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Evaluating the Sustainability of Social Cash Transfer Programme in Reducing Poverty among Vulnarable Households: A Case Study of Chikankata District

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Abstract

Poverty remains a persistent socio-economic challenge in rural Zambia, prompting the implementation of social protection intervention such as Social Cash Transfer (SCT). This study evaluates the effectiveness of the SCT initiative in reducing household poverty and improving living conditions among vulnerable populations in Chinkankata District. Using a mixed method research design. Primary data was collected through questionnaires and semi-structured interviews, while secondary data was sourced from policy documents, reports. The study analyzed data using SPSS, with a sample of 50 respondents, including government social workers, and community members.

The findings reveal that the SCT significantly enhances immediate household welfare, particularly by increasing food security, boosting school attendance rates among children, and enabling basic healthcare access. Beneficiaries also reported small-scale reinvestment in agriculture inputs and livestock, fostering minor income diversification. However, SCT's long –term capacity to lift households out of structural poverty remains constrained by systemic challenges, including inflation-driven erosion of transfer values, disbursement delays and limited integration with complementary economic empowerment initiatives. While the SCT serves as vital safety net for extreme poverty alleviation in Chikankata District, its transformation impact requires periodic stipend adjustments, timely disbursements, and stronger linkages to sustainable livelihood.

Keywords: Social Cash Transfer, Poverty Alleviation, Social Protection, Vulnerable Household, Chikankata District, Zambia

1. Introduction

1.1 Background of the study

In recent years, social cash transfer programs have gained prominence as effective tools in addressing poverty and promoting sustainable development in low-income countries. Zambia, like many other developing nations, has implemented various social cash transfer initiatives aimed at alleviating poverty and improving the overall well-being of its vulnerable populations. This research proposal seeks to investigate the effects of social cash transfers in Zambia, with a focus on understanding their impact on socioeconomic indicators and the empowerment of targeted beneficiaries.

The government of the republic of Zambia (GRZ), has the priority to implement ways which will uplift the social economic status of the citizen in society, SCT are promoted as the best practice in the social sector for developing countries such as Zambia (Handa and Davies, 2006). Although the use of SCT program as instruments of social protection has been noted to have originated in the west to the specific Europe called Bolsaescola and Bolsafamilia.

Studies have shown that there is an increasing amount of evidence from cash transfers across the region that shows that, in addition to promoting food security, social transfers have additional beneficial effects. These are wide ranging and extend beyond the direct recipient of the transfer to the wider family. For the recipient, there is evidence to suggest that cash transfers promote self-esteem, social status and empowerment. They also improve food security and nutritional status, not just for the transfer recipient, but also for other household members. Receipt of cash also reduces absolute poverty and narrows the poverty gap, promoting equity; and also provides necessary capital to allow beneficiaries to participate in other social policy benefits, including healthcare and education.

1.2 Statement of the Problem

According to the evidence from Central Statistical Office (2016), it was argued that over the past decade, Zambia has achieved

macro-economic stability and has recorded an average annual growth rate of 6.4 per cent. It is now classified as a lower-middle-income country. However, growth has been primarily driven by capital-intensive sectors in urban areas (mining, construction, and transport). This limits the participation of the active population in growth sectors such as agriculture and tourism which have potential for job creation. As a result, there has only been a marginal decline in poverty while inequality has increased. The 2015 Living Conditions Monitoring Survey (LCMS) shows that 54.4 per cent of the population were living below the national poverty line (76.6 per cent in rural areas and 23.4 per cent in urban areas). The survey further shows that 40.8 per cent of the population were extremely poor (60.8 per cent in rural areas and 12.8 per cent in urban areas). Further, the level of income inequality estimated by the Gini coefficient was very high at 0.69 (0.60 for rural areas and 0.61 for urban areas.

In-kind transfers have been proved to be problematic, with high logistical costs for example for transport and storage, including pilferage, which had the potential to compromise effective service delivery. However, in spite of government increasing the number of households as beneficiaries of Social cash transfer across districts nationwide, the levels of poverty seem to be increasing. There has been less comprehensive analysis undertaken to assess the relative impact of social cash transfer on poverty reduction among beneficiariesTherefore, this study will focus on how much social cash transfer has impact among the beneficiary household by using a case study of Chikankta District in southern Province.

1.3 Objectives

1.3.1 General Objectives

The objective of this study is to investigate the effects of social cash transfer in Zambia. A case study of Chikankata district in southern province of Zambia.

1.3.2 Specific Objectives

1. To assess the impact of social cash transfers on the income levels of beneficiary households in Chikankata district.
2. To examine the effects of social cash transfers on access to education and healthcare among beneficiary households.
3. To evaluate the influence of social cash transfers on household food security and nutrition.

1.4 Research Questions

1. What is the impact of social cash transfers on the income levels of beneficiary households in Chikankata district?
2. How do social cash transfers affect access to education and healthcare among beneficiary households?
3. What are the challenges faced by beneficiaries in accessing social cash transfer?

1.5 Theoretical Framework

This study adopted the systems theory systems theory relies on information theory concepts such as input, output, and feedback. It considers the policy process, variables and patterns in the public policy-making system as well as what goes on within the 'black box' of conversion of demands into public policy. Public policy is viewed as the response of the political system to forces brought to bear on it from the outside environment.

1.6 Significance of the Study

Understanding the effects of social cash transfers in Zambia is crucial for policymakers, development practitioners, and researchers. The results of this study will inform the design and implementation of future social cash transfer programs, ensuring they are better tailored to the specific needs of the target population and contribute to long-term poverty reduction and sustainable development.

2. Literature Review

2.1 The impact of social cash transfers on the income levels of beneficiary households

Bastagli *et al*. (2021) [3] provided a comprehensive global review examining the effectiveness of cash transfer programmes in improving household welfare, particularly income levels. The authors argue that cash transfers are a powerful social protection mechanism that directly increases household income and consumption. Drawing from a wide range of studies across low- and middle-income countries, the review finds that beneficiaries consistently experience improved purchasing power, allowing them to meet basic needs such as food, shelter, and healthcare. This is particularly relevant to the study in Chikankata district, as it supports the idea that social cash transfers can significantly raise income levels and reduce poverty among vulnerable households (Bastagli *et al*., 2021) [3].

