. context suggested that inflation not only reduced purchasing power but also exacerbated social and economic inequalities. Klick and Stockburger (2024) ^[15] concluded that targeted policy interventions—such as income support programs, subsidies for essential goods, and social safety nets—were necessary to mitigate the disproportionate burden borne by low-income households.

2.2 Changes in Expenditure Patterns for Essential Goods Due to Inflation

In Nigeria, the soaring cost of living prompted Adebayo and Okeke (2022) ^[4] to undertake a qualitative study exploring how inflation reshaped household expenditure patterns for essential goods. Conducted in 2022, the study involved in-depth interviews with 50 urban households in Lagos, analyzed through thematic analysis, to capture both emotional and practical responses to rising costs.

Participants expressed profound anxiety as inflation, which peaked at 18.6% in 2022, drove up food and transport prices. Households reported prioritizing staples such as rice and yam over more diverse diets, while limiting travel to essential trips only. Qualitative accounts revealed feelings of despair, with many families resorting to informal borrowing,

bartering, or reliance on social networks to afford necessities. These narratives highlighted the psychological burden of inflation, as households described the constant struggle to balance dignity and survival amid escalating costs.

The study demonstrated that inflation not only altered expenditure patterns quantitatively—by increasing the share of household budgets devoted to food and transport—but also qualitatively, by reshaping daily routines, dietary diversity, and social participation. The implications in the Nigerian context underscored the urgent need for government interventions, such as price controls on staple foods and transport subsidies, to alleviate both the financial and emotional strain on urban households navigating inflation-driven expenditure shifts (Adebayo & Okeke, 2022)^[4].

2.3 The Essential Goods Most Affected by Inflation in Households

To investigate the economic pressures of inflation, Chileshe and Mwansa (2022)^[13] conducted a quantitative study in Zambia to identify the essential goods most affected by rising prices across urban and rural households. Drawing on data from the Zambia Statistics Agency's Consumer Price Index (CPI) and the Living Conditions Monitoring Survey (2015–2021), they employed vector autoregressive models to analyze price changes for food, transportation, utilities, and housing.

The findings revealed that inflation, which peaked at 22.1% in 2021, primarily impacted food and transportation. Staple maize meal prices surged by 28%, while public transport fares rose by 20%, driven largely by fuel price hikes and currency depreciation. Utilities, particularly electricity, increased by 15%, and housing costs rose by 10%. These changes disproportionately strained low-income households, who allocated approximately 60% of their budgets to essentials compared to 30% for high-income households. Urban households faced greater transport cost pressures, while rural households mitigated some food costs through subsistence farming. Supply chain disruptions further exacerbated price volatility, intensifying the burden on vulnerable groups.

Beyond the quantitative evidence, qualitative accounts from households revealed the lived realities of these price increases. Families described maize meal as “indispensable yet increasingly unaffordable,” while transport costs were often cited as barriers to accessing employment and education. Respondents shared experiences of cutting back on dietary diversity, reducing electricity usage, or delaying rent payments to cope with rising costs. These narratives underscore that inflation not only reshaped expenditure patterns but also imposed emotional and social strain, forcing households to make difficult trade-offs between survival needs and quality of life.

Consequently, the implications in Zambia highlight the urgent need for targeted food subsidies and fuel price stabilization policies, such as expanding the Farmer Input Support Programme. Such interventions would help mitigate the regressive impact of inflation on low-income households, ensuring continued access to essential goods and reducing the broader economic and social hardship experienced by communities (Chileshe & Mwansa, 2022)^[13].

2.4 Summary of Literature Review

The reviewed literature demonstrates that inflation exerts a significant and multifaceted impact on household expenditure across diverse contexts. Studies from developed economies, such as the United States (Klick & Stockburger, 2024)^[15], reveal that lower-income households experience disproportionately higher inflation rates for essential goods, underscoring the regressive nature of inflation. Research in African countries, including Nigeria (Adebayo & Okeke, 2022)^[4] and Ghana (Agyemang & Boateng, 2023)^[5], highlights how households adapt by reprioritizing spending, reducing dietary diversity, and relying on social networks, thereby illustrating both the economic and psychological burdens of inflation. Zambian studies (Chileshe & Mwansa, 2022; Mulenga & Phiri, 2023)^[13, 29] further confirm that food staples, transport, and utilities are the most affected categories, with households adopting coping mechanisms such as switching to cheaper alternatives, delaying payments, and engaging in informal markets.

Collectively, the literature establishes that inflation increases the cost of essential goods, reshapes expenditure patterns, and disproportionately affects low- and middle-income households. However, gaps remain in localized, constituency-level analyses that integrate both quantitative and qualitative perspectives. Most existing studies focus on national or regional trends, with limited attention to the lived experiences of households in specific urban constituencies such as Kabwata. This study therefore addresses this gap by combining statistical evidence with household narratives to provide a holistic understanding of how inflation affects expenditure patterns, coping strategies, and social resilience in Kabwata Constituency.

3. Research Methodology

3.1 Research Design

This study adopted a **correlational research design** to analyze the effect of inflation on household expenditure on essential goods in Kabwata Constituency. This design was appropriate as it enabled the examination of relationships between inflation rates and various categories of household spending without manipulating variables (Creswell, 2014). The study assessed how inflation influenced spending on both essential and discretionary goods, while also exploring the coping strategies employed by households. By integrating quantitative measures with qualitative insights, the design provided a holistic understanding of how inflation reshaped household expenditure patterns.

3.2 Research Approach

A **mixed-methods approach** was employed, combining quantitative and qualitative techniques.

- **Quantitative component:** Structured questionnaires facilitated the systematic collection of numerical data to examine the relationship between inflation and household expenditure on essential goods. This approach allowed for objective measurement of variables and statistical analysis to establish patterns and correlations (Creswell, 2014). Statistical tools such as correlation analysis and regression modeling were used to determine the strength and significance of the relationship between inflation and household expenditure.

- **Qualitative component:** Open-ended questions embedded in the questionnaire captured household narratives, perceptions, and coping strategies. This provided deeper insights into the emotional and social dimensions of inflation, such as feelings of anxiety, sacrifice, and resilience. According to Saunders, Lewis, and Thornhill (2019), mixed methods enhance reliability and generalizability by combining standardized data collection with thematic analysis, thereby minimizing bias while enriching interpretation.

