



Received: 04-12-2025
Accepted: 14-01-2026

International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

Analyzing the Effects of Fuel Price Fluctuations on Cost of Living in Lusaka's High Density Areas: A Case Study of Mandevu Constituency

¹ Moono Shankley, ² Dr. Kelvin Chibomba

^{1, 2} Department of Development Studies, Information and Communication University, Lusaka, Zambia

DOI: <https://doi.org/10.62225/2583049X.2026.6.1.5675>

Corresponding Author: Moono Shankley

Abstract

This study examined the effects of fuel price fluctuations on household economic well-being in Mandevu Constituency, one of Lusaka's most densely populated (467, 744) and economically diverse areas (ZamStats, 2022). Employing a descriptive cross-sectional case study design, data were collected from 200 stratified randomly selected households to assess the influence of fuel price changes on household savings, food consumption, investment, disposable income, and coping strategies. Statistical analysis involved descriptive summaries and Chi-square hypothesis tests to establish significant associations between fuel price adjustments and household economic outcomes. The results demonstrated significant adverse effects across all variables. Rising fuel prices had a statistically significant negative impact on household savings ($\chi^2 = 9.94$, $p = 0.0016$), confirming that households struggled to maintain regular saving habits as fuel costs increased. Similarly, fuel price fluctuations were found to have a highly significant relationship with the reduction in food consumption ($\chi^2 = 48.22$, $p \approx 0.00000001$), showing that households reduced both the frequency and diversity of their meals in response to rising costs. The analysis further established an extremely significant association between fuel price increases and a decline in household investment capacity ($\chi^2 = 22.63$, $p = 0.000002$), indicating that rising energy costs forced households to redirect income from long-term investments to immediate consumption needs. Moreover, the results confirmed a highly significant negative relationship between

fuel price fluctuations and disposable income ($\chi^2 = 21.37$, $p = 0.00000382$), underscoring that escalating fuel prices directly erode household purchasing power and financial flexibility.

Qualitative insights complemented these findings, revealing that 46% of respondents perceived a very high impact of fuel price fluctuations on their cost of living, with most recommending government measures such as reducing fuel taxes (51%), introducing targeted subsidies (42%), and stabilizing fuel prices (34%). In coping with rising costs, households reported strategies such as strict budgeting and expense reduction (44%), participation in group savings schemes (32%), and seeking supplementary income sources (25%). However, only 46% considered community-based coping strategies effective, indicating limited collective resilience mechanisms. In conclusion, the study confirmed all four hypotheses, establishing that fuel price fluctuations significantly undermined household savings, food security, investment activity, and disposable income. The evidence highlighted the need for comprehensive policy interventions focused on fuel price stabilization, social protection enhancement, and income diversification to strengthen economic resilience in Zambia's high-density urban areas. This paper also recommends the following; Income Diversification: Support micro-credits, training, and digital tools; Social Protection: Expand cash transfers, nutrition, and community support as well as Fuel Price Stabilization: Implement price controls or targeted subsidies.

Keywords: Fuel Price Fluctuations, Household Savings, Household Food Consumption, Disposable Income, Household Investment Levels

1. Introduction

1.1 Background to the Study

The study examines how fuel price fluctuations impact household economic well-being in high-density areas of Lusaka. It highlights that fuel is a critical input across transport, agriculture, industry, and services, so price volatility drives inflation, increases living costs, and reduces household purchasing power. Global oil market dynamics, geopolitical tensions, supply chain disruptions, and local currency depreciation exacerbate domestic fuel price changes, which disproportionately affect low-

and middle-income households in urban “Kombonis” like Mandevu.

Rising fuel costs have multidimensional effects: they reduce household savings, force compromises in food quality and quantity, and limit investment in education, health, or small businesses, weakening both short- and long-term financial resilience. Despite recognition of macroeconomic impacts, there is limited research on these microeconomic, household-level effects in sub-Saharan Africa.

1.2 Problem Statement

Frequent fuel price fluctuations such as a 35% increase between 2022 and 2023 - directly threaten economic stability for households reliant on informal income. Many families reduce essential expenditures in response, yet there is a lack of localized studies guiding policy to mitigate these effects. This study aims to fill that gap by analyzing how fuel price changes influence savings, food consumption, disposable income, and investment in Lusaka’s high-density areas.

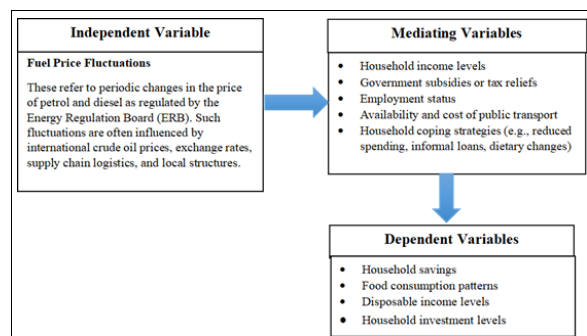
1.3 General Objective

To analyze the effects of fuel price fluctuations on the cost of living among households in Lusaka’s high-density areas.

1.3.1 Specific Objectives

1. To determine the effects of fuel price fluctuations on household savings.
2. To establish the relationship between fuel price fluctuations and household food consumption.
3. To ascertain the levels of household investment during fuel price fluctuations.
4. To examine the extent of disposable income during periods of oil price fluctuations.

1.4 Conceptual Framework



Source: Researcher

The Conceptual framework explores how fuel price fluctuations (independent variable) affect household economic outcomes (dependent variables) — specifically:

- Disposable income
- Household savings
- Food consumption
- Investment levels

The study is set in Lusaka’s high-density areas, focusing on Mandevu Constituency, where low- and middle-income households are particularly vulnerable to price shocks.

Theoretical Foundations

- Keynesian Consumption Theory (Keynes, 1936):
 - Consumption is directly linked to disposable income.

- Increases in essential expenses (e.g., fuel) reduce saving capacity and worsen inequality.
- Fuel inflation functions as a regressive force that undermines financial mobility.
- Financial Strain Theory (Modigliani, 1966):
 - Economic shocks (fuel price rises) disrupt financial planning.
 - Households prioritize short-term consumption over long-term goals like saving or investing.
 - Rising energy costs narrow decision-making space and reduce resilience.

2. Literature Review

2.1 Effects of Fuel Price Fluctuations on Household Savings

Fuel price volatility reduces household savings by increasing living costs and redirecting income toward essential consumption. Studies by the IEA (2023) ^[9], IMF (2021) ^[12], and World Bank (2022) ^[24] show that rising fuel prices lead to “consumption crowd-out,” where families—especially low-income groups—cut back on savings to afford transport, food, and utilities. In Sub-Saharan Africa, weak social protection and high informal employment exacerbate this effect, pushing households into debt or asset sales. Zambian studies (Caritas, 2024 ^[4]; CUTS, 2023; Mwansa & Zulu, 2023) confirm a decline in household and community savings groups due to recurring fuel price hikes, disproportionately affecting women and informal workers. The literature emphasizes the need for targeted subsidies and social protection to protect financial resilience.