Bastagli *et al*. (2021) [3] highlighted that beyond immediate consumption, cash transfers enhance households' ability to invest in small businesses and other income-generating activities. The study shows that beneficiaries often use part of the funds to start micro-enterprises, purchase productive assets, or expand existing livelihoods, which contributes to long-term income growth. This finding is crucial to the research topic because it demonstrates that social cash transfers can move households from dependency to self-reliance by promoting economic productivity. In the context of Chikankata district, such investments can improve sustainable income generation and overall household economic stability (Bastagli *et al*., 2021) [3].

Davis *et al*. (2020) [4] examined the impact of cash transfer programmes across countries in the Global South, focusing on their role in enhancing household economic strategies. The authors argue that cash transfers enable households to diversify their income sources, reducing reliance on a single and often unreliable livelihood. Evidence from multiple regions shows that beneficiaries use transfers to engage in various activities such as petty trading, livestock rearing, and small-scale farming.

2.2 The effects of social cash transfers on access to education and healthcare among beneficiary households

Fiszbein and Schady (2021) [9] provided a comprehensive analysis of the effects of cash transfer programmes, particularly conditional cash transfers (CCTs), on access to education in low- and middle-income countries. The authors argue that CCTs are designed not only to alleviate short-term financial constraints but also to create behavioural incentives for households to invest in their children's education. By tying cash support to specific conditions-such as mandatory school enrolment, minimum attendance rates,

and regular health check-ups-these programmes effectively motivate parents to prioritize schooling for their children. Evidence from multiple countries in Latin America, Africa, and Asia shows that cash transfers significantly increase school enrolment rates, reduce dropout levels, and improve regular attendance, especially among children from poor and marginalized households. This finding is highly relevant to the study in Chikankata district, as it demonstrates that social cash transfers can directly address financial and social barriers that often prevent children in rural communities from accessing education (Fiszbein & Schady, 2021) [9].

Furthermore, Fiszbein and Schady (2021) [9] emphasize that improved access to education through cash transfers has profound long-term developmental benefits. Children who are able to remain in school are more likely to acquire essential cognitive and vocational skills, enhancing their human capital and future earning potential. The study notes that households benefiting from CCTs often invest in school-related expenses, including uniforms, textbooks, and transportation, which further supports children's continued attendance and engagement. In the context of Chikankata district, this suggests that social cash transfers can create a pathway out of poverty by fostering educational attainment, which ultimately improves employability and socioeconomic outcomes in adulthood (Fiszbein & Schady, 2021; Banda *et al*., 2022) [9, 2].

2.3 The challenges faced by beneficiaries in accessing social cash transfer

The Food and Agriculture Organization (FAO, 2022) [7] investigates the role of social cash transfer programmes in improving food security and dietary diversity in low- and middle-income countries. The authors argue that financial constraints are a critical barrier that limits households' ability to access sufficient, safe, and nutritious food. Cash transfers provide predictable and regular income, which allows households to increase their food purchases, diversify their diets, and improve both the quality and quantity of meals consumed. The study finds that beneficiary households report higher levels of food consumption, including a greater variety of food groups, which reduces the risk of undernutrition and micronutrient deficiencies. This evidence is highly relevant to the study in Chikankata district, as it demonstrates that social cash transfers can play a vital role in enhancing household food security and ensuring that vulnerable populations have consistent access to a balanced and nutritious diet (FAO, 2022) [7].

Furthermore, FAO (2022) [7] emphasized that improved food consumption and dietary diversity have significant long-term implications for health, development, and productivity. Access to nutrient-rich foods supports optimal child growth, cognitive development, and learning outcomes, while also enabling adults to maintain energy and productivity for work and livelihood activities. Households that utilize cash transfers to purchase a variety of nutritious foods are more likely to prevent stunting, wasting, and other forms of undernutrition among children, thereby contributing to the development of human capital. In the context of Chikankata district, this highlights that social cash transfers can generate benefits beyond immediate food provision, promoting sustainable nutritional outcomes and improving overall household wellbeing over time (FAO, 2022) [7].

In addition, FAO (2022) [7] noted that cash transfers encourage households to adopt more strategic and resilient approaches to food security. With predictable income, families can plan food purchases, invest in storage and preservation methods, and prioritize the consumption of diverse and high-quality foods rather than merely increasing caloric intake. This capacity for planning and strategic decision-making strengthens household resilience to food insecurity, particularly during periods of economic stress or environmental shocks. For Chikankata district, these findings suggest that social cash transfers do not only alleviate immediate hunger but also build long-term resilience, improve nutritional practices, and contribute to broader development outcomes in rural communities. By supporting consistent access to a balanced diet and encouraging proactive food management, cash transfers can play a pivotal role in reducing malnutrition and enhancing the health and productivity of vulnerable households (FAO, 2022) [7].

Overall, the FAO (2022) [7] study demonstrates that social cash transfers are a powerful intervention for improving food consumption, increasing dietary diversity, and strengthening household resilience. For rural districts like Chikankata, these findings underscore the critical importance of cash transfer programmes in addressing both immediate and long-term nutritional needs, supporting sustainable development, and improving the wellbeing of vulnerable populations (FAO, 2022) [7].

2.4 Personal Critique of Literature Review

The literature reviewed provides a strong and comprehensive foundation on the role of social cash transfer programmes in improving household income, access to education, healthcare, and overall wellbeing. A wide range of studies from global, regional, and African contexts consistently demonstrate that cash transfers contribute positively to poverty reduction, increased consumption, and improved human capital development. This consistency across different geographical settings strengthens the validity of the findings and reinforces the argument that social cash transfers are an effective social protection mechanism. Additionally, the inclusion of both conditional and unconditional cash transfer studies enhances the depth of the review by offering diverse perspectives on programme design and outcomes.

Despite these strengths, the literature reveals a noticeable bias toward positive impacts, with limited critical interrogation of the potential drawbacks and unintended consequences of social cash transfer programmes. Many studies tend to emphasize success stories while overlooking important challenges such as dependency syndrome, where beneficiaries may become reliant on transfers instead of pursuing sustainable income-generating activities.

2.5 Establishment of Research Gaps

Firstly, there is limited location-specific research focusing on Chikankata District. The majority of existing studies are conducted at national, regional, or cross-country levels, often presenting generalized findings that may not accurately reflect local realities. While these studies provide valuable insights into the overall effectiveness of social cash transfer programmes, they fail to capture the unique socio-economic, cultural, and environmental conditions that shape programme outcomes at the district level.

