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Assessing the Effectiveness of Social Cash Transfers in Reducing Household Poverty and Enhancing Livelihood Outcomes: A Case Study of Kanyama Constituency

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Abstract

This study assessed the effectiveness of Social Cash Transfers (SCTs) in reducing household poverty and enhancing livelihood outcomes in Kanyama Constituency, Lusaka. The study focused on the effects of cash transfers on household poverty, their contribution to livelihood improvement and the challenges affecting programme effectiveness. A descriptive research design was adopted, using a mixed-methods approach to collect quantitative and qualitative information. The study involved 80 household respondents and 20 key informants drawn from relevant institutions and the community. Data were collected through structured questionnaires and key informant interviews. Quantitative data were analysed using frequencies and percentages, while qualitative information was examined through thematic analysis. The findings showed that 70 out of the 80 household respondents had previously received social cash transfers. Most beneficiaries reported using the transfers to purchase food and meet essential household expenses. The findings indicated that SCTs helped households manage basic needs and reduced some of the financial pressure associated with poverty. However, the value of the transfers was often insufficient to meet all household expenses, particularly in the face of rising prices. Regarding livelihood outcomes, 50 respondents reported improvements in their livelihood activities after receiving the transfers. The transfers also supported access to food, education and healthcare, although the extent of improvement differed among households. Some beneficiaries used part of the money to support small businesses and gardening activities. Nevertheless, limited capital and competing household needs restricted opportunities for sustainable income generation. The study also identified payment delays, long distances to payment points, inadequate information and concerns about beneficiary selection as major challenges. It concludes that social cash transfers provide important short-term assistance but require improvements in payment reliability, transfer adequacy and complementary livelihood support. The study recommends strengthening programme administration, improving transparency and linking beneficiaries to savings, skills development and income-generating opportunities.

Keywords: Household Poverty, Livelihood Outcomes Social Cash Transfers, Kanyama Constituency

1. Introduction

1.1 Background

Over the past two decades, social protection has become an essential tool in global poverty reduction strategies. Many countries around the world, including both developed and developing nations, have adopted social cash transfer programs as a way to support vulnerable populations. These programs aim to provide regular and predictable cash to poor households to help them meet their basic needs and improve their living conditions. According to the World Bank (2018), cash transfers have been shown to increase food security, reduce poverty, and promote human capital development in various countries such as Brazil, Mexico, and Indonesia.

Davis *et al*. (2016) in Malawi and Kenya demonstrated that cash transfers contribute to increased school attendance, improved health outcomes, and household income diversification. These programs are often funded through a mix of domestic resources and donor support. While the African experience is varied, most countries on the continent face similar challenges, such as limited budgets, inadequate targeting, and weak administrative systems, which can affect the overall effectiveness of such

programs (Garcia & Moore, 2019).

Here in Zambia, social cash transfer programs have been introduced as part of our broader efforts to fight poverty and support vulnerable groups. The government, through the Ministry of Community Development and Social Services, has implemented the Social Cash Transfer (SCT) Programme targeting incapacitated and extremely poor households. The programme was first piloted in 2003 and later expanded nationwide due to positive results and growing demand (Ministry of Community Development, 2019). Beneficiaries include the elderly, persons with disabilities, and female-headed households. The main goal of the programme is to reduce extreme poverty and hunger by providing regular cash payments to enable recipients to meet basic needs, invest in productive activities, and improve their livelihoods.

In urban areas like Kanyama Constituency, which is one of Lusaka's most densely populated and economically challenged communities, poverty remains a pressing issue. Despite being located in the capital city, Kanyama faces a number of development challenges including high unemployment, poor housing conditions, and inadequate access to clean water, healthcare, and education. Many households in this area struggle to meet daily needs and often rely on informal work or social support to survive. The introduction of the SCT Programme in Kanyama was intended to provide a lifeline to these households and help them break the cycle of poverty. However, questions still remain about how effective this program has been in achieving its intended goals within such urban settings.

1.2 Statement of problem

Despite the growing attention and investment in social cash transfer programmes here in Zambia, household poverty remains alarmingly high in many urban communities, especially in high-density areas like Kanyama Constituency. The Social Cash Transfer (SCT) Programme was introduced to ease the burden of poverty among the most vulnerable by providing regular financial support to help meet basic needs and improve livelihoods. However, there is still limited clear evidence on whether this programme is effectively reducing poverty and empowering beneficiaries to sustain their well-being beyond immediate consumption. Many households in Kanyama continue to face food insecurity, poor access to health and education services, and unstable sources of income, raising concerns about the programme's real impact. According to the Zambia Statistics Agency (2021), a significant number of urban residents still live below the poverty line despite being in areas where government support programmes are present. The, questions remain about whether beneficiaries are using the funds in ways that lead to long-term livelihood improvements or if the support only offers short-term relief. While earlier studies have looked at the national implementation of SCTs, there is a gap in understanding their performance in urban settings like Kanyama, where economic vulnerability is widespread yet often overlooked. This lack of localized evidence makes it difficult to determine whether the current design and delivery of the SCT Programme meets the actual needs of urban poor households. As a result, the true effectiveness of the programme in lifting people out of poverty and enhancing sustainable livelihoods remains unclear and deserves critical examination within this specific context.