2.2 Relationship Between Fuel Price Fluctuations and Household Food Consumption

Fuel price instability directly affects food costs and nutritional security through increased production, transport, and distribution costs. The IEA (2023b) ^[10] and FAO (2022) note that fuel-driven price hikes raise the cost of staples, reducing both food quantity and dietary quality, particularly in low-income, import-dependent economies. Empirical evidence across Africa (Adekola & Olawuyi, 2022; Ochieng *et al.*, 2023) links rising fuel prices to reduced meal frequency and poorer diets. In Zambia, studies by JCTR (2023) and Musanje (2023) show that fuel price increases elevate the cost of the Basic Needs Basket and force low-income households to substitute nutritious foods with cheaper alternatives, worsening malnutrition in urban areas. The literature highlights the importance of integrated energy, food, and nutrition policies.

2.3 Levels of Household Investment During Fuel Price Fluctuations

Fuel price volatility constrains household investment in education, health, housing, and business activities by diverting income to immediate consumption needs. Evidence from IMF (2021) ^[12], World Bank (2022) ^[24], and AfDB (2023) shows that higher fuel costs reduce savings and entrepreneurial reinvestment, especially in informal economies. In Africa, studies (Boakye & Ackah, 2019; Mburu & Chege, 2023) ^[3, 19] indicate that energy price hikes lead to deferred school payments, cancelled insurance, and underinvestment in small businesses. Zambian research (ZIPAR, 2024; Caritas, 2024 ^[4]) reveals that monthly fuel price adjustments have suppressed household and small-

business investment, particularly among women, youth, and informal traders. The literature advocates for energy reforms linked to social protection, microfinance, and financial literacy.

2.4 Extent of Disposable Income During Periods of Fuel Price Fluctuations

Fuel price increases erode disposable income by inflating transport, food, and utility costs. IMF (2023) and OECD (2024) findings show that low-income households experience steep declines in real income, forcing cutbacks on education, health, and social spending. In Sub-Saharan Africa, studies (Mensah *et al.*, 2021; PwC, 2020) link fuel inflation to rising poverty and reliance on informal credit. Zambian evidence (JCTR, 2023; Simutanyi *et al.*, 2023^[22]) confirms that frequent price adjustments since 2023 have worsened inflation and reduced purchasing power, especially in high-density Lusaka areas. The literature stresses that without targeted transport subsidies, renewable energy investments, and social safety nets, fuel price volatility will continue to deepen inequality and limit economic mobility.

Overall Summary

Across all themes, the literature consistently shows that fuel price fluctuations negatively affect savings, food security, investment, and disposable income—particularly for low-income, informal, and female-headed households. The cumulative effect is reduced financial resilience, nutritional well-being, and social mobility. Gaps remain in longitudinal and Zambia-specific studies, highlighting the need for mixed-method research and policy integration across energy, social protection, and financial inclusion.

2.5 Personal Critique of Literature Review

Although the existing literature on fuel price fluctuations and household welfare provides useful insights; it suffers from several key limitations, especially in the Zambian context.

First, it often lacks spatial and contextual granularity, relying on broad national or urban–rural distinctions that obscure the realities of high-density, low-income settlements in Lusaka, where households face unique vulnerabilities. Second, there is an overemphasis on macroeconomic indicators (GDP, inflation) at the expense of household-level experiences, leaving gaps in understanding how families manage trade-offs and adapt to fuel shocks. Third, most studies are short-term or cross-sectional, failing to capture long-term coping strategies, resilience, or psychosocial impacts of repeated economic volatility. In Zambia, the literature is fragmented, often based on non-academic reports with limited methodological rigor, and lacks subnational comparisons. Additionally, psychosocial and social capital dimensions—such as stress, household cohesion, and community support—are largely neglected.

This study addresses these gaps by focusing on household-level realities in Lusaka's high-density settlements, combining quantitative and qualitative methods to capture both immediate and long-term effects of fuel price fluctuations. It also incorporates psychosocial and social capital considerations, offering a holistic, context-specific perspective that can inform more inclusive and effective policy interventions.

The study therefore, moves beyond macroeconomic and generalized analyses to provide a localized and multidimensional understanding of household adaptation to fuel price volatility.

3.1 Research Design

This study employed a descriptive cross-sectional case study design to examine the effects of fuel price fluctuations on household economic wellbeing in Mandevu Constituency, a high-density area in Lusaka, Zambia. The design was selected to capture a snapshot of household economic conditions at a single point in time, allowing for an assessment of how variations in fuel prices influence income, expenditure, savings, and investment behaviour.

A descriptive research design was appropriate because it facilitated the systematic measurement and interpretation of existing relationships among variables without manipulation (Creswell & Creswell, 2018)^[6]. This enabled the study to quantify the extent to which rising fuel prices affected key wellbeing indicators—such as food consumption patterns, savings, and expenditure priorities—within households.

The cross-sectional approach allowed data to be collected once, rather than over an extended period, making it both cost-effective and time-efficient, particularly in resource-constrained and informal urban contexts (Levin, 2006)^[17]. Given the volatility of Zambia's fuel prices and their immediate impact on household budgets, this design was ideal for capturing short-term economic responses (Zgheib, 2022)^[27].

The case study method further strengthened the research by enabling the use of standardized questionnaires across a broad sample, ensuring consistency and enhancing the generalizability of findings (Kelley *et al.*, 2003). This combination supported quantitative analysis to establish statistical relationships between fuel price changes and household wellbeing indicators.

Overall, the descriptive cross-sectional case study design was well-suited for understanding real-world economic dynamics in high-density, low-income areas like Mandevu, providing context-specific evidence to inform targeted policy responses.

3.2 Target Population

The target population for this study comprised households residing in Mandevu Constituency, one of seven constituencies within Lusaka District, located in Zambia's most populous and densely populated province. According to the 2022 Census, Mandevu had a population of 467,744 people (226,224 males and 241,120 females) (ZamStats, 2023).

The constituency is predominantly characterized by high-density, low-income settlements, particularly in six of its eight wards—Ngwerere, Chaisa, Justin Kabwe, Raphael Chota, Mpulungu, and Kabanana—while Roma and Olympia represent the more affluent areas. Households typically consist of about six members, and the majority live below the national poverty line (ZamStats, 2022). Most residents depend on informal sector employment, including street vending, construction, domestic work, and transport services, reflecting Lusaka's broader labour trend where over 80% of low-income workers are informally employed (ILO, 2023)^[11].

Mandevu faces several structural and economic challenges, such as inadequate infrastructure, poor access to financial services, and limited public transport. These conditions heighten residents' vulnerability to fuel price fluctuations, which directly affect transportation fares, food prices, and overall living costs (ERB, 2023).

Consequently, rising fuel prices often compel households to reallocate expenditures, reduce savings, or adopt negative coping mechanisms like informal borrowing or asset sales. Mandevu's socioeconomic composition thus made it an ideal case study for examining how fuel price volatility influences household wellbeing—particularly in terms of savings, food consumption, and investment behaviour.