Secondly, there is insufficient evidence regarding the long-term sustainability of social cash transfer benefits. Although

many studies document short-term improvements in household income, education, healthcare access, and food security.

3. Research Methodology

3.1 Research Design

This research employed a cross-sectional survey research design mixed-methods approach, combining quantitative and qualitative methods to provide a comprehensive understanding of the effects of social cash transfers in Chikankata district. The study involved a longitudinal analysis of program beneficiaries and control groups to establish causal relationships between social cash transfers and various socioeconomic outcomes.

3.2 Target Population

The sample size involved picking any available beneficiaries specifically within Chikankata district and other relevant stakeholders that are involved in social cash transfer. These stakeholders was be the community leaders, officers from department of social welfare under ministry Community Development and Social Services and. 50 household beneficiaries will be used as the sample size due to the fact that most of the beneficiaries are situated around the township of Chikankata district hence, made it easy to sample.

3.3 Sampling Design

The sample was selected through a stratified random sampling technique to ensure representation from different regions and demographic groups in Chikankata district. Beneficiary households and non-beneficiary households (control group) will be included in the study to enable comparisons.

3.4 Sample Size Determination

For this study which focuses on natural resource management, a sample size of 50 was selected. This includes 15 social work officers and 35 social cash transfer beneficiaries, reflecting a balanced representation of both groups integral to the study around social cash transfer sustainability.

3.5 Data Collection Methods

Quantitative data was collected through household surveys, focusing on income levels, education, healthcare utilization, food security, and nutrition. Qualitative data was gathered through in-depth interviews and focus group discussions with beneficiaries to capture their perceptions and experiences related to empowerment and social inclusion.

3.6 Data Analysis

Quantitative data was analyzed using statistical techniques such as regression analysis to identify causal relationships. Qualitative data was thematically analyzed to provide a deeper understanding of the experiences and perceptions of beneficiaries.

3.7 Triangulation

Methodological triangulation compared questionnaire findings with official district social cash transfer records and secondary data was to verify consistency and improve validity of the conclusions.

3.8 Limitations of the Study

Limitations included the small sample size, potential response bias, and time/resource constraints. These were mitigated through pilot testing, careful questionnaire design, and data triangulation.

3.9 Ethical Considerations

Ethical approval was obtained from the university review board. Participants were informed of the study's purpose, assured of confidentiality and voluntary participation**,** and gave informed consent**.** Data were securely stored and used strictly for research purposes.

4. Research Findings and Discussion of Results

4.1 Demographic/Background information

This section presents the demographic and background characteristics of the respondents who participated in the study on the sustainability of the Social Cash Transfer program in reducing poverty among vulnerable households in Chikankata District. The information includes key characteristics such as gender, age, marital status, household size, education level, and duration of participation in the Social Cash Transfer program. These characteristics are important in understanding the socioeconomic conditions of the respondents and providing context for interpreting their views and experiences regarding the effectiveness and sustainability of the Social Cash Transfer program in reducing poverty.

4.2.1 Contribution of SCT to your household income

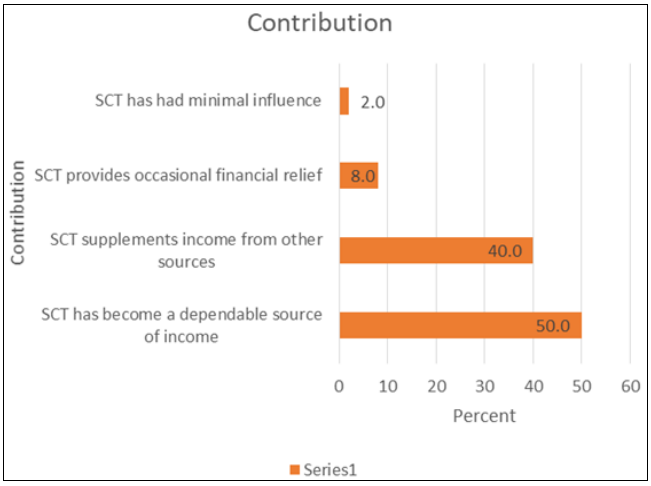


Fig 4.5: Contribution

The results showed that 50.0% of respondents regarded SCT as a dependable source of income, while 40.0% reported that it supplements income from other sources. A further 8.0% indicated that SCT provides occasional financial relief, while 2.0% reported minimal influence. The findings indicate that SCT contributes to the income position of beneficiaries, particularly by providing a dependable source of financial support or supplementing other household income.

4.2.2 Changes in households' ability to manage unexpected expenses

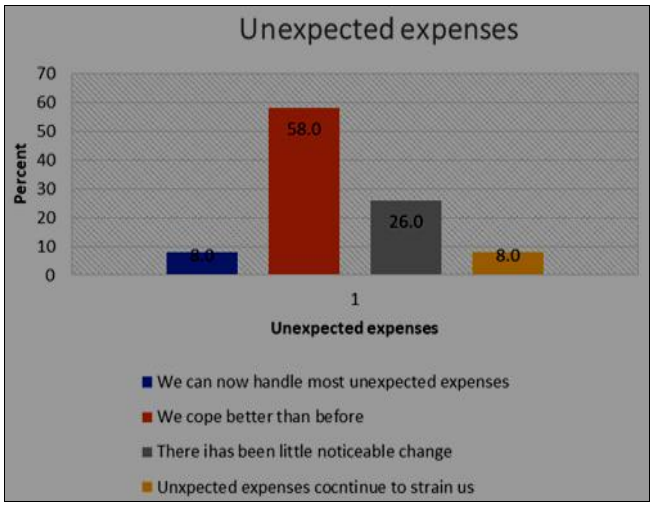


Fig 4.6: Unexpected expenses

The results showed that 58.0% of respondents reported that they cope better with unexpected expenses than before receiving SCT. A further 8.0% indicated that they can now handle most unexpected expenses. However, 26.0% reported little noticeable change, while 8.0% stated that unexpected expenses continue to strain their households. The findings indicate that SCT has improved the ability of some households to cope with unexpected financial demands, although some beneficiaries continue to experience financial pressure.