1.3 General Objective

To assess the effectiveness of social cash transfers in reducing household poverty and enhancing livelihood outcomes.

1.3.1 Specific Objectives

1. To evaluate the effects of social cash transfers on household poverty in Kanyama Constituency.
2. To investigate the role of social cash transfers in improving livelihood outcomes among beneficiaries.
3. To explore the key challenges limiting the effectiveness of social cash transfer programs in the area.

1.4 Research Questions

1. What are the effects of social cash transfers on household poverty in Kanyama Constituency?
2. In what ways do social cash transfers contribute to improving livelihood outcomes among beneficiaries?
3. What are the main challenges limiting the effectiveness of social cash transfer programs in Kanyama Constituency?

1.5 Theoretical Framework

Social protection theory provides a useful lens to understand how social cash transfers function as a tool for reducing poverty and improving livelihoods. This theory focuses on policies and programs designed to reduce vulnerability and improve the well-being of disadvantaged groups by offering support that helps them manage risks and shocks (Devereux & Sabates-Wheeler, 2015). For this study, social protection theory helps explain the rationale behind the Social Cash Transfer (SCT) Programme here in Zambia and why it is considered a critical intervention for vulnerable households.

According to social protection theory, effective cash transfer programs must consider the adequacy, predictability, and coverage of the transfers (Barrientos, 2018). This holistic approach is important for this study because it examines whether SCT beneficiaries in Kanyama use the transfers to improve their livelihoods or if the program merely offers short-term consumption support. Applying this theory helps explain the broader social benefits that cash transfers may bring beyond poverty reduction. Applying this theory helped justify the focus on Kanyama Constituency as a unique urban setting where poverty dynamics differ from rural areas. This allows for a more nuanced understanding of the SCT Programme's effectiveness in specific local contexts.

1.6 Significance of study

This study is important because it provides a clear understanding of how social cash transfers are helping households reduce poverty and improve their livelihoods here in Kanyama Constituency. Secondly, the study will benefit policymakers by offering evidence-based recommendations on how to enhance the design and implementation of social cash transfers. The study also has practical significance for social workers, community organizations, and local leaders involved in supporting vulnerable populations. Understanding the experiences and challenges faced by social cash transfer beneficiaries will help these actors provide better guidance and support. Finally, the study holds significance for the households themselves. By highlighting the voices and lived experiences of beneficiaries, it ensured that their needs and concerns are brought to the forefront of policy discussions.

2. Literature Review

2.1 Effects of Social Cash Transfers on Household Poverty Reduction

Social cash transfers (SCTs) have become an increasingly popular social protection tool worldwide, designed to reduce poverty and improve the living conditions of vulnerable households. Gentilini *et al*. (2021) demonstrated that cash transfers have significant positive effects on reducing household poverty, although the magnitude and sustainability of these effects often vary depending on program design and context. Mexico's Progresa/Oportunidades program has been extensively studied and is credited with reducing poverty levels by increasing household consumption and improving food security (Fiszbein & Schady, 2017). The program's conditional cash transfers, tied to children's school attendance and health checkups, have helped break the cycle of poverty by investing in human capital while providing immediate financial relief.

Similarly, Brazil's Bolsa Família program has been recognized internationally for its success in reducing extreme poverty. Lindert *et al*. (2016) argued that the program has helped lift millions of families out of poverty by increasing their monthly incomes, enabling better access to food, education, and healthcare services. In Indonesia, the Program Keluarga Harapan (PKH) provides conditional cash transfers to poor families, focusing on improving nutrition and education. Molyneux and Thomson (2015) claims that PKH reduced poverty by boosting household income and promoting investments in children's schooling, leading to longer-term poverty alleviation.

In Namibia, the Social Grant program targets elderly people, disabled individuals, and vulnerable children. A study by Mupupa and Kandjeke (2019) reports that the program has been effective in raising household income levels and reducing poverty, although challenges such as limited coverage and administrative inefficiencies remain. Nombo *et al*. (2020) demonstrates that the cash transfers increased household consumption and reduced the severity of poverty among recipients, helping them meet basic needs and invest in productive activities. Handa *et al*. (2017) asserts that the SCTP led to a substantial decline in extreme poverty by improving food security and enabling households to afford school fees and health care. The program's unconditional nature has allowed beneficiaries flexibility in meeting their priorities.