3.3 Sampling Design

The study employed a stratified random sampling technique to capture the socioeconomic diversity of households within Mandevu Constituency. Given the constituency's heterogeneity in terms of income, household size, employment type, and access to services, stratification was necessary to ensure representativeness and data reliability. Mandevu was divided into identifiable zones based on its eight wards—Ngwerere, Chaisa, Justin Kabwe, Raphael Chota, Mpulungu, Kabanana, Roma, and Olympia—and/or naturally occurring community clusters.

Within each selected ward, households were randomly sampled, giving all residents—whether informally employed, unemployed, or formally employed—an equal chance of participation. Stratification considered key demographic and socioeconomic factors such as household size, income level, employment sector, gender of household head, and education level of the main income earner.

A total of approximately 200 households were targeted, a sample size deemed sufficient to allow statistically meaningful analysis while minimizing sampling error and accounting for potential non-responses. This approach enhanced both internal validity (by reducing bias) and external validity (by improving generalizability to the wider constituency).

Furthermore, the stratified sampling design enabled disaggregated analysis across demographic and economic subgroups, highlighting how fuel price fluctuations affected households differently depending on their vulnerability and income sources. This granular approach was particularly valuable in Mandevu's context, where informal employment and economic insecurity are prevalent, providing a strong empirical basis for targeted policy interventions.

3.4 Sample Size Determination

The study determined its sample size using the Yamane (1967) formula, which is appropriate for finite populations and survey research with a defined margin of error. Given Mandevu Constituency's estimated population of 467,744 residents (ZamStats, 2023) and applying a 7% margin of error at a 93% confidence level, the calculated sample size was approximately 200 households.

$$N = \frac{467,744}{1 + 467,744 (0.07)^2}$$

$$N = \frac{467,744}{1 + 467,744 (0.0049)}$$

$$N = \frac{467,744}{1 + 2,294.94}$$

$$N = \frac{467,744}{2,292.95}$$

$$\approx 204$$

This figure provided a practical balance between statistical precision and resource feasibility, ensuring adequate representation of Mandevu's diverse households while maintaining manageability in data collection. The selected sample size allowed for robust quantitative analysis of the effects of fuel price fluctuations on household economic well-being, while still accounting for logistical constraints typical of fieldwork in high-density, low-income urban areas. Consequently, the results derived from this sample were considered valid and generalizable to the broader Mandevu population and similar urban settings in Lusaka.

3.5 Data Collection Method

Primary data were collected through structured household questionnaires administered face-to-face by trained enumerators, allowing for accurate responses and clarification in a community with varied literacy and language proficiency. The questionnaire captured key indicators of household economic well-being in relation to fuel price fluctuations, including monthly savings, food expenditures, meal frequency, disposable income after essential costs, and household investment behaviours in education, healthcare, and small businesses.

Demographic variables such as household size, main income source, employment type, and education level of the household head were also recorded to contextualize findings. Prior to full deployment, the questionnaire underwent a pilot test with a small sample in Mandevu, ensuring clarity, reliability, and validity of the instrument for the main study.

3.6 Data Analysis

Data were entered and analyzed using SPSS and Microsoft Excel. Descriptive statistics (frequencies, percentages, and means) summarized the data, while inferential statistics, specifically the chi-square test, examined relationships between categorical variables to test hypotheses. All analyses were guided by the study's objectives and conceptual framework, ensuring alignment between data interpretation and research goals.

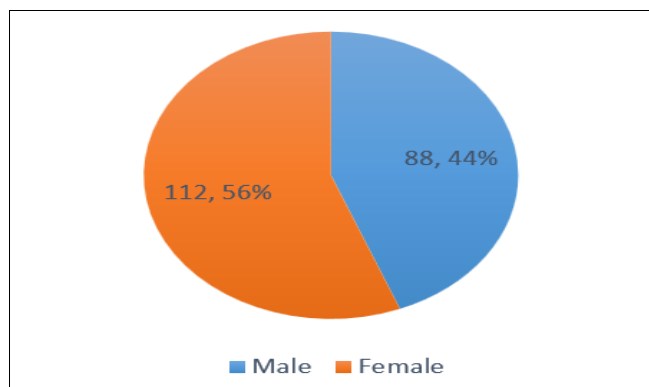
4. Presentation and Analysis of Findings

4.1 Overview

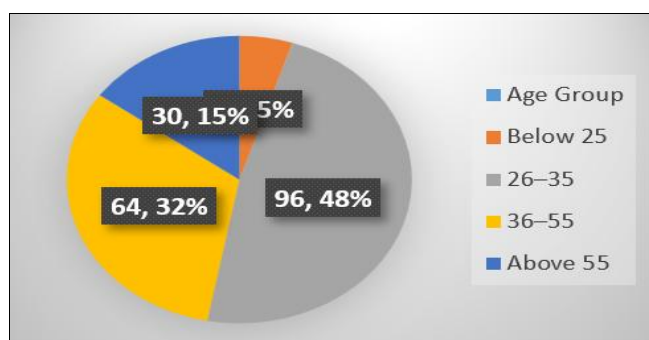
This chapter presents the findings on how fuel price fluctuations affect household economic well-being in Mandevu Constituency, Lusaka. It analyzes socio-economic characteristics of respondents and examines the impact on household savings, food consumption, investment, and disposable income, using both quantitative and qualitative data.

4.2 Socio-Economic Characteristics of Respondents

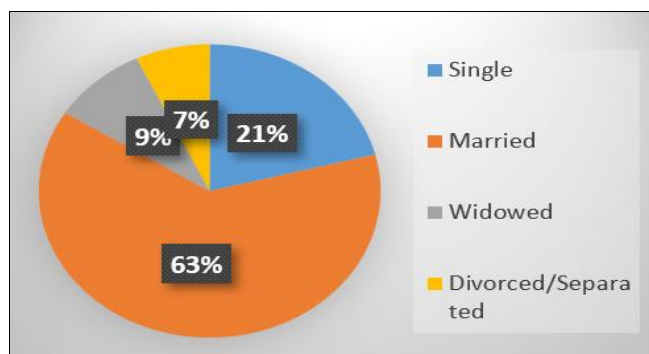
Gender of Respondents: 56% female; 44% male



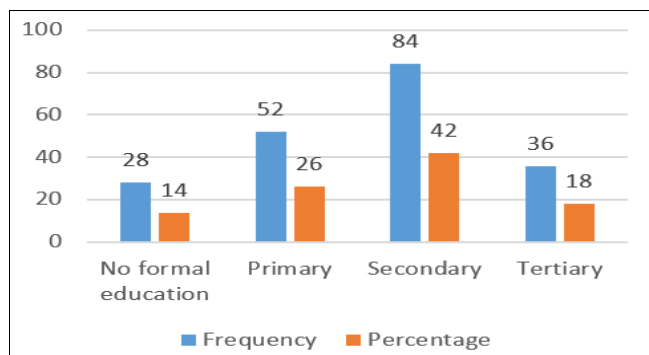
Age: 48% aged 26–35 years (youthful, economically active group). 32% aged 36–55 years, 15% above 55 years while 5% were below 25 years.