4.2.3 Household financial statement before receiving social cash transfer

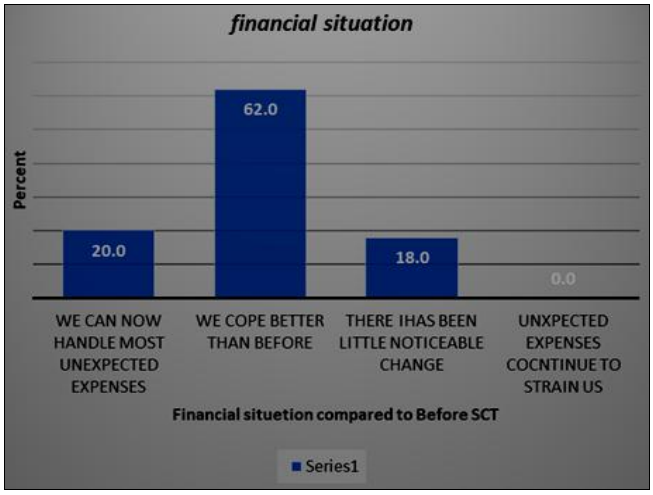


Fig 4.7: Financial situation compared to before SCT

The results showed that 62.0% of respondents reported that they cope better than before, while 20.0% indicated that they can now handle most unexpected expenses. A further 18.0% reported little noticeable change, and none indicated that unexpected expenses continued to strain their households. The findings suggest an improvement in the financial coping position of many beneficiaries. The results particularly indicate that SCT provides households with some capacity to respond to financial needs that may previously have been difficult to meet.

4.2.4 Influence of Social Cash Transfer on Household Dependence on Informal Borrowing

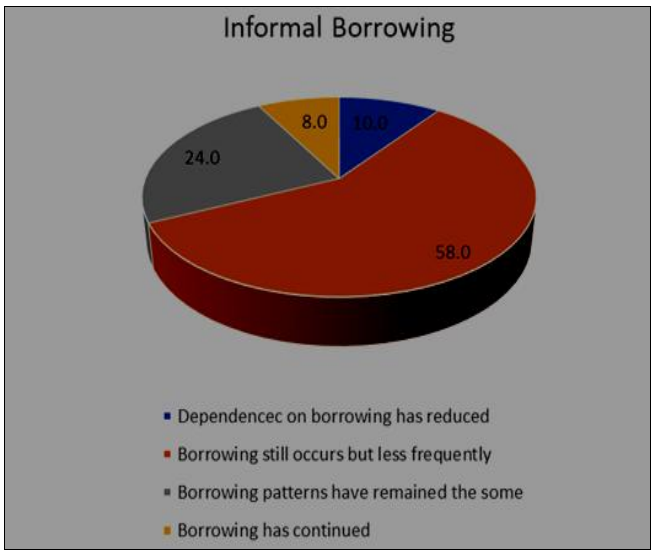


Fig 4.8: Informal borrowing

The results showed that 58.0% of respondents reported that borrowing still occurs but less frequently. A further 10.0% indicated that their dependence on borrowing had reduced, while 24.0% reported that borrowing patterns remained the same. Another 8.0% indicated that borrowing had continued. These findings suggest that SCT has helped some beneficiaries reduce their reliance on informal borrowing, although borrowing remains a financial coping mechanism for some households.

4.2.5 Income situation changes overtime

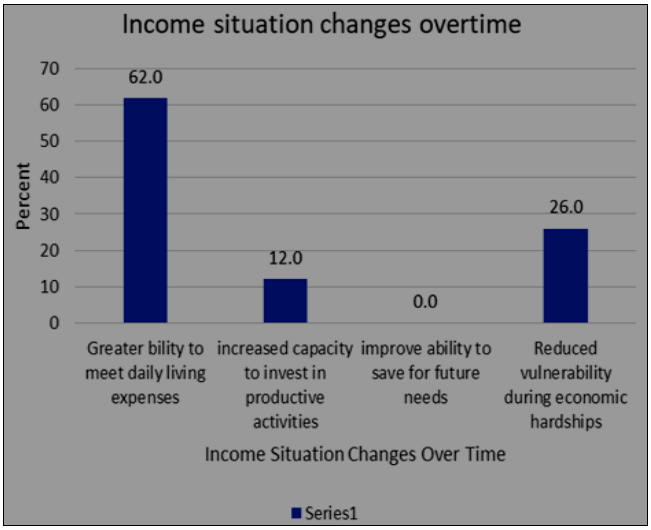


Fig 4.9: Income situation changes overtime

The results showed that 62.0% of respondents reported a greater ability to meet daily living expenses. A further 26.0% indicated reduced vulnerability during economic hardships, while 12.0% reported increased capacity to invest in productive activities. None of the respondents reported improved ability to save for future needs. The findings indicate that the main contribution of SCT to household income is related to meeting immediate household needs and reducing vulnerability, rather than increasing savings.

4.3 Utilization of Social Cash Transfer in Healthcare and Education

This section presents and analyses the findings on the utilization of Social Cash Transfer (SCT) among vulnerable households in Chikankata District, with particular focus on healthcare and education. The analysis examines how beneficiaries use the cash transfers to address healthcare needs, such as accessing medical services, purchasing medicines and meeting transportation costs to health facilities, as well as education-related needs, including school fees, uniforms, books and other learning materials. The findings presented in this section help to establish the extent to which SCT has improved beneficiaries' access to essential healthcare and education services. The results are presented using tables, figures, frequencies and percentages and are interpreted in relation to the second objective of the study.

4.3.1 Use of Social Cash Transfer Funds Generating the Greatest Long-Term Household Benefit

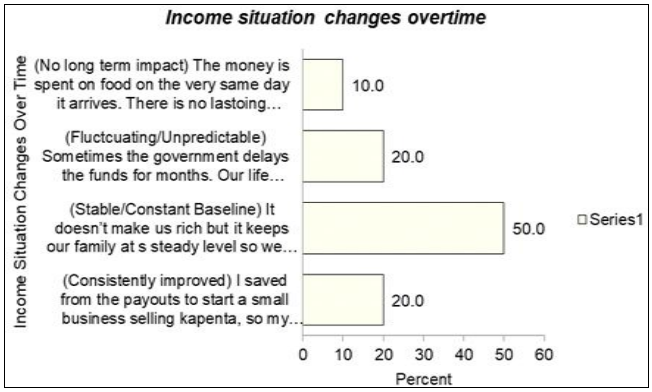


Fig 4.1.1: Income situation overtime

The results showed that 50.0% of respondents described their income situation as stable or maintaining a constant baseline. A further 20.0% reported that their income had consistently improved, while another 20.0% described it as fluctuating or unpredictable. Only 10.0% indicated that SCT had no long-term impact on their income situation. The findings indicate that SCT provides a degree of financial stability for many beneficiaries, although some households continue to experience fluctuations and others do not perceive a lasting income effect.