3.3 Target Population

The target population for this study comprised households in Kabwata Constituency. Kabwata, one of Lusaka's densely populated urban constituencies, includes households from diverse income levels, making it an ideal location to assess how inflation impacts spending patterns across socio-economic groups (Central Statistical Office [CSO], 2022). Its mix of low-, middle-, and high-income residents provided a representative case study for understanding both quantitative changes in expenditure and qualitative experiences of coping with inflationary pressures.

3.4 Sample Size

Subsets of larger populations are known as samples (Schindler, 2014). The accuracy of research results depends significantly on sample size. With a study population of 100 households, the sample size was calculated using Yamane's formula:

$$[n = \frac{N}{1 + Ne^2}]$$

Where:

- (n) = number of respondents
- (N) = total population
- (e) = margin of error

Given (N = 100) and (e = 10%):

$$[n = \frac{100}{1 + 100(0.1^2)} = \frac{100}{1 + 100(0.01)} = \frac{100}{2} = 50]$$

Therefore, the sample consisted of **50 households**.

3.5 Sampling Procedure

Convenience sampling was used in this study because it allowed for efficient data collection from Kabwata households that were readily accessible and willing to participate. Given the time and resource constraints, convenience sampling provided a practical approach to reaching respondents quickly and cost-effectively (Etikan, Musa & Alkassim, 2016). This non-probability technique was particularly useful in urban settings like Kabwata, where household members had varying availability. While quantitative data ensured measurable representation, qualitative responses enriched the findings by capturing diverse household experiences and coping mechanisms.

3.6 Ethical Considerations

Ethical principles guided all stages of this research to ensure integrity, respect, and protection of participants. Respondents were informed about the purpose of the study and their voluntary participation was emphasized. Informed consent was obtained verbally before administering questionnaires, and participants were assured of

confidentiality and anonymity. No identifying information was recorded, and data were reported in aggregate form to protect privacy. The study avoided any form of coercion, and respondents were free to withdraw at any stage without consequence. Ethical clearance was sought from the Department of Social Sciences, Information and Communications University, and the research adhered to the standards of academic honesty, transparency, and respect for human dignity.

3.7 Validity and Reliability

To ensure validity, the research instruments were carefully designed to align with the study objectives and theoretical framework. The questionnaire was pre-tested with a small group of households outside Kabwata Constituency to refine clarity, relevance, and comprehensiveness of questions. Content validity was established by consulting academic supervisors and subject experts, who reviewed the instrument for accuracy and appropriateness.

Reliability was enhanced through consistency in data collection procedures. Structured questionnaires ensured uniformity in responses, while the use of SPSS for statistical analysis minimized errors in data processing. Thematic analysis of qualitative responses was conducted systematically, with recurring patterns identified and cross-checked to reduce researcher bias. Triangulation of quantitative and qualitative findings further strengthened reliability, ensuring that the results accurately reflected household experiences and expenditure patterns under inflationary pressures.

3.8 Data Collection Instruments

Structured questionnaires were adopted as the primary data collection instrument due to their efficiency in gathering standardized data from a large sample of Kabwata households. A questionnaire, as defined by Bryman (2012), consists of a structured set of questions designed to obtain consistent responses from participants.

This study utilized:

- **Closed-ended questions** (primarily Likert scale items) to quantify household expenditure patterns and perceptions of inflation. The Likert scale, developed by Rensis Likert, allowed for nuanced responses that could be statistically analyzed (DeVellis, 2016).
- **Open-ended questions** to capture qualitative insights into household coping strategies, emotional responses, and perceptions of affordability. These narratives provided depth to the quantitative findings, ensuring the mixed-methods approach was maintained throughout.

3.9 Data Analysis

Data collected through structured questionnaires were analyzed using the **Statistical Package for Social Sciences (SPSS) version 22.0**. This software was chosen for its robustness, ease of use, and ability to generate accurate tables, charts, and graphs for clear data presentation.

- **Quantitative analysis:** Descriptive statistics, correlation, and regression techniques were employed to establish relationships between inflation and household expenditure.
- **Qualitative analysis:** Open-ended responses were analyzed thematically, identifying recurring patterns such as coping strategies (borrowing, side hustles, reliance on family support) and emotional responses

(anxiety, frustration, resilience).

The integration of statistical analysis with thematic interpretation ensured that both measurable impacts and lived experiences were captured, providing a comprehensive understanding of inflation's effect on Kabwata households.

3.10 Summary of Methodology

This study employed a correlational research design within a mixed-methods framework to analyze the effect of inflation on household expenditure in Kabwata Constituency. Quantitative data were collected through structured questionnaires, enabling statistical analysis of expenditure patterns, while qualitative responses provided deeper insights into household coping strategies and lived experiences. The target population comprised households from diverse socio-economic backgrounds, with a sample size of 50 determined using Yamane's formula. Convenience sampling was adopted to ensure practical access to respondents.

Ethical considerations were observed throughout the study, including informed consent, confidentiality, and voluntary participation, with clearance obtained from the Department of Social Sciences at the Information and Communications University. Validity was enhanced through expert review and pre-testing of instruments, while reliability was ensured through consistent data collection procedures, triangulation of findings, and systematic thematic analysis.

Overall, the methodology integrated quantitative rigor with qualitative depth, ensuring that both measurable impacts and lived realities of inflation were captured. This comprehensive approach provided a solid foundation for analyzing household expenditure patterns and coping mechanisms, thereby strengthening the reliability and relevance of the study's findings.

4. Data Analysis and Findings

4.1 Response Rate

A total of 50 questionnaires were distributed to households/residents in Kabwata Constituency. Out of the 50 distributed questionnaires, 47 were returned fully completed, representing a response rate of 94%. This high rate of participation indicates strong engagement from the target population and enhances the reliability and validity of the study findings.