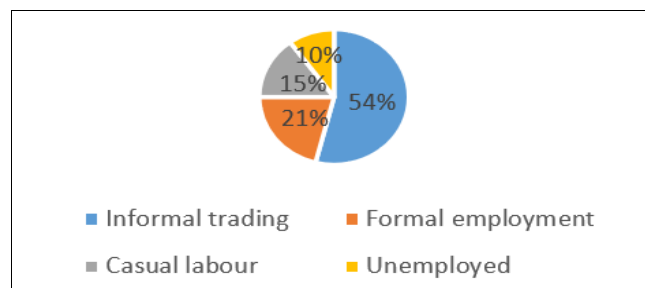
Marital Status: 63% married respondents. 21% single headed households, 9% widowed and 7% were either widowed or on separation.



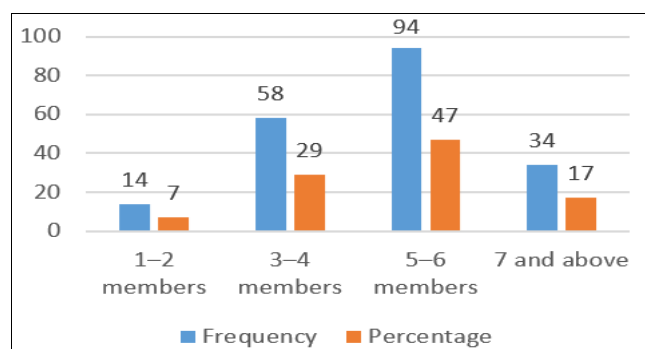
Education: 42% had secondary, 18% tertiary education; 26% primary, while 14% had no formal education.



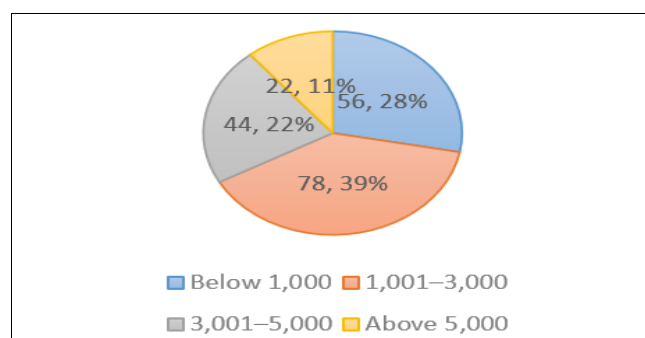
Occupation: Dominated by informal employment (54%), with only 21% formally employed. 15% were casual laborers and 10% unemployed.



Household Size: 47% had 5–6 members, 20% 3–4 members, 17% had 7 and above, and 7% 1–2 members.



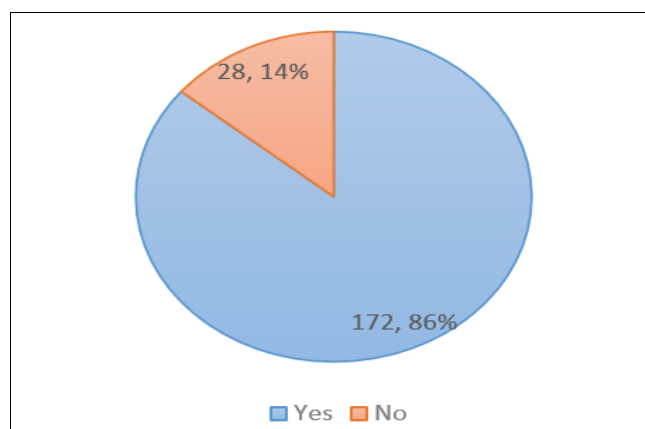
Income: 67% earned below K3,000 monthly, and only 33% earned above K3000 monthly indicating economic vulnerability.



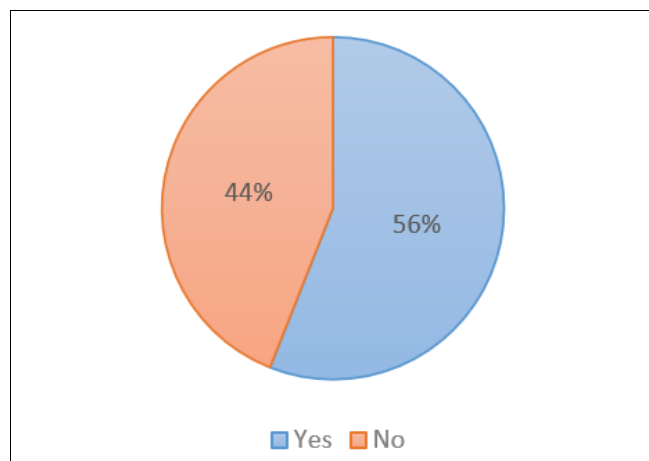
Implication: Large, low-income households relying on informal employment are highly sensitive to cost-of-living pressures from fuel price fluctuations.

4.3 Effects of Fuel Price Fluctuations on Household Savings

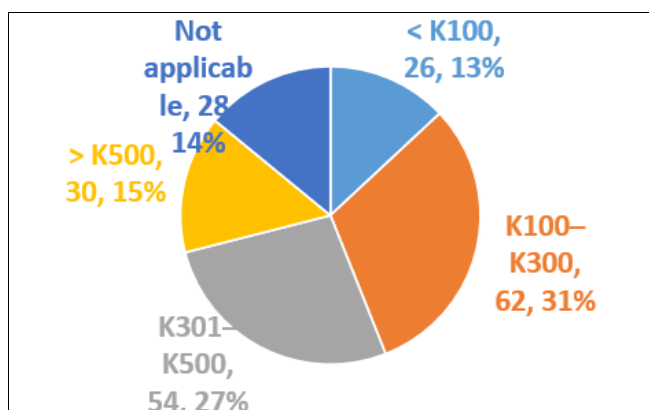
Effects on Savings: 86% reported reduced ability to save. Only 14% had felt no effects.



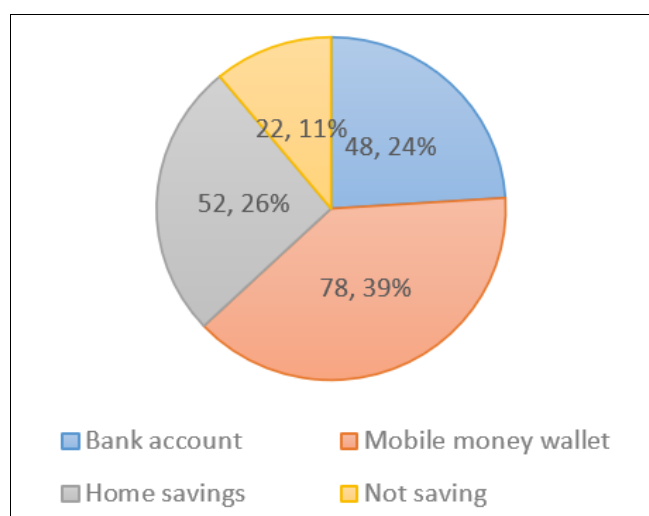
56% stopped saving altogether, but 44% sustained their savings.