4.3.2 Allocation of Social Cash Transfer Funds within Households

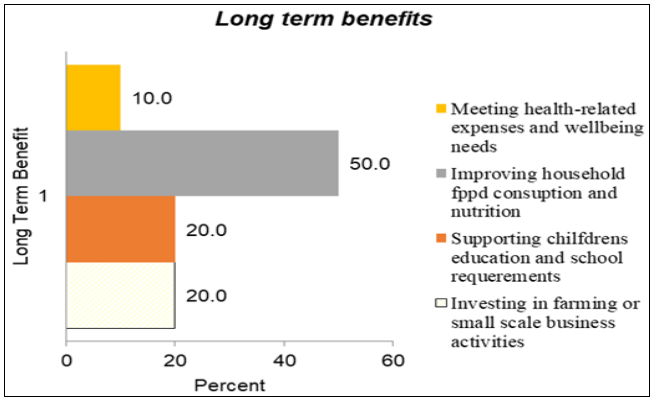


Fig 4.1.2: Long term benefit

The results showed that 50.0% of respondents identified a stable or constant baseline in their household income situation. A further 20.0% reported consistent improvement, while 20.0% described their income as fluctuating or unpredictable. Another 10.0% reported no long-term impact. The findings suggest that SCT provides some level of stability for households, but its ability to create sustained economic improvement remains limited for some beneficiaries.

4.3.3 Changes in Household Welfare Directly Linked to Social Cash Transfer Support

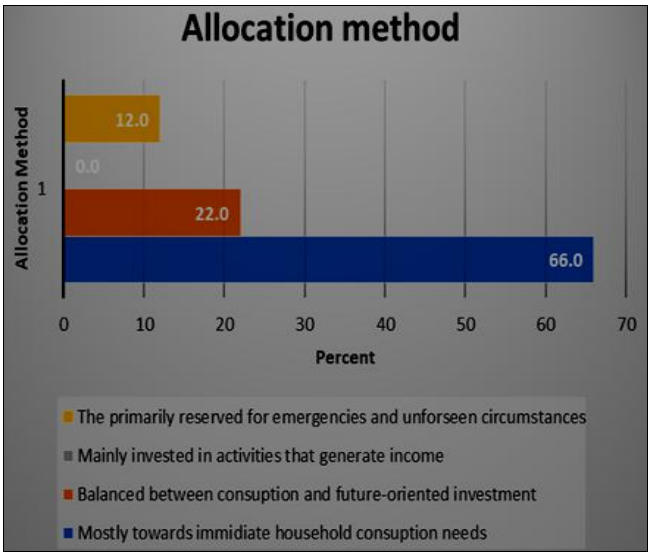


Fig 4.13: Allocation method

The results showed that 66.0% of respondents allocated SCT mainly towards immediate household consumption needs. A further 22.0% reported a balanced allocation between consumption and future-oriented investment, while 12.0% primarily reserved the funds for emergencies or unforeseen circumstances. None of the respondents reported that the funds were mainly invested in income-generating activities. The findings indicate that beneficiaries primarily use SCT to meet immediate household needs rather than to make major productive investments.

4.3.4 Influence of Social Cash Transfer on Household Livelihoods

Table 4.1: Welfare change

Welfare Change	frequency	percent
It has imporoved food security/ Nutrition e.g., buying regular mealie meal, eating multiple meals.	34	68.0
Educational and Heath Support , like paying tuition fees, buying uniforms and buying local medicines	10	20.0
Asset/farming investment, like buying small livstock like goats, chicken or buying seed and fertilizer.	6	12.0
Minimal/No long term impact, value completely wiped out by inflation.	0	0.0
	50	100.0

The results showed that 34 respondents, representing 68.0%, reported improved food security and nutrition. A further 10 respondents, representing 20.0%, identified educational and health support, while 6 respondents, representing 12.0%, reported asset or farming investment. None of the respondents reported minimal or no long-term impact due to the value being completely wiped out by inflation. The

findings indicate that the most commonly reported welfare improvement was food security and nutrition. This suggests that SCT is particularly important in helping households meet basic consumption needs.

4.3.5 Extent to Which Social Cash Transfer Has Strengthened Household Future Planning

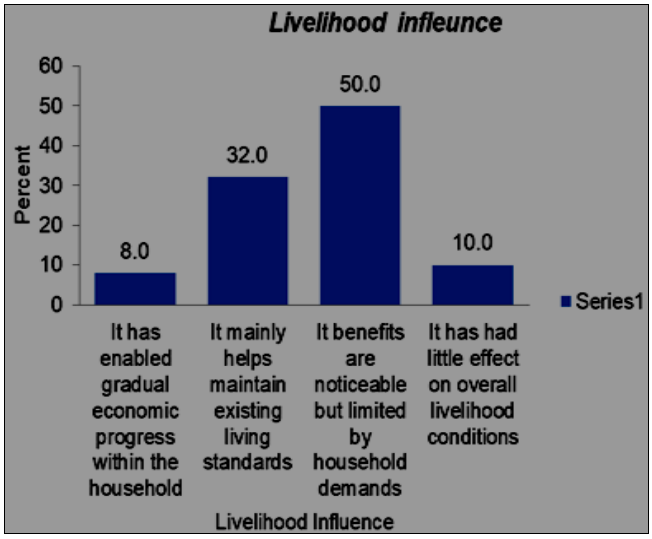


Fig 4.14: Livelihood support

The results showed that 50.0% of respondents reported that the benefits of SCT were noticeable but limited by household demands. A further 32.0% indicated that SCT mainly helped maintain existing living standards, while 10.0% reported little effect on overall livelihood conditions. Only 8.0% stated that SCT enabled gradual economic progress within the household. The findings indicate that SCT contributes more to maintaining household welfare than to creating major improvements in livelihoods. The limited proportion reporting gradual economic progress suggests that the transfer alone may not be sufficient to generate substantial economic transformation.