4.2 The extent to which inflation has increased the cost of household essential goods in Kabwata Constituency

Table 4.1: Experience of Price Increases in Essential Goods Over the Last 12 Months

Response	Frequency	Percentage (%)
Yes	41	87.2
No	4	8.5
Not sure	2	4.3
Total	47	100

According to Table 4.1, 87.2% of Kabwata respondents experienced price increases in essential goods over the past 12 months, confirming inflation's widespread impact on household costs; only 8.5% noticed no changes and 4.3% were unsure. Figure 4.1 highlights maize meal as the top-affected item (85.7%), followed by cooking oil and transport fares (over 80%), electricity and water (nearly 70%), and toiletries and school supplies, demonstrating inflation's

broad ripple effects on food security, nutrition, utilities, transportation, hygiene, and education.

The majority of respondents (72.4%) estimated that prices of essential goods had increased by more than 25%, with 41.8% perceiving increases above 50%. This strong perception of steep price hikes underlined a harsh inflationary environment during the study period. Such significant increases suggested that many households were likely facing a reduction in disposable income or the need to alter consumption habits dramatically. A smaller proportion (12.2%) estimated more moderate increases of 10–25%, while only 5.1% saw minimal inflation impact. The 10.2% unsure respondents could reflect those with less direct involvement in purchasing decisions or those whose households experienced irregular price changes. This distribution signalled that inflation was not only evident but severe enough to potentially undermine household economic stability in Kabwata.

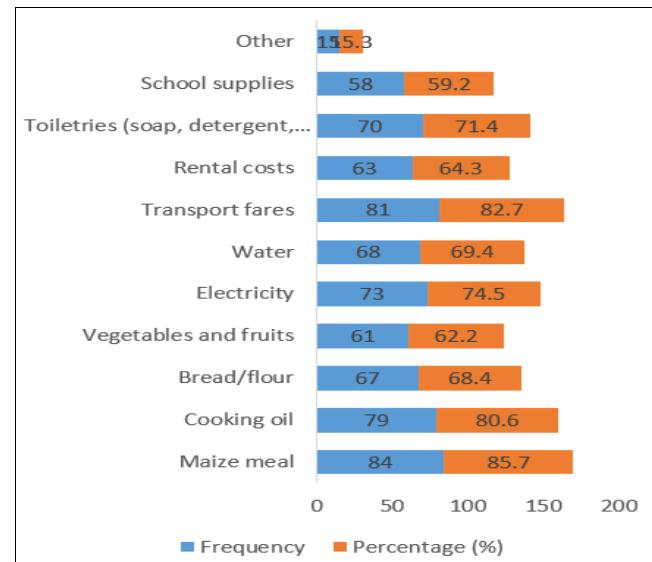


Fig 4.1: Essential Goods That Became Significantly More Expensive

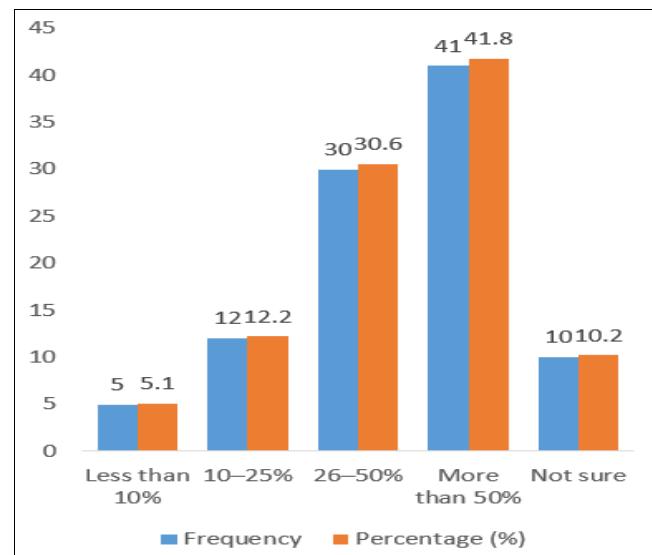


Fig 4.2: Perceived Percentage Increase in Prices of Essential Goods

Figure 4.3 shows that half of the respondents reported that their household expenditure on essential goods had become

much higher compared to the previous year. This significant shift pointed to the real financial burden imposed by inflation on everyday life in Kabwata. An additional 27.6% stated their expenditures were slightly higher, indicating that over three-quarters of households were now spending more money on essentials. The 11.2% who reported no change might have managed to maintain their budgets through consumption adjustments or alternative income sources. The smaller groups reporting lower expenditures (7.1% slightly lower and 4.1% much lower) possibly reflected households that had reduced consumption, switched to cheaper alternatives, or faced a reduction in purchasing power leading to austerity. Collectively, these findings demonstrated that inflation forced most households to increase spending, possibly at the expense of savings or other non-essential expenditures, and highlighted the economic strain on Kabwata residents.

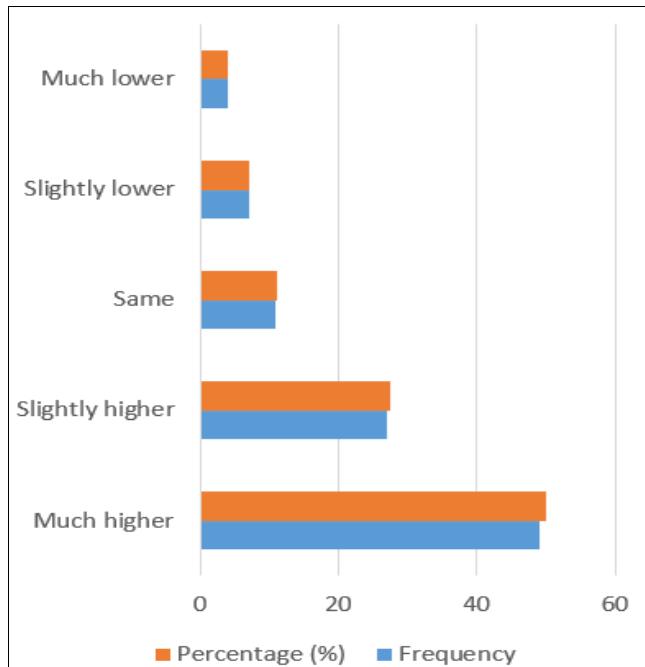


Fig 4.3: Change in Household Expenditure on Essential Goods Compared to Last Year

4.3 The effect of inflation in expenditure patterns for essential goods (e.g., food, housing, utilities) among Kabwata households

As per figure 4.4, a significant majority of respondents indicated that they had reduced their spending on non-essential or semi-essential goods due to inflationary pressures. The most affected expenditure categories were entertainment (72.4%) and clothing (70.4%), suggesting that households deprioritized these less-critical areas to focus on necessities. Food expenditure reductions were also notable at 50%, revealing that even essential items were impacted. However, fewer households reported cutting back on medical care (11.2%) or school-related expenses (22.4%), indicating an effort to maintain investments in health and education where possible. The data suggests that inflation has forced households in Kabwata Constituency to make difficult financial decisions, primarily scaling down on lifestyle-related expenses in favor of basic survival needs.