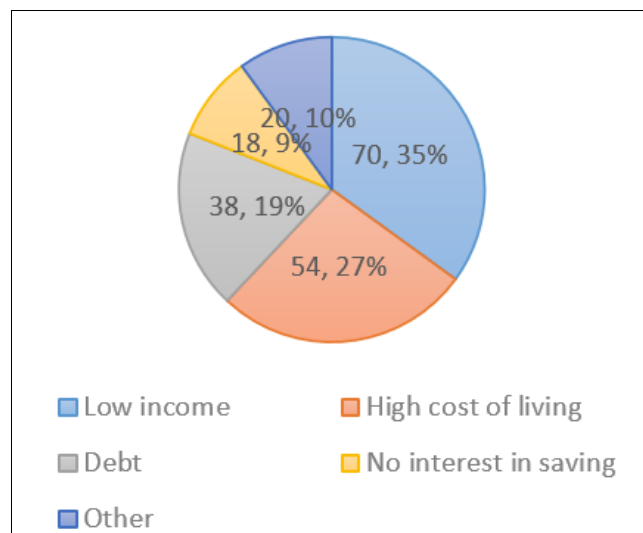
Monthly savings reductions varied, with 31% losing K100–K300, 27% losing K301–K500, and 15% losing over K500. 13% lost less than K100 and a further 14% were neither saving or felt no effects.



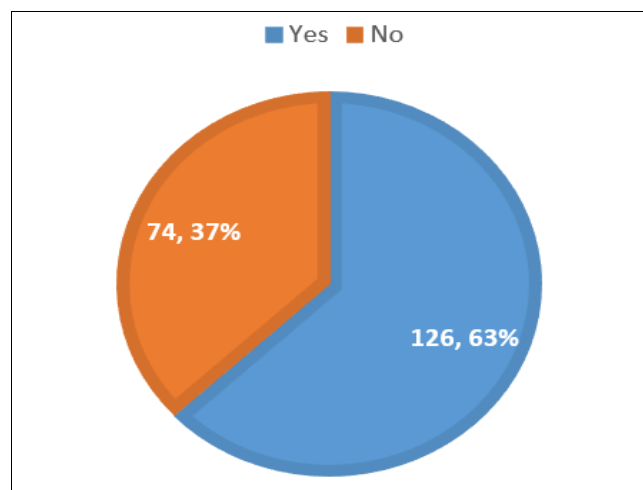
Saving Methods: Most used mobile money (39%) or home savings (26%); 24% used bank accounts. 11% were not saving at all.



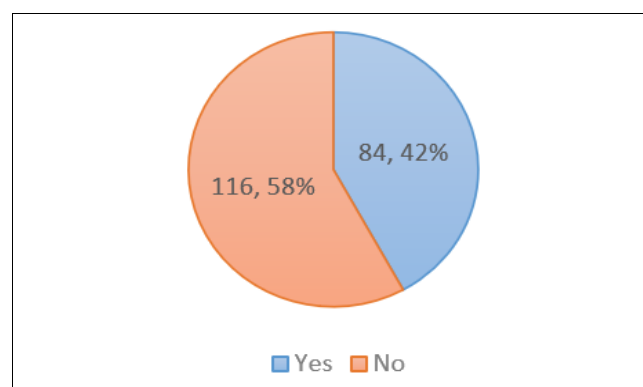
Challenges: Key barriers to saving were low income (35%) and high living costs (27%). 19% didn't save owing to debt, 9% not just interested. 9% either declined to comment or it had not crossed their minds.



Adaptations: 63% withdrew savings for daily expenses. 37% maintained their savings.



42% changed saving methods due to rising costs, while 58% maintained usual saving methods.



4.3.1 Hypothesis Testing

H1: Fuel price fluctuations negatively affect household savings.

Measure	Value	df	Asymp. Sig (2-sided)
Pearson Chi-square	9.94	1	0.0016 ($\approx$ 0.002)
Likelihood Ratio	10.02	1	0.002
Linear-by-Linear Association	9.88	1	0.002
N of Valid Cases	200		

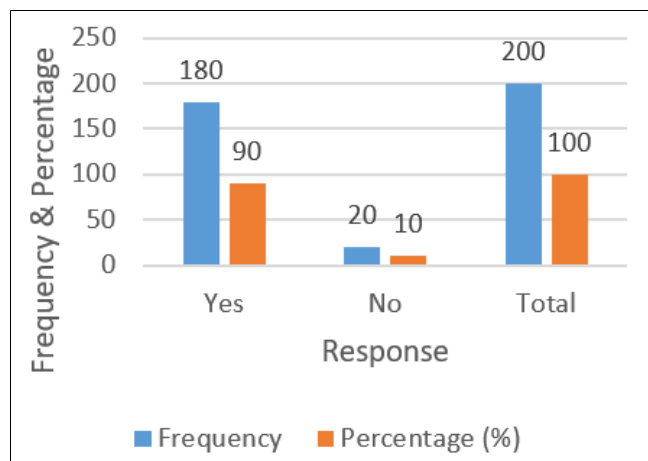
Chi-square Test Results: $\chi^2 (1, N = 200) = 9.94, p = 0.002 (< 0.05)$.

Conclusion: Statistically significant relationship exists; households affected by fuel price increases are more likely to reduce or stop saving, confirming H1.

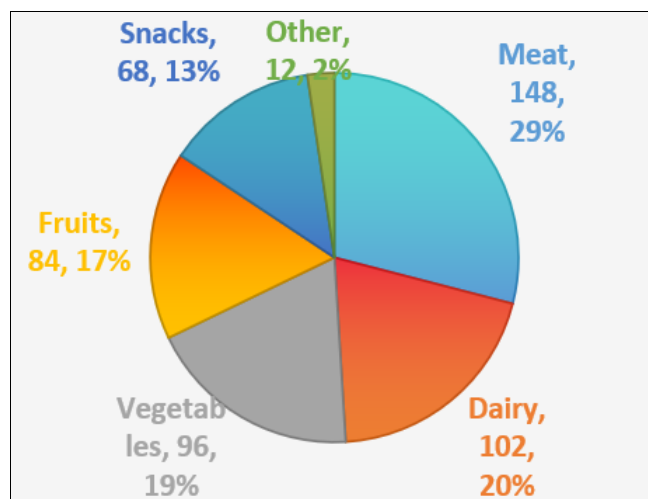
Implication: Low-income households' financial resilience is weakened by recurrent fuel price increases and rising living costs.