4.4 Challenges Faced by Beneficiaries in Accessing Social Cash Transfer

This section presents and analyses the findings on the challenges faced by beneficiaries in accessing Social Cash Transfer (SCT) support in Chikankata District. The analysis focuses on the difficulties experienced by vulnerable households in accessing and receiving their cash transfers, including delays in payments, long distances to payment points, inadequate information about payment schedules, difficulties with payment systems, and other administrative or logistical challenges. Identifying these challenges is important in assessing the effectiveness and sustainability of the SCT program, as difficulties in accessing payments may reduce the program ability to consistently support vulnerable households and contribute to poverty reduction. The findings are presented using tables, figures, frequencies and percentages and are interpreted in relation to the third objective of the study.

4.4.1 Challenges Affecting Beneficiaries' Ability to Benefit Fully from SCT Payments

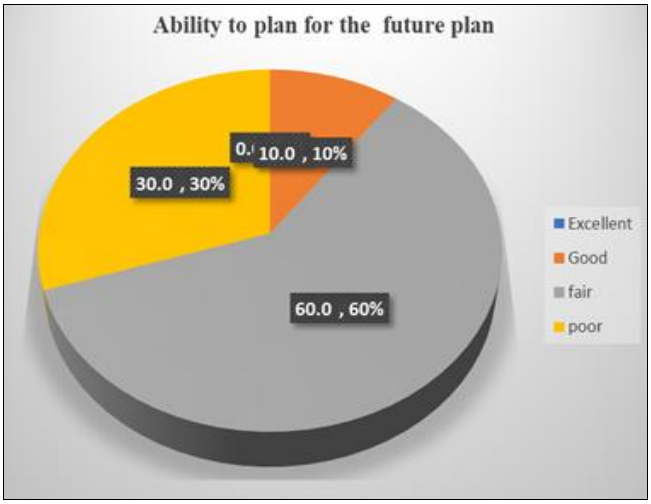


Fig 4.15: Ability to plan for the future plans

The results showed that 60.0% of respondents rated their ability to plan for the future as fair, while 30.0% rated it as poor. A further 10.0% rated it as good, while none rated it as excellent. The findings indicate that although SCT provides support for current household needs, many beneficiaries still have limited ability to make long-term plans. This suggests that the transfer provides immediate welfare support but does not necessarily provide enough resources to create strong financial security for the future.

4.4.2 Greatest challenges

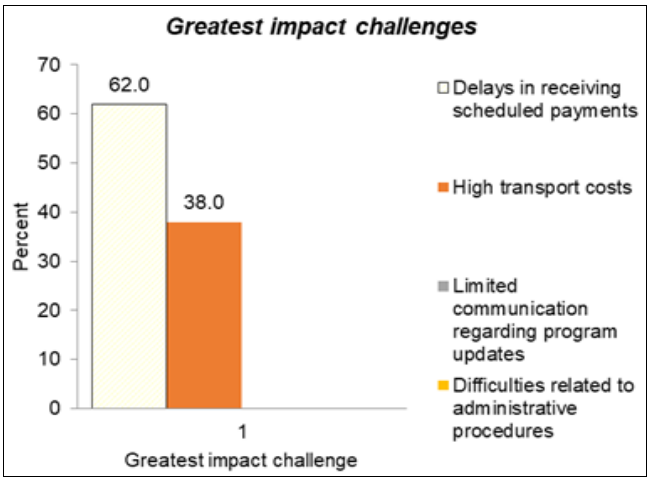


Fig 4.16: Greatest impact challenges

The results showed that 62.0% of respondents identified delays in receiving scheduled payments as the greatest challenge, while 38.0% identified high transport costs. No respondents identified limited communication regarding programme updates or administrative procedures as their greatest challenge. The findings indicate that payment delays and transport costs were the main challenges

affecting beneficiaries' access to SCT. Payment delays may make it difficult for households to plan their expenditure, while transport costs can reduce the amount of money available for household needs.

4.4.3 Effects of payments delays

Table 4.2: Effects of payments delays

Effect of payments delays	*frequency*	*percent*
They disrupt planned household expenditures significantly	31	62.0
They create temporary fianancial difgficulties	19	38.0
They mainly affect investment or savings polans	0	0.0
They have little impact on household decision-making	0	0.0
	50	100.0

The results showed that 62.0% of respondents reported that payment delays significantly disrupt planned household expenditure. A further 38.0% indicated that delays create temporary financial difficulties. None of the respondents reported that delays mainly affected investment or savings plans, and none indicated that delays had little impact on household decision-making. The findings demonstrate that payment delays mainly affect beneficiaries' ability to plan and meet their immediate household expenses.

4.4.4 Beneficiaries' Experience with Information Provided about the Social Cash Transfer Program

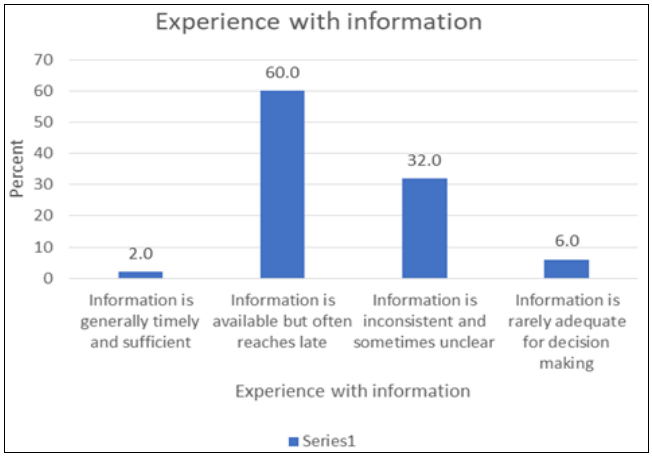


Fig 4.17: Experience with information

The results showed that 60.0% of respondents reported that information was available but often reached them late. A further 32.0% indicated that information was inconsistent and sometimes unclear, while 6.0% reported that information was rarely adequate for decision-making. Only 2.0% stated that information was generally timely and sufficient. The findings indicate that beneficiaries experience challenges in receiving timely and adequate information about the program. Late information may make it difficult for beneficiaries to prepare adequately for payment collection.

