



The Effectiveness of Social Cash Transfer on Poverty Reduction Among the Beneficiaries: A Case of Lumezi District in Eastern Province, Zambia

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Abstract: Poverty remains one of the most pressing challenges facing societies worldwide, with millions of individuals and families trapped in cycles of deprivation and insecurity. In response to this persistent issue, policymakers and researchers have explored various strategies aimed at alleviating poverty and promoting sustainable development. Among these strategies, social cash transfers have emerged as a promising tool for addressing poverty and its associated consequences. It is for this reason that research was carried to do an investigation into the effectiveness of social cash transfer in reducing the poverty levels among the beneficiaries in Lumezi District in Eastern Province. The research was guided by the following objectives: (1) To investigate into the effectiveness of social cash transfer in reducing poverty among the beneficiaries of Lumezi District; and (2) To explore possible ways that can help household beneficiaries improve the utilization of social cash transfer in order to reduce poverty. to ascertain the relevance of the activities the household beneficiaries were involved in, in line with poverty reduction and to explore possible ways that can help household beneficiaries improve the utilization of social cash transfer in order to reduce poverty. The study used both qualitative and quantitative research methods in which primary data was collected using questionnaires, focus groups, interviews and secondary data through books and internet. After the findings were presented, the study revealed that the social cash transfer was not effective in as far as poverty reduction was concerned. The study therefore recommended some measures to make it more effective. These include the need to instill entrepreneurial knowledge and skills into beneficiaries, increase the amount and increase the number of beneficiaries.

Keywords: Beneficiaries, Effectiveness, Poverty Reduction, Social Cash Transfer, and Strategies.

1.1 INTRODUCTION

Poverty is a state or condition in which a person or community lacks the financial resources and essentials for a minimum standard of living. Poverty-stricken people and families might go without proper housing, clean water, healthy food, and medical attention. Poverty refers to the lack of adequate financial resources such that individuals, households, and entire communities don't have the means to subsist or acquire the basic necessities for a flourishing life (Chanda, 2023). The

growing number of people living below the international poverty line has raised more concerns among many countries in the world. This has made most countries affected to begin to recognize the importance of social protection programmes. Social protection programmes play a key role in promoting food security among vulnerable groups. Social protection in the form of social transfers is a regular and predictable transfers involving cash, food or agricultural inputs, such as seed and fertilizer. These have been embraced by both the government and Non-Governmental Organizations (NGOs) across Sub-Saharan countries and Latin America. Social cash transfer (SCT) in particular, has attracted more interest from the stakeholders. Previously, governments responded to food insecurity through humanitarian food aid assistance, which was reactive and served to keep people alive, or at least help them retain their original beginning point. Social cash transfer, which is given to the beneficiaries on a bi _ monthly regular basis allows the beneficiaries to make proper decisions and plan their livelihoods according to their needs, which means that the benefit actively allows people to improve their well-being, reducing their vulnerability and level of poverty. In places where this programme has been in operation, there is clear evidence from the studies and the beneficiaries themselves that social cash transfers, in addition to promoting food security, there are additional beneficial effects, which trickle down to the wider community (. The benefits are wide ranging and extend beyond the actual recipient of the cash transfer to other family members. To the actual beneficiary, there is evidence to suggest that cash transfers promote self-esteem, social status and employment. The cash transfers also contribute to the improvement of food security and nutritional status, not only for the main beneficiary, but also for the other household members. Cash empowerment plays an important role in reducing poverty and narrowing the poverty gap and promoting equity (Adato & Hoddinott, 2020). It also provides necessary capital which enables beneficiaries to engage themselves into other social policy benefits, including healthcare and education.

Basically, the social cash transfer programme is aimed at helping the vulnerable members of the community to come out of poverty (Agostini & Brown, 2019). The most vulnerable include women, children, the elderly, people living with disabilities, the chronically ill, vulnerable migrants, refugees and the minorities. This is the reason why the 2014 Zambia National Social Protection Policy (ZNSPP) was established (Ministry of Community Development and Social Services, 2014). It dedicates the efforts by the government to make sure that the role of social protection in pro_ poor growth remains cardinal and increases systemic efficiency. The reduction of poverty, hunger, income inequality, human development as a result of improved nutrition, health, education, and gender equality, promotes inclusive growth.