4.4 Relationship Between Fuel Price Fluctuations and Household Food Consumption

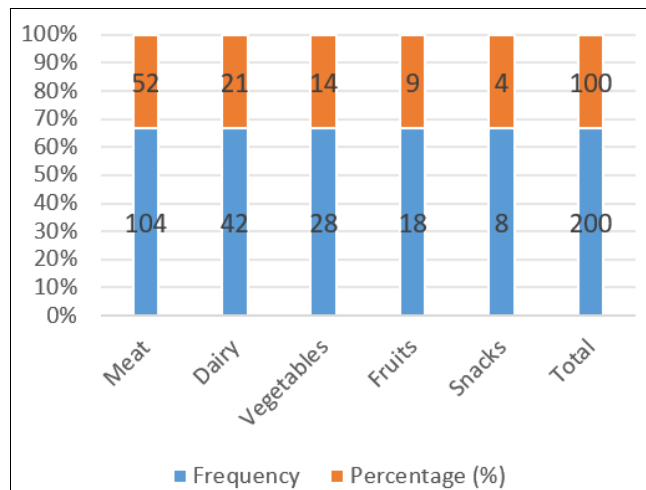
Food Cost Increases: 90% of households reported higher food costs following fuel price hikes, linking fuel-driven transport costs to market prices. 10% reported no changes.



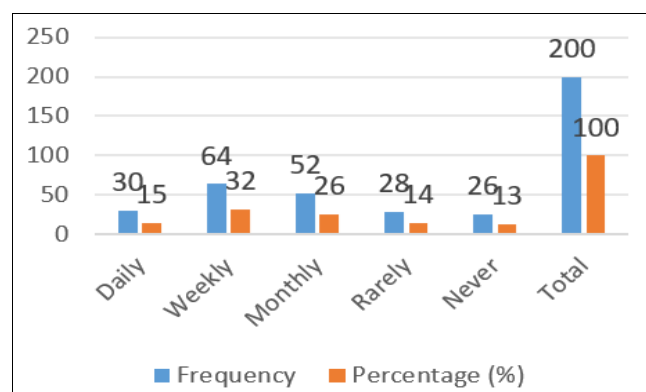
Food Items Reduced: Meat (29%), dairy (20%), vegetables (19%), fruits (17%), snacks (13%) and 2% for other foodstuff were reported, reflecting a shift toward cheaper staple foods.



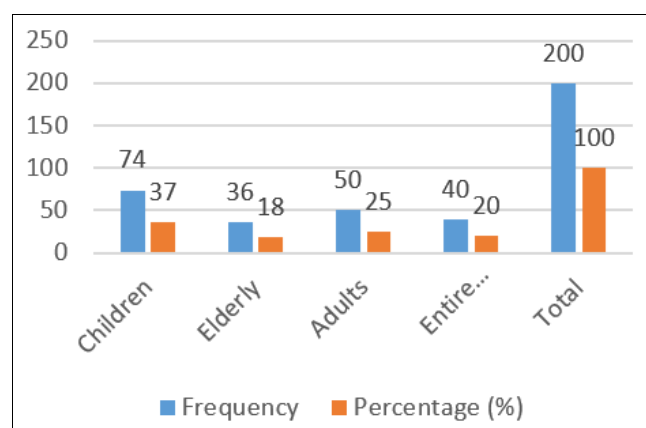
Meat was the most severely affected food stuff (52%), dairy 21%, vegetables 14%, Fruits 9%, and snacks 4%.



Reduction Frequency: Most households reduced food portions weekly (32%), with 15% doing so daily, 14% rarely reduced and 13% never reduced at all. This highlights persistent nutritional impacts.



Vulnerable Members: Children (37%) were most affected, followed by adults (25%), 20% entire household and the elderly (18%).



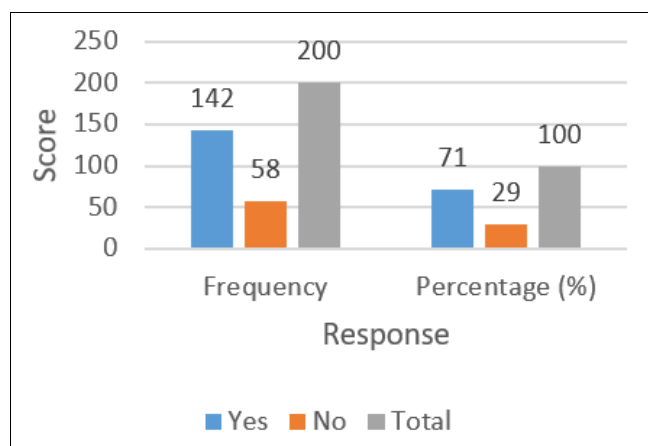
Statistical Analysis: A Chi-square test confirmed a highly significant negative relationship between fuel price increases and reduced food consumption ($\chi^2 = 48.22$, $p < 0.001$).

Measure	Value	df	Asymp. Sig (2-sided)
Pearson Chi-square	48.22	1	0.000 ($p < 0.001$)
Likelihood Ratio	51.37	1	0.000 ($p < 0.001$)
Linear-by-Linear Association	47.60	1	0.000 ($p < 0.001$)
N of Valid Cases	200		

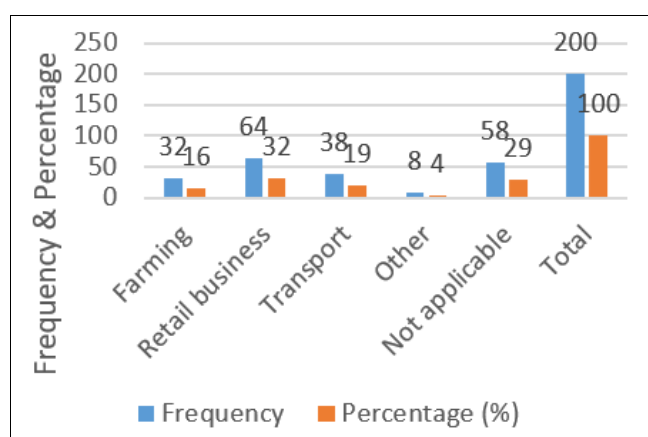
Implications: Fuel price fluctuations strongly affect household food security, leading to less diverse diets dominated by low-cost staples, with children and dependents most at risk.

4.5 Effects on Household Investment

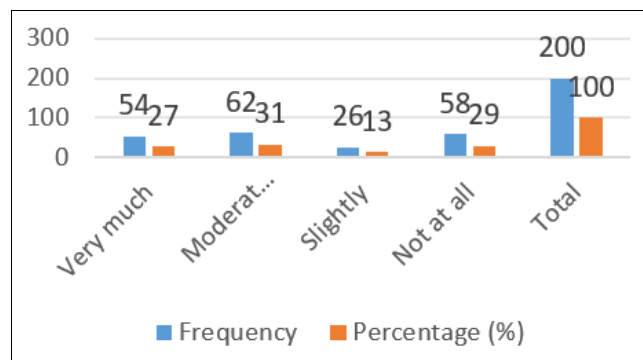
Investment Postponement: 71% of households delayed or canceled investment plans due to rising fuel costs, prioritizing immediate needs over long-term growth. 29% sustained their investment plans.



Types of Investments Affected: Retail businesses (32%), transport (19%), and farming (16%) were mostly impacted. Other sectors 4% and only 29% had no investment plans.



Extent of Effect: 27% were very much affected, 31% moderately, 13% slightly and 29% not affected.