According to Chirwa and Zulu (2021), the use of mobile money and biometric systems has reduced leakages and made payments more secure and timely. Simukonda (2020) claims that targeting methods need to be improved to ensure that the most vulnerable are reached. Tembo and Freeland (2019) argue that inflation and rising costs of living have reduced the real value of these transfers, especially in urban areas. As such, while SCTs help reduce the depth of poverty, they may not completely lift households out of it unless supplemented by other social protection interventions. Chilala and Mweemba (2019) demonstrates that women-headed households benefiting from SCTs are more likely to engage in small-scale income-generating activities. The cash not only helps meet daily needs but also enables them to start small businesses like selling vegetables or charcoal. This added income helps cushion against economic shocks and supports household stability.

2.2 Role of Social Cash Transfers in Enhancing Livelihood Outcomes

Internationally, social cash transfers (SCTs) have become an important tool for improving household livelihood outcomes, particularly in developing and low-income countries. In Latin America, for instance, conditional and unconditional cash transfer programs have been widely adopted to support poor families. Mexico's PROGRESA (now known as Prospera) is one of the most cited examples. According to Fiszbein and Schady (2016), this program contributed significantly to improving education, health, and nutrition outcomes among low-income families. The World Bank (2018) posits that Bolsa Familia reduced poverty rates and supported food security, health access, and school attendance. These improvements in household well-being indicate that SCTs do more than just provide temporary financial relief; they strengthen the overall resilience and stability of poor families. Febriany and Suryahadi (2015) claims that beneficiary households invested the transfers into productive activities, including small businesses and education. This suggests that cash transfers can support livelihood diversification, enabling families to move beyond survival mode and start building a more stable economic base.

Berhane *et al*. (2017) maintain that the PSNP significantly improved household food consumption and reduced the need for negative coping strategies like selling productive assets. Handa *et al*. (2018) [12] argues that LEAP increased access to healthcare and school attendance while reducing child labor. These outcomes demonstrate that social cash transfers can lead to better long-term livelihood prospects by addressing multiple dimensions of poverty. Mphuka *et al*. (2020) argue that regular reviews and adjustments of transfer amounts are necessary to maintain programme effectiveness. According to Tembo and Zulu (2019), some eligible households in Kanyama are still unaware of the programme or face difficulties in the registration process. Strengthening outreach and community engagement could enhance the inclusivity and reach of the programme. CARE Zambia (2021) contends that this has strengthened women's roles in household decision-making and contributed to more equitable distribution of resources within families.

2.3 Challenges Affecting the Effectiveness of Social Cash Transfer Programs

According to Bitler and Hoynes (2016), inconsistent updating of household data and income levels has led to both exclusion and inclusion errors, affecting programme efficiency. Jones *et al*. (2021) contend that barriers such as language, digital illiteracy, and geographic isolation often prevent the most vulnerable from enrolling in or benefiting from cash transfer programmes. According to Tamiya and Abe (2018), many eligible elderly and disabled citizens avoid applying due to shame and fear of judgment from society. The Australian Council of Social Service (2020) reported widespread dissatisfaction with automated systems, which often made it hard for beneficiaries to resolve errors or access support. Kim and Lee (2020) argue that many low-income families remain unsupported because their income slightly exceeds the threshold, even though their expenses still exceed earnings.

This limitation restricts the programme's ability to facilitate significant improvements in household livelihoods (World

Bank, 2021). These barriers can result in increased costs and time burdens for recipients, reducing the net benefit of the transfers (FAO, 2014). Improving infrastructure and exploring alternative delivery mechanisms can mitigate these issues.

Monitoring and evaluation mechanisms are crucial for assessing the impact of SCTs and identifying areas for improvement. However, limited capacity and resources for effective monitoring can hinder the ability to track progress and make data-driven decisions. Strengthening these systems is essential for ensuring the programme's responsiveness and adaptability (PMRC, 2021). Integration with other social protection and development programmes can enhance the effectiveness of SCTs. When combined with initiatives such as skills training or agricultural support, cash transfers can have a more substantial impact on household livelihoods. However, coordination among different programmes and agencies is often lacking, leading to missed opportunities for synergy (World Bank, 2021). Promoting integrated approaches can maximize benefits for beneficiaries.

Lack of community involvement can result in programmes that are less responsive and effective (Save the Children, 2021). Fostering inclusive participation can enhance programme relevance and ownership. Technological advancements offer opportunities to improve the delivery and management of SCTs. Implementing digital payment systems and data management tools can increase efficiency and reduce errors. However, challenges such as limited digital literacy and infrastructure can impede the adoption of these technologies (Daily Nation, 2022). Investing in capacity building and infrastructure is necessary to leverage technological solutions effectively.

3. Methodology

This section outlines the methodological framework that guided this study.

3.1 Research Design

This study used a descriptive research design combined with a mixed-methods approach to assess the effectiveness of social cash transfers in reducing household poverty and improving livelihoods in Kanyama Constituency. The descriptive design was suitable because it allowed for a clear understanding of the current situation without manipulating variables, helping to identify patterns and relationships related to cash transfers (Creswell, 2018). This approach helped capture both the statistical effects and personal perspectives, giving a complete picture of the programme’s impact.