4.4.5 Inconveniences Experienced During the Social Cash Transfer Payment Collection Process

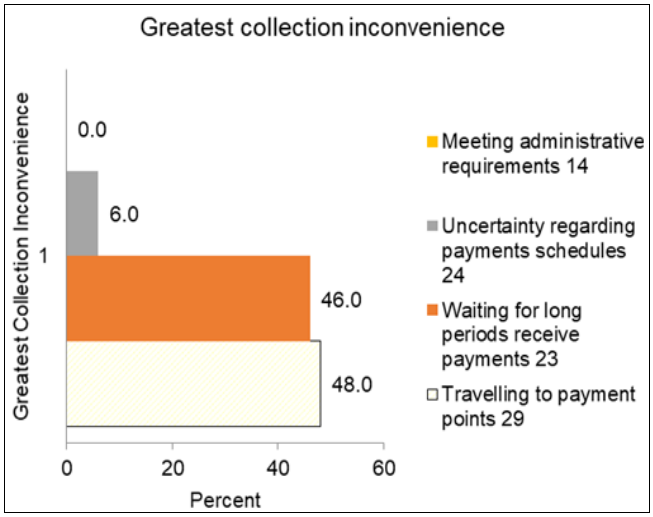


Fig 4.1.8: Greatest collection inconvenience

The results showed that 48.0% of respondents identified travelling to payment points as their main inconvenience, while 46.0% reported waiting for long periods to receive payments. A further 6.0% identified uncertainty regarding payment schedules, while none identified administrative requirements as the main inconvenience. The findings indicate that physical access to payment points and long waiting periods are major difficulties experienced during payment collection. This suggests that the accessibility of the SCT program is affected not only by the availability of payments but also by the process through which beneficiaries receive them.

4.4.6 Overall Accessibility of Social Cash Transfer Services

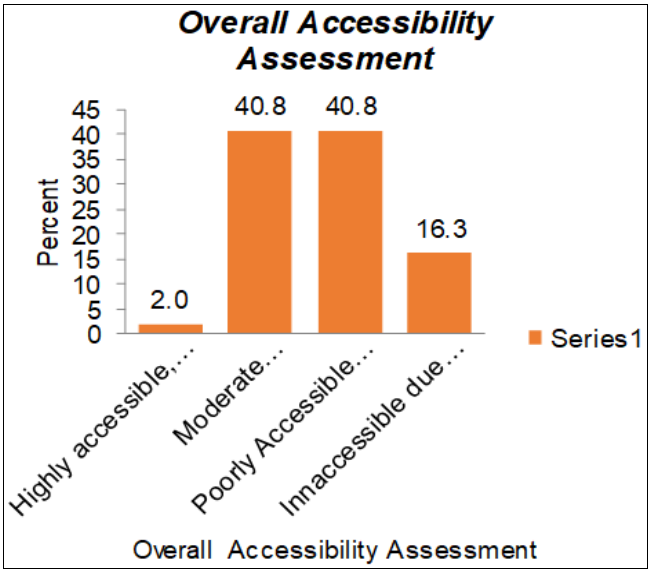


Fig 4.1.9: Overall accessibility assessment

The results showed that 40.8% of respondents rated SCT services as moderately accessible, while another 40.8% considered them poorly accessible because of high transportation costs. A further 16.3% regarded the services as inaccessible because of delays and system-related problems. Only 2.0% considered the services highly accessible. The findings indicate that beneficiaries experience considerable difficulties in accessing SCT services. The results particularly point to transportation costs, long waiting periods.

4.4.7 Recommended Improvements to Enhance the Accessibility and Effectiveness of Social Cash Transfer Services

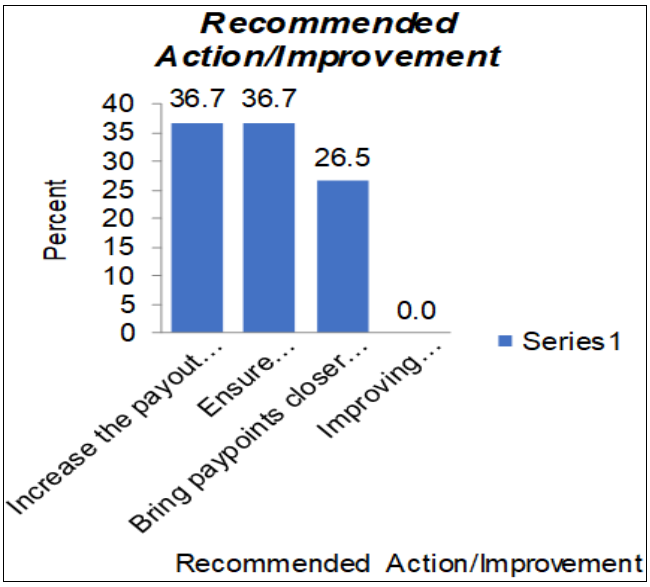


Fig 4.2.0: Recommended actions/improvement

The results showed that 36.7% of respondents recommended increasing the payout amount to reflect high food and living costs. Another 36.7% recommended timely and predictable disbursements, while 26.5% recommended bringing payment points closer to villages to reduce travelling and transport costs. None of the respondents selected improved communication through local structures as their main recommendation. The findings indicate that beneficiaries mainly want improvements in the amount and reliability of payments, as well as easier physical access to payment points. These recommendations correspond closely with the challenges identified earlier in the findings.

5. Conclusion and Recommendations

5.1 Overview

This chapter presents the conclusion drawn from the research findings and provides targeted recommendations to enhance the effectiveness and sustainability of the Social Cash Transfer (SCT) programme. The conclusions directly address the three specific objectives: evaluating the impact of SCT on household income, examining its effects on education and healthcare access, and assessing its contribution to household food security and nutrition, alongside the administrative challenges observed in Chikankata District.

5.2 Discussion of the findings/ Results

5.2.1 Discussion of Findings on Household Livelihoods and Sustainability

The findings concerning household livelihoods indicate that SCT provides support for maintaining household welfare but has more limited effects on long-term economic transformation. Fig 4.14 showed that 50.0% of respondents reported that the benefits of SCT were noticeable but limited by household demands. A further 32.0% stated that the transfer mainly helped them maintain existing living standards, while 10.0% reported little effect on overall livelihood conditions. Only 8.0% indicated that SCT enabled gradual economic progress within the household. These findings suggest that SCT plays an important role in preventing deterioration in household living standards, but relatively few beneficiaries reported substantial economic progress.

This finding partly agrees with Devereux *et al*. (2021) [5], who found that cash transfers can enable households to invest in productive activities, diversify income and participate more actively in local economies. Similarly, UNICEF Zambia (2024) reported that transfers can support agriculture, small businesses and other livelihood activities. However, the current findings show a weaker livelihood transformation effect because only 8.0% of respondents reported gradual economic progress and none reported that the funds were mainly invested in income-generating activities. This difference indicates that the potential productive effect of SCT may not automatically occur in every household.