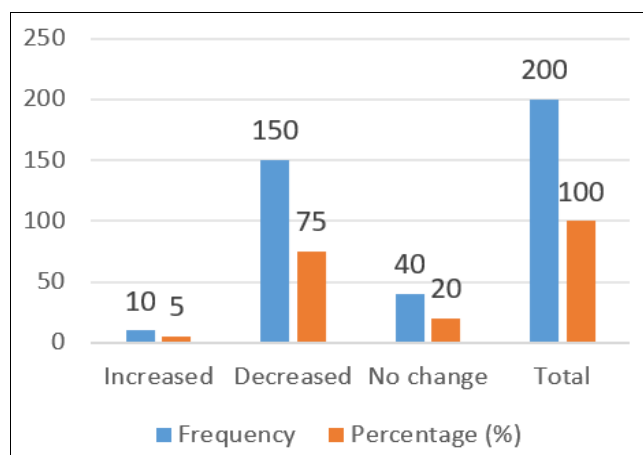
Statistical Confirmation: Chi-square test showed a highly significant link between fuel price increases and reduced investment capacity ($\chi^2 = 22.63$, $p < 0.001$).

Measure	Value	df	Asymp. Sig (2-sided)
Pearson Chi-square	22.63	1	0.000 ($p < 0.001$)
Likelihood Ratio	23.48	1	0.000 ($p < 0.001$)
Linear-by-Linear Association	21.97	1	0.000 ($p < 0.001$)
N of Valid Cases	200		

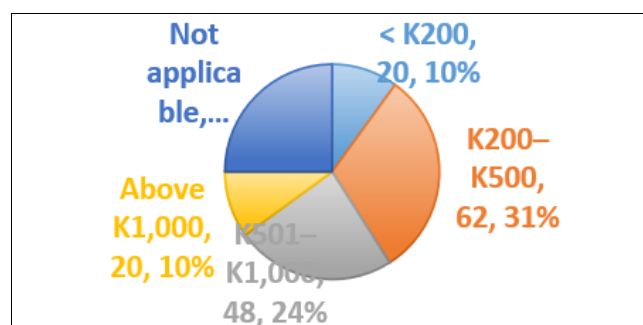
Implications: Rising fuel costs reduce disposable income and hinder household economic growth, limiting both savings and investment potential.

4.6 Effects on Household Disposable Income

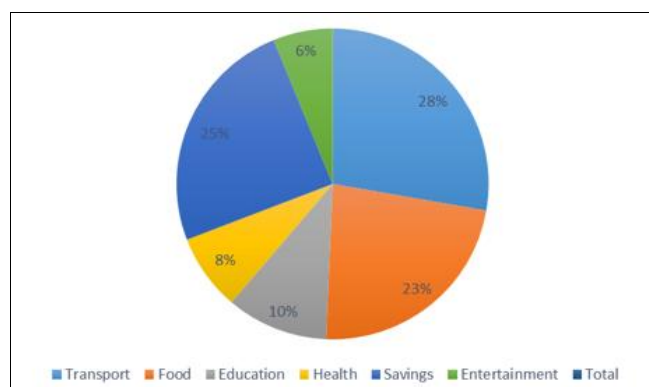
Income Changes: 75% of households experienced a decrease in disposable income due to fuel price fluctuations; 5% saw increases, and 20% saw no change.



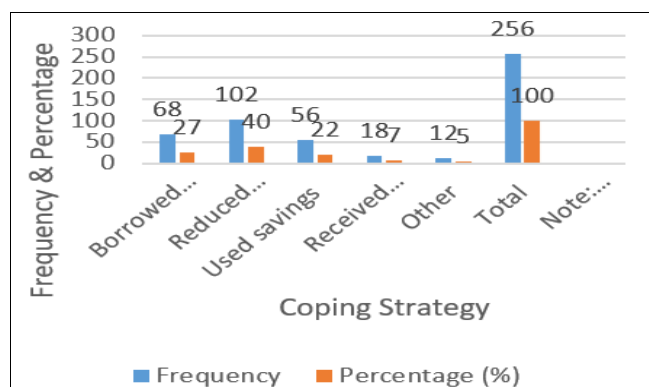
Magnitude of Reduction: Most lost K200–K500 per month (31%), with 24% losing K501–K1,000, 10% losing over K1,000 and another 20% lost less than K200.



Expenses Most Reduced: Transport (28%), savings (25%), food (23%), education (10%), health (8%) and a 6% on entertainment.



Coping Strategies: Households reduced expenses (40%), borrowed money (27%), used savings (22%), or relied on family support (7%). 5% used other means.

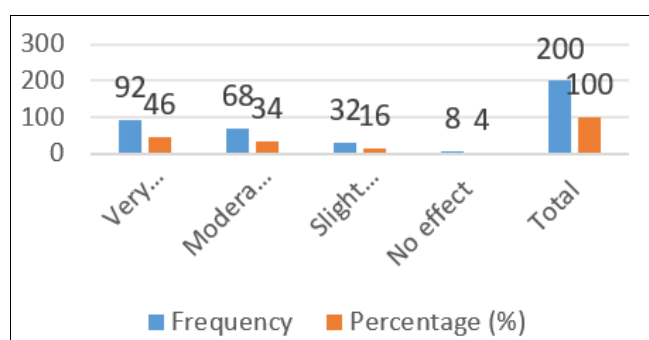


Statistical Confirmation: Chi-square test indicated a highly significant negative effect of fuel price increases on disposable income ($\chi^2 = 21.37$, $p < 0.001$).

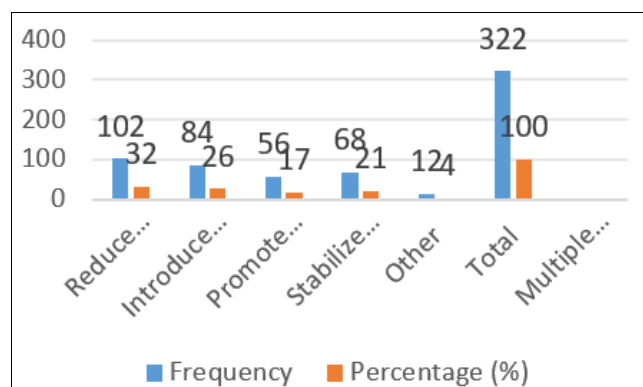
Measure	Value	df	Asymp. Sig (2-sided)
Pearson Chi-square	21.37	1	0.000 ($p < 0.001$)
Likelihood Ratio	22.41	1	0.000 ($p < 0.001$)
Linear-by-Linear Association	20.58	1	0.000 ($p < 0.001$)
N of Valid Cases	200		

Implications: Rising fuel prices erode household financial stability, forcing reductions in consumption, savings, and investment, while increasing reliance on coping mechanisms.

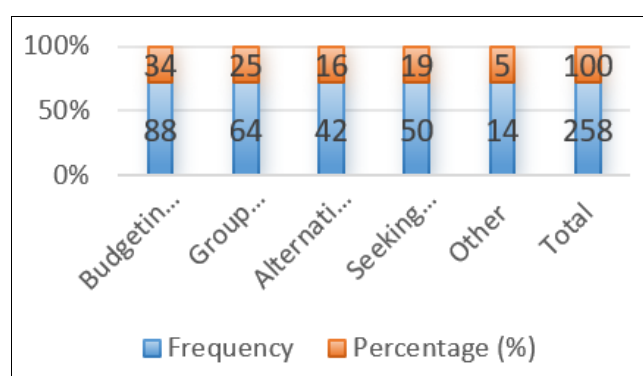
Perceived Effects on Cost of Living: 46% perceived very high effects, 34% moderated effects, 16% slight effects, 4% perceived no effects at all.