3.2 Target Population

The target population for this study consisted of households in Kanyama Constituency that are recipients of social cash transfers. These households are the primary beneficiaries of the programme and are directly affected by its implementation.

3.3 Sampling Design

This study used a mixed sampling design combining both probability and non-probability techniques to ensure a comprehensive and representative sample. For the household beneficiaries of social cash transfers, a stratified random sampling method were used to divide the population into different groups based on factors such as geographic location or household size. This allowed for more accurate representation across various segments of Kanyama Constituency (Kothari, 2022). Purposive sampling was applied to select key informants such as social workers, community leaders, and government officials, as these individuals have specific knowledge relevant to the study objectives. These approaches helped balance the need for generalizable quantitative data with in-depth qualitative insights, which is essential in understanding both the broad trends and specific experiences related to social cash transfers in this country.

3.4 Sampling Size determination

The sample size for this study was limited to a maximum of 100 respondents to ensure the research remains manageable while still providing meaningful insights. This number was chosen to balance depth and breadth, allowing for sufficient data collection within available resources and time constraints (Creswell, 2018). For household beneficiaries, the sample size of 80 respondents selected through stratified random sampling to capture diverse experiences within Kanyama Constituency. Additionally, 20 key informants such as social workers, community leaders, and local government officials were purposively selected for their expertise and involvement with social cash transfer programmes.

3.5 Data Collection methods

This study use a combination of data collection methods to gather comprehensive and reliable information. Primarily, structured questionnaires were administered to selected household beneficiaries to collect quantitative data on their experiences with social cash transfers, household poverty levels, and livelihood outcomes. Additionally, semi-structured interviews was conducted with key informants such as social workers, community leaders, and government officials to obtain qualitative insights into programme implementation and challengesThis mixed approach ensured that both numerical trends and personal stories are captured, providing a fuller understanding of how social cash transfers affect households here in Zambia.

3.6 Data Analysis

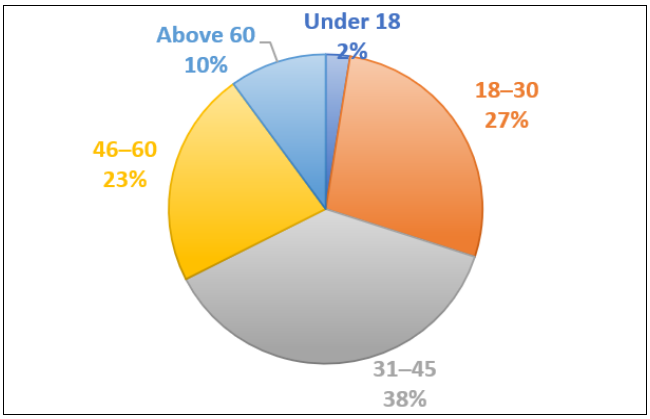
The collected data were analyzed using both quantitative and qualitative techniques to provide a comprehensive understanding of the study findings. Quantitative data from the questionnaires were entered into SPSS for analysis. Descriptive statistics like frequencies, percentages, means, and standard deviations were used to summarize the data. For qualitative data from interviews and focus group

discussions, thematic analysis was applied by carefully coding and identifying recurring themes and patterns. This process allowed for deeper insights into participants' experiences and perceptions.

4. Results and Discussions

4.1 Presentation of Results on Demographic Information

4.1.1 Age Distribution of Respondents

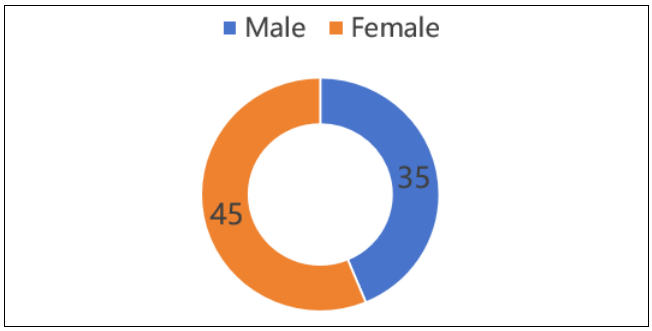


Source: Field Data (2026).

Fig 4.1: Age Distribution of Respondents

The findings in Fig 4.1 show that the largest proportion of respondents, representing 37.5%, were aged between 31 and 45 years. This was followed by respondents aged between 18 and 30 years, who accounted for 27.5%, while 22.5% were aged between 46 and 60 years. Respondents above 60 years represented 10%, and those below 18 years accounted for the smallest proportion at 2.5%.