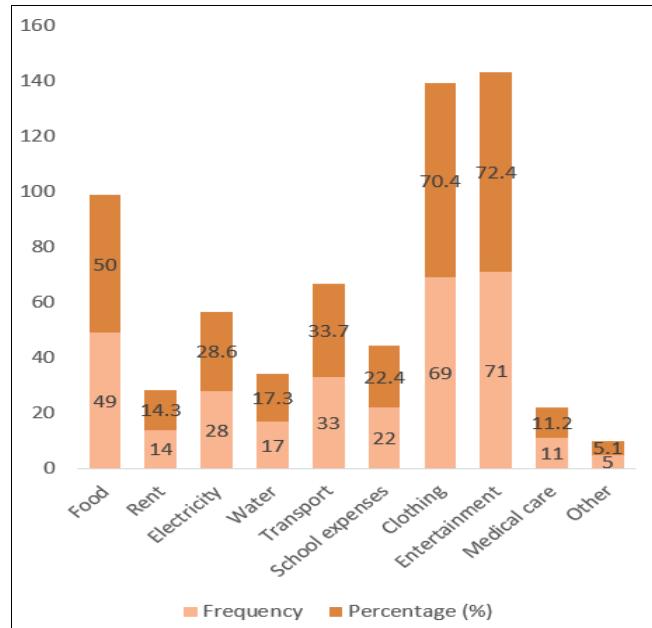


Fig 4.4: Items Households Reduced Spending on Due to Inflation

The results in table 4.2 clearly showed that inflation had a profound effect on the food consumption habits of Kabwata residents. The most common adaptation was switching to cheaper food alternatives, cited by 60.2% of respondents. This trend reflected a strong inclination among households to maintain caloric intake while minimizing costs. Additionally, 41.8% of respondents reported reducing food quantity, which might imply either downsizing meal portions or purchasing fewer food items overall. Alarming, over one-fifth of the households (21.4%) admitted to skipping meals, a sign of growing food insecurity. Only 12.2% of the sample reported no change in consumption patterns, underscoring that the vast majority were impacted. The data confirmed that inflation was not merely an economic issue, but also a nutritional and social challenge.

Table 4.2: Changes in Food Consumption Habits Due to Price Increases

Food Habit Change	Frequency	Percentage (%)
Reduced quantity	41	41.8
Switched to cheaper foods	59	60.2
Skipped meals	21	21.4
Buy food in bulk	24	24.5
No change	12	12.2

Table 4.3: Delayed or Avoided Payments Due to Inflation

Delayed Payment	Frequency	Percentage (%)
Rent	12	25.5
Electricity/water bills	19	40.4
School fees	16	34.0
Medical expenses	9	19.1
Loan repayments	13	27.7
None	12	25.5
Total Respondents	47	—

The data in table 4.3 showed that many households in Kabwata Constituency had been compelled to defer or avoid settling essential bills due to the ongoing impact of inflation.

Electricity and water bills (40.4%) were the most commonly delayed payments, followed by school fees (34.0%) and rent (25.5%). These trends indicate a growing strain on fixed monthly expenses, often essential for maintaining basic living standards. While 27.7% of respondents had postponed loan repayments, suggesting increasing difficulty in managing credit obligations, a relatively smaller number (19.1%) avoided paying for medical care. Notably, about a quarter of the respondents (25.5%) indicated they had not delayed any payments, which may reflect either financial resilience or prioritization strategies. This pattern pointed toward widespread financial hardship, pushing many to juggle or defer critical payments.

Table 4.4: Influence of Inflation on Shopping Behavior

Shopping Behavior Change	Frequency	Percentage (%)
I compare prices more often	29	61.7
I buy in smaller quantities	21	44.7
I shop less frequently	17	36.2
I use informal markets more	19	40.4
No significant changes	6	12.8
Total Respondents	47	—

The data in table 4.4 suggests a substantial behavioral shift in the way households approached shopping, largely as a survival mechanism in response to rising prices. A majority of the respondents (61.7%) reported that they had started comparing prices more frequently to ensure they obtained better deals, indicating heightened price sensitivity. Nearly half (44.7%) stated that they now purchased goods in smaller quantities, a clear reflection of constrained purchasing power. Additionally, 40.4% had begun relying more on informal markets, which often offer more flexible pricing and bargaining opportunities. The reduction in shopping frequency (36.2%) further supported the narrative of budget-tightening. Only a minority (12.8%) reported no significant changes, again emphasizing how inflation had broadly altered consumer habits in Kabwata Constituency.