Recommended Government Interventions: 32% fuel tax reduction, 26% subsidies, stabilize fuel prices, 17% introducing public transport



Additional Coping Strategies by Households: Reducing expenses 34%, Group savings 25%, Alternative transport options 16%, additional income 19% and others 5%.



Overall Insight:

Fuel price fluctuations in Mandevu significantly impact household welfare: food consumption declines, investments are postponed, and disposable income falls. Vulnerable groups, particularly children, bear the heaviest burden, highlighting the need for interventions to mitigate fuel-induced economic stress in high-density urban areas.

4.7 General Insights and Recommendations from Households

Households in Mandevu Constituency perceive fuel price fluctuations as a major burden, with 46% reporting very high impact on their cost of living. They recommend government interventions such as reducing fuel taxes (51%), providing subsidies (42%), stabilizing fuel prices (34%), and promoting public transport (28%). Community strategies were moderately effective, helping 46% of households, while most relied on personal coping mechanisms like budgeting, group savings, income diversification, and alternative transport options.

In summary, the study highlights that fuel price increases significantly reduce household savings, disposable income, and food consumption—especially for children—and disrupt investment plans. Low-income, large households dependent on informal employment are particularly vulnerable. Overall, findings confirm that fuel price volatility negatively affects multiple dimensions of household economic well-being, emphasizing the need for both structural policy measures and local support systems to build resilience.

5. Acknowledgement

I am profoundly thankful to God for His guidance and blessings throughout this research.

My heartfelt appreciation goes to Dr. Chibomba Kelvin (Supervisor) for his unwavering support, mentorship, and invaluable insights.

I also extend my gratitude to Mr. Mulenga Mwenya Elijah (Counsellor, Justin Kabwe Ward), Ms. Esther Chiwi, and Mr. Felix Mwachilenga (Professional Assist and Admin Assistant to the MP) for their helpful information about Mandevu Constituency.

Finally, I sincerely thank my family, friends, and colleagues for their constant encouragement, faith, and emotional support during this journey.

6. References

- Adetayo K, Ojo B. Fuel price shocks and food insecurity in Nigeria and Ethiopia. Abuja, Nigeria: African Policy Research Institute, 2019.
- Alichi A, Alipour L, Mortazavi SNH. Energy inflation, household liquidity, and the informal credit market in developing economies. *The Energy Journal*. 2021; 42(5):177-197.
- Boakye A, Ackah C. Fuel price increases and household welfare in Ghana: An empirical analysis. Accra: Institute of Statistical, Social and Economic Research (ISSER), University of Ghana, 2019.
- Caritas Zambia. Rising fuel costs and the Zambian household economy. Lusaka, Zambia: Caritas Zambia, 2024.
- Chibwe T, Banda L, Mwila P. Fuel price shocks and household food security: Evidence from peri-urban Lusaka. Lusaka: University of Zambia Press, 2024.
- Creswell JW, Creswell JD. Research design: Qualitative, quantitative, an Consumer Unity & Trust Society (CUTS) International, 2018.
- Energy Regulation Board. Monthly fuel price review policy. Lusaka, Zambia: Energy Regulation Board, 2022.
- International Energy Agency. Fuel inflation and its household impacts. Paris, France: IEA, 2022.
- International Energy Agency. Did affordability measures help tame energy price spikes? Paris, France: IEA, 2023a.
- International Energy Agency. Fuel pricing and food cost volatility. Paris, France: IEA, 2023b.
- International Labour Organization (ILO). Informal employment in Sub-Saharan Africa: Trends and challenges. Geneva: ILO, 2023.
- International Monetary Fund (IMF). Energy price increases and household investments. Washington, DC: IMF Publications, 2021.
- Jesuit Centre for Theological Reflection (JCTR). Basic Needs and Nutrition Basket-Lusaka. Lusaka, Zambia: JCTR, 2023.
- Jesuit Centre for Theological Reflection (JCTR). Fluctuating fuel prices and exchange rate variations drive high cost of living. Lusaka: Lusaka Times, 2023. Retrieved from: <https://www.lusakatimes.com/2023/08/18/fluctuating-fuel-prices-and-exchange-rate-variations-drive-high-cost-of-living-says-jctr/>
- Khandker S, Barnes DF, Samad HA. Fuel price volatility and education investment in India. Washington, DC: World Bank, 2017.
- Kpodar KR, Liu B. The distributional implications of the impact of fuel price increases on inflation (IMF Working Paper No. 2021/271). Washington, DC: International Monetary Fund, 2021. Retrieved from: <https://www.imf.org/en/Publications/WP/Issues/2021/11/12/The-Distributional-Implications-of-the-Impact-of-Fuel-Price-Increases-on-Inflation-506822>
- Levin KA. Study design III: Cross-sectional studies. *Evidence-Based Dentistry*. 2006; 7(1):24-25. Doi: <https://doi.org/10.1038/sj.ebd.6400375>
- Musanje E. High fuel prices blamed for surging inflation in Luapula. Lusaka: *Zambian Business Times*, 2023. Retrieved from: <https://zambianbusinesstimes.com/high-fuel-prices-blamed-for-surging-inflation-in-luapula/>
- Mburu J, Chege D. Coping strategies among vulnerable urban households during fuel price hikes in Kenya. Nairobi: Kenya Institute for Public Policy Research and Analysis (KIPPRA), 2023.
- Musanje T. The link between fuel prices and urban food security in Zambia. Lusaka, Zambia: University of Zambia Press, 2023.
- Shula K. Fuel price review cycle: Advancing responsiveness in Zambia. Lusaka: ResearchGate, 2023. Retrieved from: https://www.researchgate.net/publication/373044726_Fuel_Price_Review_Cycle_Advancing_Responsiveness_in_Zambia
- Simutanyi N, Mwaanga A, Mbebe K. The critical role of informal traders in Lusaka who transfer added transport expenses to consumers, intensifying food insecurity for the urban poor. Lusaka: University of Zambia Press, 2023.
- Tumusiime J, Ssewanyana S. Fuel price shocks and entrepreneurship in Uganda. Kampala, Uganda: Economic Policy Research Centre (EPRC), 2018.
- World Bank. Global economic risks and energy prices. Washington, DC: World Bank Publications, 2022.
- Zambia Chamber of Commerce. Call for quarterly fuel pricing review. Lusaka, Zambia: Zambia Chamber of Commerce and Industry, 2025.
- Zambia Statistics Agency (ZamStats). 2022 Zambia Demographic and Health Survey Preliminary Report. Lusaka: Government of Zambia, 2023.
- Zgheib PW. Fuel prices and household economics in Africa: A policy perspective. *African Journal of Economic Policy*. 2022; 29(2):45-60.