The findings on future planning provide further evidence of this limitation. Fig 4.15 showed that 60.0% of respondents rated their ability to plan for the future as fair, while 30.0% rated it as poor and only 10.0% rated it as good. None rated their ability as excellent. This indicates that although SCT helps households deal with present needs, many beneficiaries remain uncertain about their longer-term financial position. The finding agrees with the post-intervention literature reviewed in Chapter 2, which indicates that some benefits of cash transfer program can decline when support ends. The Post-Intervention Study (2021) similarly found that some households struggled to maintain income and savings gains after transfers ceased.

The findings therefore support the argument that SCT should not be considered only in terms of the immediate amount of money transferred. Its long-term sustainability is also influenced by whether beneficiaries can use part of the support to develop productive assets, savings, skills and other sustainable sources of income. This observation is consistent with the research gap identified in Chapter 2 concerning the need for complementary interventions such as skills training, financial literacy, and access to markets and livelihood development program.

5.2.2 Discussion of Challenges Affecting the Effectiveness and Sustainability of SCT

The findings showed that implementation and accessibility challenges continue to affect the benefits that households receive from SCT. Fig 4.16 showed that 62.0% of respondents identified delays in receiving scheduled payments as their greatest challenge, while 38.0% identified high transport costs. Table 4.2 further showed that 62.0%

reported that payment delays significantly disrupt planned household expenditure, while 38.0% reported that the delays create temporary financial difficulties. These findings indicate that the problem is not simply whether beneficiaries receive SCT, but also whether they receive it at the expected time.

The findings are important because regularity and predictability are repeatedly emphasized in Chapter 2 as important conditions for achieving the benefits of cash transfers. Osei and Lambon-Quayefio (2021) emphasized that predictable transfers support better financial planning, while Handa *et al*. (2022) linked predictable financial support with improved household financial security. The experience of beneficiaries in Chikankata therefore shows how weaknesses in implementation can reduce some of the potential benefits identified in the literature. When payments are delayed, households may have difficulty planning expenditure and may continue relying on borrowing or other coping mechanisms.

Information was another important challenge. Fig 4.17 showed that 60.0% of respondents reported that information about SCT was available but often reached them late, while 32.0% said that information was inconsistent and sometimes unclear. A further 6.0% reported that information was rarely adequate for decision-making, while only 2.0% considered the information generally timely and sufficient. These findings suggest that communication between program administrators and beneficiaries is an important part of program effectiveness. Even where funds are available, poor communication can make access more difficult because beneficiaries may not know when or where payments will be made.

The physical accessibility of SCT also presented challenges. Fig 4.18 showed that 48.0% of respondents identified travelling to payment points as the main inconvenience, while 46.0% reported long waiting periods. Fig 4.19 further showed that 40.8% regarded accessibility as moderate and another 40.8% regarded it as poor because of high transportation costs. A further 16.3% considered the services inaccessible because of delays and system problems, while only 2.0% considered them highly accessible. These findings indicate that the value of SCT to beneficiaries can be reduced by the costs and difficulties associated with accessing the payment itself.

5.2.3 Discussion of Findings on Access to Education and Healthcare

The findings indicate that SCT contributed to household access to education and healthcare, although these benefits were less prominent than expenditure on food and other immediate consumption needs. Fig 4.12 showed that 20.0% of respondents identified support for children's education and school requirements as a major long-term household benefit, while 10.0% identified health-related expenses and wellbeing needs. These findings indicate that some beneficiaries use the transfer to address education and health needs, including expenses that may otherwise prevent vulnerable households from accessing essential services.

The findings are consistent with Fiszbein and Schady (2021) [9], who found that cash transfer program can reduce financial barriers to education and encourage households to keep children in school. Their literature also emphasizes that expenditure on school requirements such as uniforms, learning materials and transportation can support continued school participation. The findings are also consistent with Handa *et al*. (2022), who reported that improved household financial security enables beneficiaries to allocate resources to essential services. In relation to healthcare, Tembo (2023) found that cash transfers can improve health-seeking behaviour by enabling households to meet transportation, medical and treatment-related expenses. Therefore, the Chikankata findings generally support the literature showing that financial assistance can improve access to basic social services.

5.3 Conclusion

The study concludes that the Social Cash Transfer (SCT) is a vital social protection mechanism that significantly alleviates extreme poverty and enhances human capital development among vulnerable households in Chikankata District. The findings demonstrate that regular cash transfers serve as a critical economic baseline, Beneficiaries prioritized "investing in children's education" (50%) as the single greatest long-term benefit of the programme, utilizing funds to cover fees, uniforms, and learning materials. Similarly, improved health service utilization was reported by 30% of households, enabling timely medical care and reducing vulnerability to severe health shocks. Households back into financial distress and informal debt, temporarily reversing the poverty-reduction gains achieved by the programme.

5.4 Recommendations

Based on the empirical findings and administrative gaps identified in the study, the following four recommendations are proposed:

- Streamline Payment Logistics and Adopt Digital Disbursement Systems

To eliminate severe payment delays (cited by 40% of respondents) and reduce high transport costs caused by traveling long distances to payment centers (35%), the Ministry of Community Development and Social Services should digitize the disbursement process. Implementing mobile money transfers or localized digital payment points will ensure predictable, timely payouts while minimizing collection costs and financial distress for vulnerable beneficiaries.

- Link Cash Transfers with Complementary Livelihood and Financial Inclusion Programs

To ensure post-intervention sustainability and prevent long-term welfare dependency, the government and development partners should integrate the SCT programme with productive inclusion initiatives. Beneficiaries should be provided with basic business skills training, financial literacy instruction, access to micro-savings groups (such as Village Savings and Loan Associations), and agricultural inputs. This will empower households to reinvest portions of their transfers into sustainable micro-enterprises and diversified income-generating activities.

- Establish a Transparent Communication Strategy and Grievance Redress Mechanism

Given that 35% of beneficiaries reported receiving inadequate information regarding payment schedules, eligibility, and administrative processes, local social welfare offices should establish robust community-level communication channels. Developing clear information-sharing frameworks and establishing accessible Grievance Redress Mechanisms (GRMs) at the ward level will enhance administrative transparency, empower beneficiaries, and

ensure issues regarding targeting or payment discrepancies are promptly addressed.

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