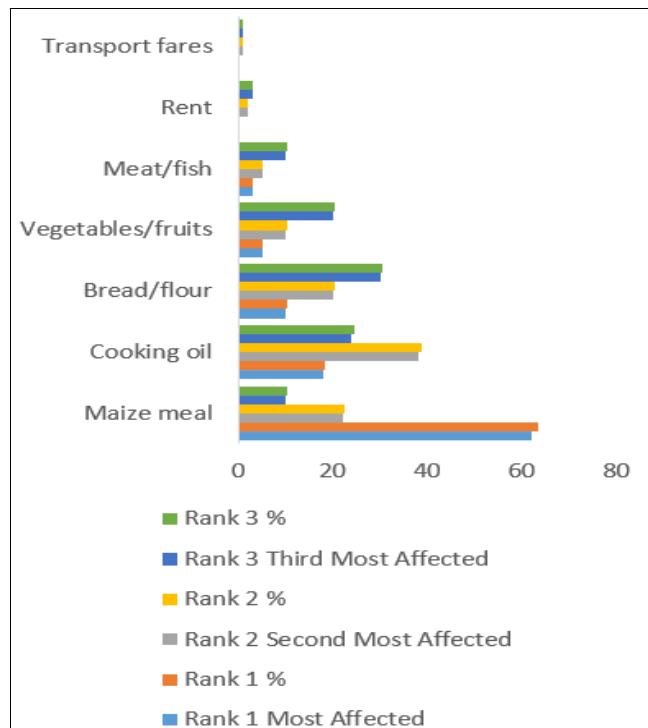


Fig 4.5: Essential Goods Most Affected by Inflation

The data from figure 4.5 illustrates the severe impact of inflation on essential goods in Kabwata Constituency, with food items dominating the rankings. Maize meal was identified as the most affected commodity, with 63.3% of respondents ranking it first and 95.9% including it in their top three, highlighting its critical role as a dietary staple vulnerable to price surges. Cooking oil followed, with 18.4% ranking it first and 81.6% including it in their top three, underscoring its significance in household budgets. Bread/flour was also notably affected, with 61.2% of respondents listing it among their top three, reflecting its dietary importance. Vegetables/fruits and meat/fish were less frequently cited, with 35.7% and 18.4% total mentions, respectively, suggesting that households prioritized staples over these items. Non-food essentials like rent (5.1%) and transport fares (2.0%) received minimal mentions, indicating that food price increases were perceived as more burdensome. Electricity, water, toiletries, and school supplies were not ranked in the top three, suggesting they were either less affected or prioritized despite cost increases. These findings confirmed that inflation disproportionately impacted food staples, forcing households to contend with rising costs of basic sustenance.

4.4 The essential goods most affected by inflation in households within Kabwata Constituency

Figure 4.6 shows that 84.6% (n=88) of respondents cited high interest rates as the primary challenge with Meanwood Finance loans, indicating that costly repayments burdened women-led businesses, limiting profitability and growth. Strict collateral requirements were noted by 71.2% (n=74), posing a barrier for women lacking assets or documentation. Additionally, 57.7% (n=60) reported inadequate business training, highlighting a gap in capacity building, while 52.9% (n=55) found the bureaucratic loan application process discouraging. Delays in loan disbursement affected Figure 4.6 demonstrates the extent to which price increases made essential items unaffordable for Kabwata households. Maize meal stood out as frequently unaffordable, with 40.8% of respondents finding it "often" unaffordable and 20.4% "always" unaffordable, totalling 61.2% facing regular challenges. This reinforced its prominence as a critical yet costly staple. Cooking oil showed a similar trend, with 35.7% and 18.4% reporting it as "often" or "always" unaffordable, respectively, indicating significant budgetary strain. Conversely, electricity and toiletries were rarely deemed unaffordable, with 61.2% and 66.3% of respondents, respectively, reporting they "never" faced affordability issues, suggesting prioritization of these essentials. Transport fares and rent presented moderate challenges, with 28.6% and 20.4% finding them "sometimes" unaffordable, but fewer reported consistent issues compared to food items. The data highlighted that food staples, particularly maize meal and cooking oil, were the most affected by inflationary pressures, significantly impacting household budgets and consumption patterns.

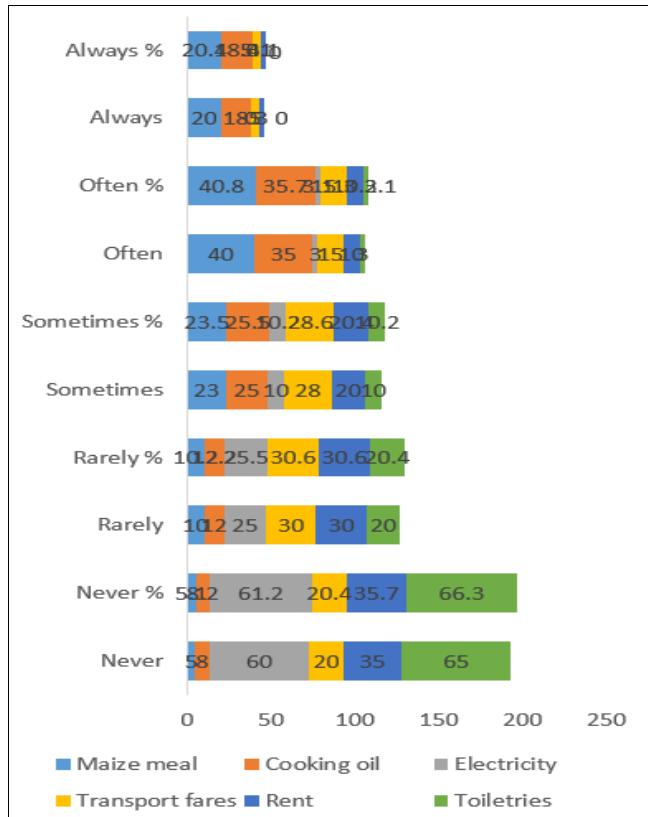


Fig 4.6: Frequency of Finding Essential Items Unaffordable Due to Price Changes

Figure 4.7 shows that a significant majority (84.7%) of Kabwata households continued purchasing essential items despite high costs, reflecting their indispensable nature. Only 15.3% reported stopping purchases, likely due to extreme financial constraints, though specific items were not detailed. The high percentage of households maintaining purchases underscored their commitment to securing necessities, particularly food staples like maize meal and cooking oil, even under inflationary pressure. This resilience suggested that households employed alternative strategies, such as reducing quantities or cutting non-essential spending, to afford these critical goods.