4.1.2 Gender Distribution of Respondents

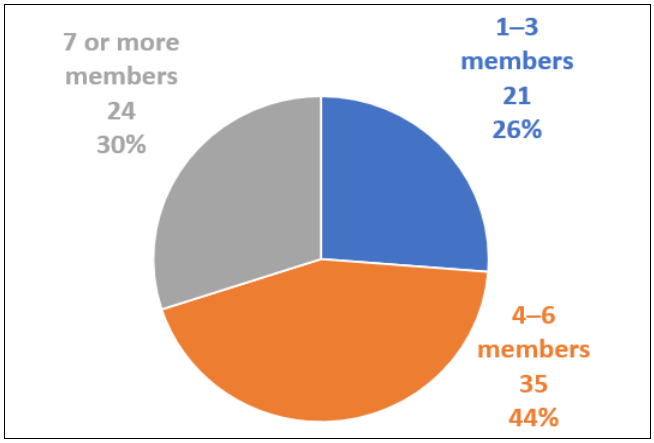


Source: Field Data (2026).

Fig 4.2: Gender Distribution of Respondents

Fig 4.2 shows that female respondents accounted for 56.25% of the participants, while male respondents represented 43.75%. No respondent selected the other gender category.

4.1.3 Household Size of Respondents



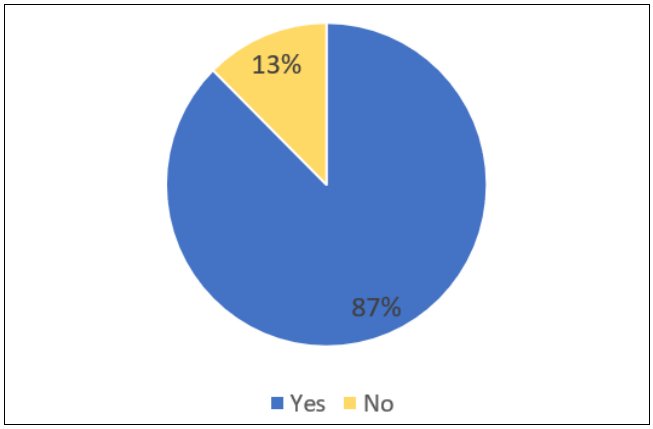
Source: Field Data (2026).

Fig 4.3: Household Size of Respondents

The findings in Fig 4.3 show that 43.75% of respondents came from households with between four and six members. Households with seven or more members accounted for 30%, while those with one to three members represented 26.25%. This indicates that most respondents belonged to households with four or more members.

4.2 Presentation of Results Based on Objective One

4.2.1 Previous Receipt of Social Cash Transfers

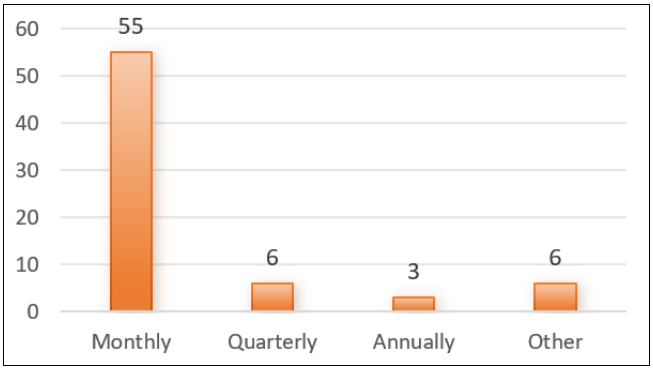


Source: Field Data (2026).

Fig 4.4: Respondents Who Had Previously Received Social Cash Transfers

Fig 4.4 shows that 87.5% of the respondents indicated that they had previously received social cash transfers, while 12.5% indicated that they had not. This means that the majority of the respondents had direct experience with the programme and were therefore able to provide information about how the financial support affected their households.

4.2.2 Frequency of Social Cash Transfer Payments

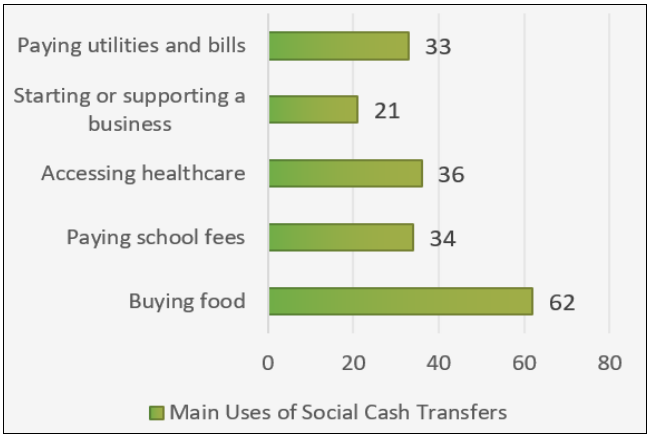


Source: Field Data (2026).

Fig 4.5: Frequency of Social Cash Transfer Payments Among Recipients

The findings in Fig 4.5 show that 78.6% of respondents who had received social cash transfers reported receiving payments monthly. Quarterly payments accounted for 8.6%, while annual payments represented 4.3%. A further 8.6% selected other payment arrangements. These findings indicate that monthly payments were the most commonly reported arrangement among the recipients.