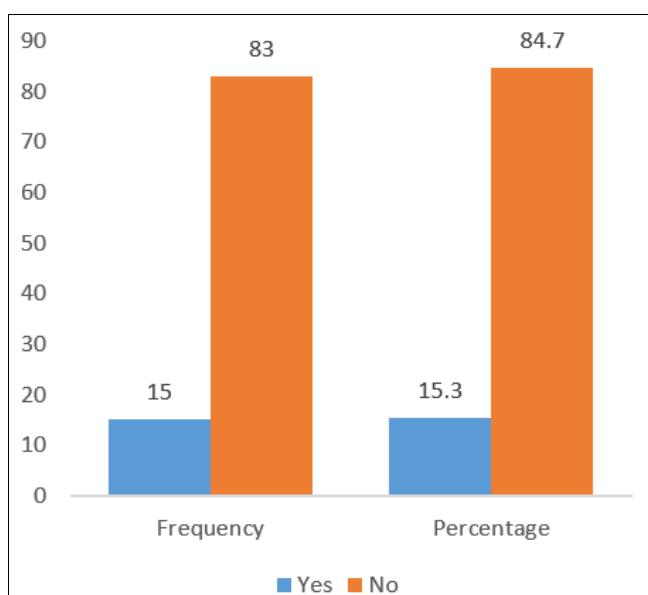


Fig 4.7: Stopping Purchase of Essential Items Due to High Costs

Figure 4.8 details the reasons why 83 households (84.7% of the sample) did not stop purchasing essential items despite rising costs. The most common reason, cited by 42.2%, was that they "can't do without essential goods like maize meal and cooking oil," highlighting the non-negotiable role of these staples in daily life. Another 30.1% prioritized food over other expenditures, stating they "cut other things instead," indicating strategic budget reallocation. Additionally, 18.1% emphasized survival needs, noting they "need these items to survive," while 9.6% reported finding ways to afford essentials by reducing non-essential spending. These responses underscored the critical importance of food staples and the lengths to which households went to maintain access, reinforcing the severe impact of inflation on essential goods and the prioritization strategies employed to cope.

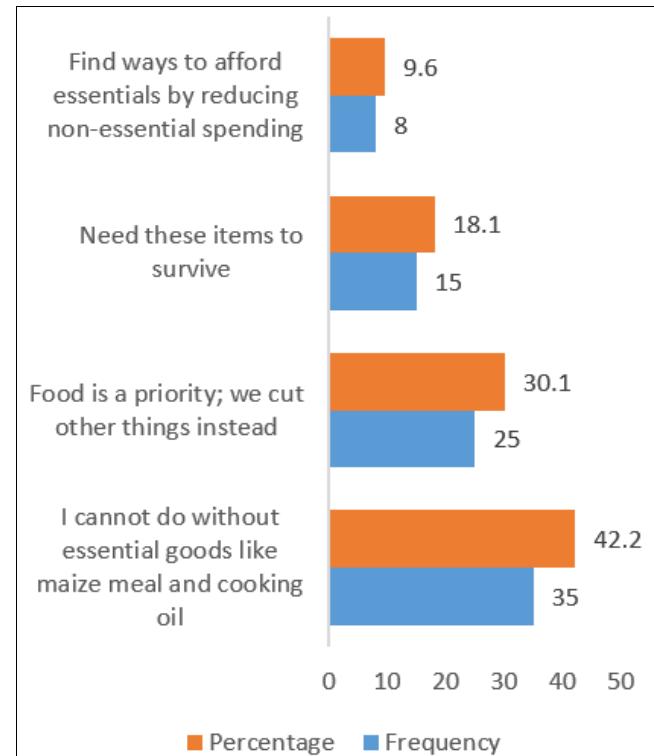


Fig 4.8: Reasons for Not Stopping Purchase of Essential Items

4.5 Discussion of Findings

This section of the research shows the summary of findings arising from the survey conducted by the researcher to comprehensively evaluate the effectiveness of financial risk management policies in public procurement.

4.5.1 The Extent to Which Inflation Has Increased the Cost of Household Essential Goods in Kabwata Constituency

The study assessing the extent to which inflation increased the cost of household essential goods in Kabwata Constituency revealed several critical findings. A large majority of respondents (87.8%) reported experiencing price increases in essential goods over the previous 12 months, confirming widespread awareness that inflation was directly impacting household expenditure. In contrast, only 7.1% did not notice any changes, while 5.1% were unsure. Maize meal emerged as the most frequently cited item with significant price hikes (85.7%), followed closely by cooking oil and transport fares (both above 80%). These results underscore inflation's pervasive effects on staple foods and

essential services. Additionally, nearly **70%** of respondents reported increases in electricity and water costs, showing that inflation had spread into household utilities. Notable rises in toiletries and school supplies further highlighted its reach into hygiene and education.

Perceptions of the magnitude of price increases emphasized the severity of the inflationary environment: **72.4%** estimated hikes above 25%, while **41.8%** perceived increases exceeding 50%. This indicates that inflation substantially eroded purchasing power and strained household budgets. Furthermore, half of the respondents reported that their household expenditure on essentials was now *much higher* compared to the previous year, while **27.6%** said it was *slightly higher*. Collectively, this confirms that over three-quarters of households were spending more on basic needs. In contrast, **11.2%** reported no change, and smaller groups (**7.1%** and **4.1%**) indicated reduced expenditures, likely due to consumption cutbacks or shifts to cheaper alternatives.

Overall, the findings demonstrate that inflation was not only widely acknowledged by households but also severe enough to cause significant increases in the cost of living. This forced many households in Kabwata Constituency to adjust consumption patterns, increase spending on essentials, and endure greater economic strain.

These findings are consistent with Mweene (2025), who reported that rising food and fuel prices in Zambia substantially strained household budgets. Similarly, the World Bank (2017) highlighted that consumer prices, particularly for essential goods, increased significantly, affecting household spending patterns and reducing real income. In the same vein, the International Monetary Fund (2023) observed that inflation disproportionately affects low- and middle-income households due to the higher proportion of income allocated to consumption.

The results also align with **Consumer Choice Theory**, which posits that individuals make consumption decisions to maximize utility within budget constraints. As prices rise, households adjust consumption patterns, often reducing non-essential expenditures to maintain access to necessities. Moreover, the findings corroborate the **Keynesian Consumption Function**, which suggests that consumption is influenced by disposable income and economic conditions. Inflation reduces real income, prompting households to prioritize essential goods over discretionary spending.

Collectively, these empirical studies and theoretical frameworks corroborate the present study's findings: inflation has significantly increased the cost of living in Kabwata Constituency, forcing households to adapt consumption patterns and reallocate spending toward essential goods.

4.5.2 The changes in expenditure patterns for essential goods (e.g., food, housing, utilities) among Kabwata households due to inflation

Secondly, the study sought to identify changes in expenditure patterns for essential goods among Kabwata households due to inflation and revealed notable shifts in household financial behavior and priorities. A significant majority of respondents reported reducing their spending on non-essential or semi-essential goods, with entertainment (72.4%) and clothing (70.4%) being the most affected categories, while even food expenditures were reduced by 50%, signaling that inflation had forced households to make

difficult trade-offs. In contrast, fewer households cut back on medical care (11.2%) and school-related expenses (22.4%), suggesting a deliberate effort to preserve spending in areas of health and education. With respect to food consumption, the most common adaptation was switching to cheaper alternatives (60.2%), followed by reducing quantities (41.8%), while over one-fifth (21.4%) reported skipping meals, reflecting growing food insecurity. Only 12.2% of respondents indicated no change in their consumption patterns, underscoring the widespread impact of inflation on dietary habits. Financial strain extended to bill payments, with 39.8% of households delaying electricity or water bills, 33.7% postponing school fees, and 26.5% deferring rent payments, highlighting increased credit pressure. Medical payments were the least delayed (19.4%), though still significant, while 24.5% of households reported no delays, possibly reflecting stronger financial resilience or stricter prioritization strategies. Shopping behaviors were also markedly altered, with 62.2% of respondents comparing prices more frequently, 44.9% buying in smaller quantities, 39.8% turning to informal markets, and 36.7% shopping less often, indicating heightened price sensitivity and budget-tightening. Only 13.3% of households reported no significant change in shopping behavior. Food items emerged as the most severely impacted category, with maize meal ranked as the most affected commodity (63.3% first rank and 95.9% top-three mentions), followed by cooking oil (81.6% in top three) and bread/flour (61.2%). Vegetables/fruits and meat/fish were cited less frequently (35.7% and 18.4%, respectively), suggesting that households prioritized staple foods over other dietary items. Non-food essentials such as rent (5.1%) and transport fares (2.0%) were rarely ranked among the top three most affected, while utilities, toiletries, and school supplies did not feature prominently, reinforcing that food staples dominated household concerns. Collectively, these findings demonstrated that inflation compelled Kabwata households to reconfigure expenditure patterns, prioritize essential survival needs, adopt adaptive shopping strategies, and in many cases, compromise on food security and lifestyle expenditures to cope with rising costs.

These findings are consistent with the study by Chitundu and Mwansa (2023), who observed that rising consumer prices in Zambia led households to prioritize essential spending over discretionary items. Similarly, the World Bank (2017) noted that inflation compelled households to adjust consumption patterns, including switching to cheaper food alternatives and reducing quantities, which aligns with the present study's findings that 60.2% of respondents adopted cheaper foods, 41.8% reduced quantities, and 21.4% skipped meals. In the same vein, shopping behaviors shifted significantly, with respondents increasingly comparing prices (62.2%), buying in smaller quantities (44.9%), and relying more on informal markets (39.8%), reflecting heightened price sensitivity. These observations resonate with the Consumer Choice Theory, which posits that households make consumption decisions to maximize utility within budget constraints, leading to substitution effects and strategic prioritization under inflationary pressures. Furthermore, the Keynesian Consumption Function suggests that consumption is influenced by disposable income; the reduction in non-essential expenditures and the reallocation toward staples and utilities

support this theoretical framework, demonstrating that households' consumption is constrained by diminished real income and economic uncertainty. Overall, the study's findings corroborate existing evidence that inflation not only affects the affordability of essential goods but also reshapes household expenditure patterns, prompting adaptations in consumption, purchasing behavior, and financial priorities.

4.5.3 The essential goods most affected by inflation in households within Kabwata Constituency

Furthermore, the study sought to identify the essential goods most affected by inflation in households within Kabwata Constituency and revealed that food staples were the most severely impacted, with maize meal and cooking oil emerging as the primary commodities driving household financial strain. Findings showed that 61.2% of respondents experienced maize meal as "often" (40.8%) or "always" (20.4%) unaffordable, underscoring its critical role as a dietary staple vulnerable to inflationary shocks. Similarly, cooking oil was reported as "often" unaffordable by 35.7% and "always" unaffordable by 18.4% of households, further highlighting the intensity of price pressures on basic food items. In contrast, utilities such as electricity (61.2%) and toiletries (66.3%) were mostly considered "never" unaffordable, indicating that households prioritized these essentials despite inflation. Moderate affordability challenges were reported for transport fares (28.6%) and rent (20.4%), though these remained less severe compared to food commodities. Despite the rising costs, a significant majority of households (84.7%) continued purchasing essential goods, with only 15.3% reporting having stopped purchases, largely due to extreme financial constraints. The persistence in purchasing, particularly for maize meal and cooking oil, demonstrated the indispensable nature of these staples, pushing households to adopt coping strategies such as reducing consumption quantities, reallocating budgets, or cutting non-essential spending. Among those who continued purchasing despite high costs, 42.2% cited that they "can't do without essential goods like maize meal and cooking oil," while 30.1% reported cutting other expenditures to prioritize food. Additionally, 18.1% justified their decisions as necessary for survival, and 9.6% indicated that they afforded essentials by sacrificing non-essential goods. Collectively, these findings illustrated that while inflation affected a wide range of commodities, food staples bore the heaviest burden, compelling households in Kabwata Constituency to prioritize them above all else, thereby reshaping expenditure patterns and highlighting the severe socio-economic implications of rising prices on daily living. The findings from the study on Kabwata Constituency align with global research on the impact of inflation on household expenditure patterns. For instance, a study by McCulloch and Grover (2008) found that in several countries, including Zambia, food price increases led to higher household expenditure shares on food, particularly among low-income groups. Similarly, a study by Mweene (2025) in Zambia reported that inflation caused households to consume less food to fit their budgets, indicating a reduction in food consumption due to rising prices. These observations are consistent with the Consumer Choice Theory, which posits that consumers adjust their consumption bundles in response to changes in relative prices to maximize utility. Additionally, the Keynesian consumption function suggests that consumption is influenced by disposable income; as inflation erodes purchasing power, households may reduce

consumption of non-essential goods and services to maintain expenditure on essentials. The study's findings on delayed payments for utilities and school fees further support this, as households prioritize essential expenditures over non-essential ones. Collectively, these studies underscore the widespread and significant impact of inflation on household expenditure patterns, particularly concerning essential goods.