4.2.3 Main Uses of Social Cash Transfers



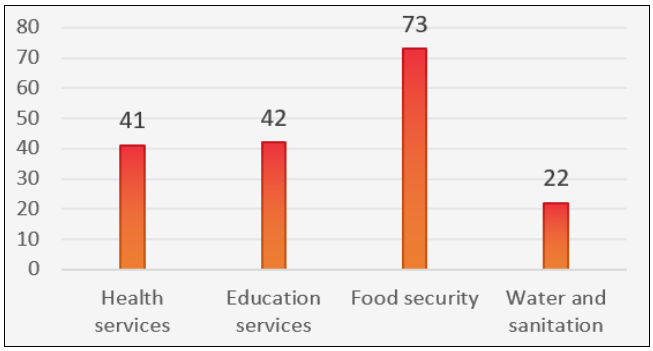
Note: Respondents could select more than one use; therefore, the percentages do not add up to 100%.
Source: Field Data (2026).

Fig 4.6: Main Uses of Social Cash Transfers

The findings in Fig 4.6 show that buying food was the most frequently reported use of social cash transfers, with 77.5% of respondents identifying it as one of the main uses. This was followed by healthcare expenses at 45%, school fees at 42.5% and utilities and household bills at 41.25%. Supporting or starting a business was reported by 26.25%, while 21.25% selected other uses. These findings suggest that beneficiaries mainly use the transfers to meet immediate household needs.

4.3 Presentation of Results on Objective Two

4.3.1 Contribution of Social Cash Transfers to Access to Basic Services

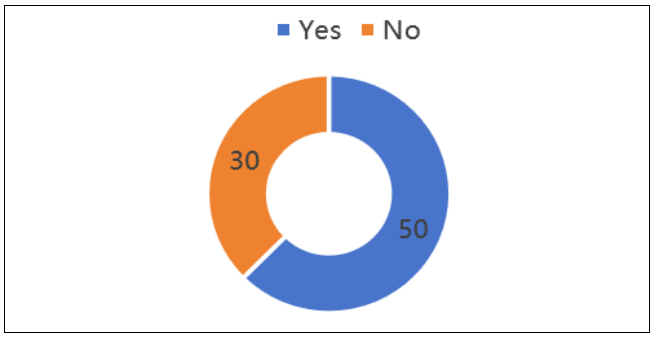


Note: Respondents could select more than one service; therefore, the percentages do not add up to 100%.
Source: Field Data (2026).

Fig 4.7: Access to Basic Services Supported by Social Cash Transfers

The findings in Fig 4.7 show that food security was the most frequently reported area in which social cash transfers supported household welfare, with 91.25% of respondents identifying it. Education services accounted for 52.5%, while health services represented 51.25%. Water and sanitation were identified by 27.5%, while 10% selected other services. These findings indicate that the programme contributes mainly towards improving household access to food, while also helping beneficiaries meet some education and healthcare expenses.

4.3.2 Improvement in Household Livelihood Activities

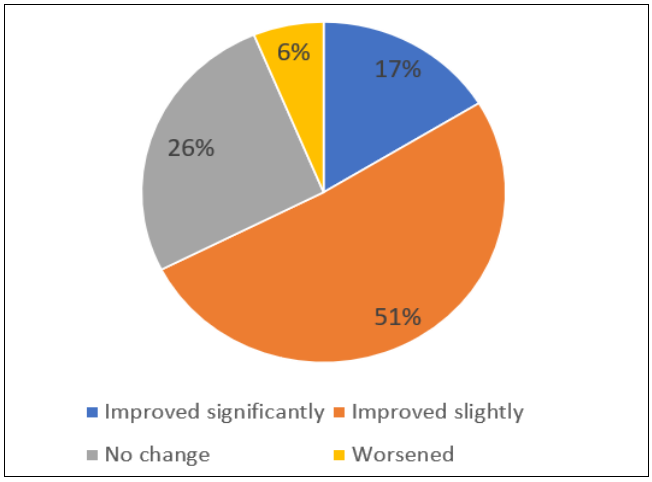


Source: Field Data (2026).

Fig 4.8: Whether Social Cash Transfers Have Improved Livelihood Activities

Fig 4.8 shows that 62.5% of respondents indicated that social cash transfers had enabled them to improve some of their livelihood activities, while 37.5% reported that they had not experienced such improvements. This suggests that the programme has created opportunities for some households to support activities that contribute towards their livelihoods.

4.3.3 Changes in Household Food Security



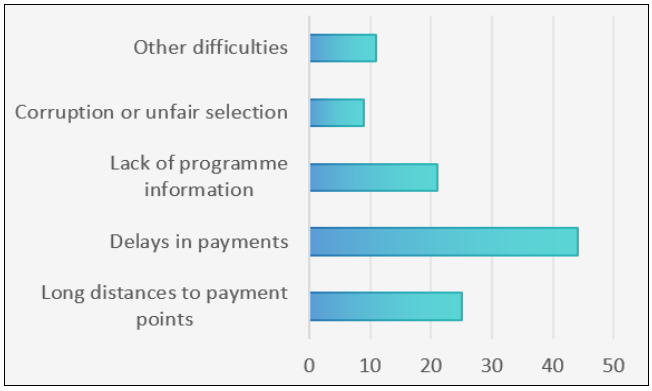
Source: Field Data (2026).

Fig 4.9: Changes in Household Food Security Since Receiving Social Cash Transfers

The findings in Fig 4.9 show that 51% of respondents reported a slight improvement in household food security, while 16% indicated that food security had improved significantly. A further 26% reported no change, and 6% indicated that their food security situation had worsened. This means that respondents experienced some level of improvement in their household food situation after receiving social cash transfers.

4.4 Presentation of Results on Objective Three

4.4.1 Difficulties Experienced When Accessing Social Cash Transfers

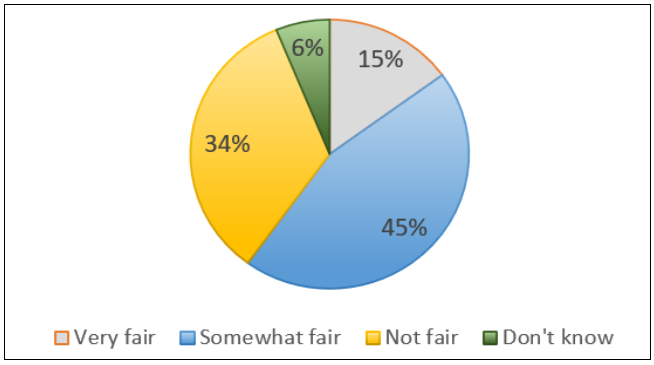


Note: Respondents could select more than one difficulty; therefore, the percentages do not add up to 100%.
Source: Field Data (2026).

Fig 4.10: Difficulties Experienced When Accessing Social Cash Transfers

The findings in Fig 4.10 show that payment delays were the most frequently reported difficulty, with 55% of respondents identifying this challenge. Long distances to payment points accounted for 31.25%, while lack of programme information was reported by 26.25%. Other difficulties represented 13.75%, and concerns relating to corruption or unfair selection accounted for 11.25%. These findings indicate that payment delays are a major operational challenge affecting beneficiaries in Kanyama Constituency.

4.4.2 Perceptions of Fairness in Beneficiary Selection



Source: Field Data (2026).

Fig 4.11: Respondents' Perceptions of Fairness in Beneficiary Selection

The findings in Fig 4.11 show that 45% of respondents considered the beneficiary selection process somewhat fair, while 15% described it as very fair. However, 33.75% felt that the process was not fair, and 6.25% indicated that they did not know. Although 60% of respondents expressed either a very fair or somewhat fair perception, the proportion who considered the process unfair is also significant.

4.4.3 Suggested Improvements to the Social Cash Transfer Programme

The respondents were asked to suggest improvements that could make the programme more effective. Their responses revealed three common recommendations.

Table 4.1: Common Suggestions for Improving the Social Cash Transfer Programme

Suggested improvement	Explanation
Timely payments and better communication	Beneficiaries recommended that payments should be made on time and that changes should be communicated in advance.
Review of transfer amounts	Respondents suggested that the amount should reflect household size and the cost of living.
Greater transparency and accessible complaints procedures	Beneficiaries recommended clearer selection processes and easier ways of reporting concerns.

Source: Field Data (2026).

The findings in Table 4.1 indicate that respondents placed considerable importance on improving the reliability, adequacy and transparency of the programme. They recommended that payments should be made according to predictable schedules and that beneficiaries should be informed in advance whenever payment arrangements change. Respondents also called for a review of the transfer amount to reflect household size and the rising cost of basic commodities. Another important recommendation was the need to improve transparency in beneficiary selection and make complaint procedures easier to access. These suggestions demonstrate that beneficiaries are concerned not only with the amount of financial assistance they receive but also with the way the programme is administered. Addressing these concerns would help improve beneficiaries' experiences and strengthen confidence in the programme.

4.5 Discussion of Findings

4.5.1 Effects of Social Cash Transfers on Household Poverty

The findings indicate that social cash transfers have contributed positively towards reducing immediate household poverty among beneficiaries in Kanyama Constituency. A large proportion of respondents had previously received the transfers, and the most common use of the money was purchasing food. Other important uses included paying school fees, meeting healthcare expenses and paying household bills. The open-ended responses also showed that some beneficiaries were able to reduce borrowing and manage essential household expenses more easily. These findings suggest that the programme provides an important source of financial support to households that may otherwise struggle to meet their basic needs.