4.5.4 Summary of findings

- Inflation impact is pervasive: 87.8% reported significant price increases, with many estimating hikes above 25% and 50%.
- Essentials dominate budgets: Households increased spending on food and transport; reduced entertainment (72.4%) and clothing (70.4%).
- Affordability stress: Maize meal and cooking oil frequently unaffordable, yet 84.7% continued purchasing due to necessity; 60.2% adopted cheaper alternatives.
- Coping mechanisms are multi-pronged: Substitution (30.6%), price comparison (62.2%), informal markets (39.8%), side hustles (25.5%), borrowing (20.4%), and family support (18.4%).
- Human dimension: Qualitative accounts reveal emotional strain, resilience, and community reliance, illustrating how inflation reshapes not only budgets but daily life, social participation, and dignity.

5. Conclusion and Recommendations

5.1 Conclusion

This study on the effect of inflation on household expenditure in Kabwata Constituency demonstrated that inflation exerted a profound and pervasive impact on residents' economic and social well-being. Quantitative findings revealed that 87.8% of households reported significant price increases in essential goods, particularly maize meal (85.7%), cooking oil, and transport fares, over the previous year. Rising costs were severe, with 72.4% of respondents estimating price hikes above 25% and 41.8% noting increases exceeding 50%. These increases severely eroded purchasing power, compelling more than three-quarters of households to increase spending on basic needs while making difficult trade-offs, such as reducing expenditures on non-essential items like entertainment (72.4%) and clothing (70.4%).

Food staples, especially maize meal and cooking oil, emerged as the most affected commodities. Although many households deemed these items "often" or "always" unaffordable, 84.7% continued purchasing them due to their indispensable nature, often by cutting back on other expenses or adopting cheaper alternatives (60.2%). Qualitative accounts underscored the emotional strain of these adjustments, with households describing inflation as "a daily battle for survival" and expressing frustration at the constant need to reprioritize limited resources.

Coping strategies were diverse and reflected both consumption adjustments and income diversification. Households reported switching to lower-cost options (30.6%), starting home businesses or side hustles (25.5%), borrowing (20.4%), and seeking support from extended family (18.4%). These strategies highlight the resilience of Kabwata households, who relied on creativity, social networks, and adaptive shopping behaviors—such as comparing prices (62.2%) and purchasing from informal

markets (39.8%)—to navigate inflationary pressures. Overall, the study concluded that inflation not only strained household budgets but also compelled residents to reconfigure expenditure patterns, prioritize survival needs such as food security, and adopt adaptive behaviors to sustain access to essentials. By integrating quantitative evidence with qualitative narratives, the findings underscore the severe socio-economic challenges faced by Kabwata households and highlight the urgent need for policy interventions that address both the measurable economic impacts and the lived realities of inflation.

5.2 Recommendations

Based on the findings related to the four research objectives, the following recommendations are proposed:

5.2.1 The Extent of Inflation's Impact on the Cost of Household Essential Goods

- Policymakers in the **Ministry of Finance and National Planning** should develop a targeted price stabilization framework for essential goods—particularly maize meal and cooking oil—to mitigate the widespread impact of inflation, as 87.8% of households reported price increases.
- Local government authorities should establish **community-based price monitoring systems** to track and report inflation trends on essential goods, enabling timely interventions, given that 72.4% of respondents estimated price hikes above 25%.
- The **Ministry of Commerce, Trade, and Industry** should promote subsidies or price controls on staple foods and utilities, as 70% of households reported increased electricity and water costs, to alleviate the financial burden on low-income households.
- Non-governmental organizations and community leaders should initiate **awareness campaigns** to educate Kabwata residents on budgeting and financial planning, as over three-quarters of households reported higher spending on essentials.

5.2.2 Identifying Changes in Expenditure Patterns Due to Inflation

- The **Ministry of Community Development and Social Services** should implement social safety net programs, such as targeted cash transfers, to support households that reduced food spending (50%) and resorted to skipping meals (21.4%).
- Local authorities should collaborate with **market associations** to regulate informal markets, where 39.8% of households turned for cheaper goods, ensuring affordability and quality while supporting adaptive shopping behaviors.
- The **Ministry of Education** should introduce school feeding programs and subsidies for school supplies, as 22.4% of households cut back on education expenses, to safeguard access to education despite inflationary pressures.
- Financial institutions and policymakers should develop **accessible microcredit programs** with low interest rates to reduce reliance on delayed bill payments (39.8% for utilities, 33.7% for school fees) and support households facing credit pressure.

5.2.3 Essential Goods Most Affected by Inflation

- The **Ministry of Agriculture** should prioritize investment in local production and distribution of maize meal and cooking oil, identified as “often” or “always”

unaffordable by 61.2% and 54.1% of households respectively, to enhance supply chain resilience and reduce price volatility.

- Policymakers should establish **emergency food security funds** to ensure consistent access to staple foods, as 84.7% of households continued purchasing maize meal and cooking oil despite high costs, underscoring their indispensable nature.
- The **Ministry of Energy and Water Development** should introduce **tiered pricing for utilities**, as 61.2% of households reported electricity costs as unaffordable, to protect low-income households from inflation-driven utility increases.
- Community cooperatives should be supported to **bulk-purchase essential goods** like maize meal and cooking oil, enabling households to access staples at lower costs and reducing the financial strain reported by 42.2% who prioritized food over other expenditures.

5.2.4 Coping Strategies Adopted by Households

- The **Ministry of Small and Medium Enterprise Development** should expand training and funding for home businesses and side hustles, adopted by 25.5% of households, to bolster income diversification as a sustainable coping mechanism.
- Policymakers should strengthen **social support systems** by formalizing community-based assistance networks, as 18.4% of households relied on extended family for food and support, to enhance resilience against economic shocks.
- The **Ministry of Finance** should regulate and promote **affordable credit options** to reduce dependency on borrowing (20.4%) and delayed loan repayments (27.6%), ensuring households have sustainable financial tools to manage rising costs.
- Local government and NGOs should facilitate **barter and trade systems**, used by 8.2% of households, by establishing community exchange platforms to support resource sharing and reduce reliance on cash-based transactions during inflationary periods.

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