The findings are consistent with the literature reviewed in Chapter Two, particularly the discussion by Fiszbein and Schady (2017) on the contribution of cash transfers towards improving household consumption and food security. Similarly, Lindert *et al*. (2016) discuss the role of cash transfer programmes in supporting poor households through increased purchasing power and improved access to essential services. The experiences reported by respondents in Kanyama reflect these benefits because many beneficiaries indicated that the transfers helped them purchase food and meet other important household expenses. However, the findings also show that the support is not sufficient to eliminate household poverty. This is reflected in respondents' concerns about rising prices, inadequate transfer amounts and the difficulty of meeting all household expenses before the next payment. Therefore, the programme appears to be more effective in reducing immediate financial hardship than in ensuring long-term economic independence.

4.5.2 Role of Social Cash Transfers in Improving Livelihood Outcomes

The study established that social cash transfers have contributed to improving certain livelihood outcomes, particularly food security, education and access to healthcare. A majority of respondents reported some improvement in their household food security, while others explained that the transfers helped them meet school-related and medical expenses. The findings also showed that some beneficiaries used part of the money to support small-scale activities such as petty trading, gardening and food sales. These activities provide opportunities for households to supplement their income and improve their ability to meet daily expenses.

These findings are related to the literature discussed by Davis *et al*. (2016), which highlights the contribution of cash transfers towards improving access to education, health and household welfare in African settings. They also relate to Handa and Parks (2016), who discuss the role of social cash transfers in supporting vulnerable households and improving their living conditions. However, the findings from Kanyama show that the contribution towards productive livelihood activities is not equally experienced by all beneficiaries. Although 62.5% of respondents indicated that their livelihood activities had improved, 37.5% reported no improvement. The open-ended responses suggest that many households use most of the money for immediate consumption, leaving little for business investment. This indicates that the ability of social cash transfers to support sustainable livelihoods is influenced by the amount received, household needs and access to other economic opportunities.

4.5.3 Challenges Limiting the Effectiveness of Social Cash Transfers

The findings identified payment delays, inadequate transfer amounts, high living costs, long distances to payment points and limited programme information as important challenges affecting the effectiveness of social cash transfers in Kanyama Constituency. Payment delays were the most frequently reported access difficulty, while a considerable proportion of respondents also raised concerns about the fairness of beneficiary selection. The findings further showed that some beneficiaries were dissatisfied with the communication and support provided by programme administrators. These challenges affect the ability of households to plan their expenditure and receive the full benefit of the assistance provided.

The findings are consistent with the literature reviewed in Chapter Two, particularly the discussion by Chirwa *et al*. (2017) on administrative and payment-related challenges affecting social cash transfer programmes. They also relate to Slater and Farrington (2018), who highlight the importance of regular payments in enabling beneficiaries to plan their household expenditure and maintain consumption. In Kanyama, payment delays create uncertainty, while inadequate transfer amounts and rising prices reduce the purchasing power of beneficiaries. Concerns about beneficiary selection also suggest that transparency and communication remain important issues requiring attention. These findings demonstrate that the effectiveness of social cash transfers depends not only on the availability of financial assistance but also on the quality of programme administration and the ability of beneficiaries to access support without unnecessary difficulties.

5. Conclusions

The study concludes that Social Cash Transfers are an important intervention in supporting vulnerable households and reducing the immediate effects of poverty in Kanyama Constituency. The programme helps beneficiaries meet basic needs, improves access to selected services and provides limited opportunities for small-scale livelihood activities. However, its ability to achieve long-term poverty reduction is affected by inadequate transfer amounts, rising living costs, irregular payments and limited access to complementary livelihood support. The findings suggest that the programme is currently more effective in supporting household consumption and providing short-term financial relief than in helping beneficiaries achieve lasting economic independence. For the programme to produce stronger and more sustainable results, there is a need to improve the adequacy and reliability of payments while connecting beneficiaries to other forms of support that can strengthen their income-generating capacity. Addressing the administrative and operational challenges identified in the study would also improve beneficiaries' experiences and strengthen the overall effectiveness of the programme.

5.1 Recommendations

Based on the findings and conclusions of the study, the following recommendations are proposed:

Review the Amount of Social Cash Transfers: The Ministry of Community Development and Social Services

should regularly review the amount provided to beneficiaries to ensure that it reflects changes in the cost of living.

Improve the Regularity and Timeliness of Payments: The responsible authorities should strengthen payment arrangements to ensure that beneficiaries receive their transfers according to a predictable schedule.

Strengthen Transparency in Beneficiary Selection: The Ministry should improve the transparency and accountability of the beneficiary selection process.

Improve Access to Payment Services: Payment services should be made more accessible to beneficiaries, especially older persons, people with disabilities and households that live far from payment points.

Strengthen Communication with Beneficiaries: The Ministry and local programme administrators should improve communication with beneficiaries regarding payment dates, eligibility requirements, programme changes and complaint procedures.

Link Social Cash Transfer Beneficiaries to Livelihood Support Services: The government, working with non-governmental organisations and community-based organisations, should strengthen the connection between social cash transfers and livelihood development programmes.

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