The government of the Republic of Zambia has been implementing a number of social protection programmes to help its citizens, especially those living in abject poverty. The main social protection programmes that the government is currently implementing are the Social Cash Transfer, Food Security Pack and Keep Girls in School Programmes. These social protection programmes are aimed at reducing extreme poverty among the citizens living below the International Poverty line, especially in rural areas of the country, where over half of the population is found. Rural population refers to people living in rural areas as defined by national statistical offices. Rural population as a percentage of total population in Zambia was reported at 54.24 % in 2022, according to the World Bank collection of development indicators, compiled from officially recognized sources. Zambia - Rural population based on actual values, historical data, forecasts

and projections were sourced from reliable sources. Zambia rural population is a percent of the country's total population. It is calculated as the difference between total population and urban population (The Central Statistics Office, 2022). Social Cash Transfer is a programme under which the government pays the beneficiaries actual cash. For Food Security Pack, the recipients are given farming inputs such as fertilizer and maize, groundnuts or soya beans seed. And, the Keep Girls in School Programme (KGP) is aimed at supporting girls materially and financially so that they continue to be in school and eventually complete their education successfully (Ministry of Community Development and Social Services, 2022).

Of the three social protection programmes the Zambian government has been implementing, the social cash transfer which has been locally, regionally and globally recognized to be the most effective due to its wider coverage. However, before dwelling much on the discussion of the Systematic Concept Teaching, (SCT) it is of vital importance to share how the poverty stricken members of the country were assisted by the government before the social cash transfer Programme was introduced. Before the social cash transfer Programme, government used to give aid in materials form. According to Maitra & Ray (2020), it is stated that, "In the past, the provision of social assistance in Zambia was made primarily through in-kind support such as food aid, clothes, and other material items." During this period, social protection programmes were run using improvised methods and did not have a wider coverage and adequate funding. The main objective of such interventions was simply to provide emergency relief and protect households from extreme levels of destitution. The initiators of the programme assumed that the people involved in the implementation of the interventions had an idea of what the poor needed.

Despite such interventions, the government still felt that the problem of poverty was prevalent among the vulnerable people. Upon vast research, it was realized that people needed to decide what they felt would solve their problems. It was therefore, decided that social assistance in the form of cash may be of help as people would be able to have the freedom to buy what they felt can solve their problems Ministry of Community Development and Social Services (MCDSS, 2018). It was for this reason that the Social Cash Transfer Programme took more prominence. The other determining factor was due to its global recognition and consistence in as far as fighting poverty is concerned. From the time it was incepted in Zambia in 2018, the social cash transfer programme's main aim has always been and still continues to be to reduce extreme poverty and inter-generational transmission of poverty through the provision of regular cash transfers to vulnerable households, which are those that include persons with a disability, the elderly or senior citizens who are sixty (60 years) and over, the chronically ill in palliative care, households headed by females with three or more children, and child-headed households (Arruda and Dubois, 2018). Despite recent progress, the government allocation to social assistance remains low in Zambia. The findings of the UNWIDER (2019) revealed that the 2016 allocation to non-contributory social protection, which did not include fee waivers and subsidies was at 0.25 per cent of gross domestic product (GDP).

In Zambia, it is argued that the SCTP has been operating in the country since 2003 (American Institute for Research, 2016). The Zambian government has been implementing the social cash transfer Programme through the Ministry of Community Development and Social Services (MCDSS). According to the Ministry of Community Development and Social Services (2016), the ministry does this through officially established structures called Welfare Assistant Committees

(WACs) which are found at different levels in the country. At national level there is the National Welfare Assistant Committee (NWAC), Provincial Welfare Assistant Committee (PWAC) at province level, at district level it is called the District Welfare Assistant Committee (DWAC), and Community Welfare Assistant Committee (CWAC) at community level. The payments of the transfers are done by public service workers such as teachers, nurses and agriculture officers among others under the supervision of the District Social Welfare Office.

As earlier mentioned, the Programme is aimed at reducing extreme poverty among Zambian citizens who are living in extreme poverty. Extreme poverty mainly refers to an income below the international poverty line of \$2.29 dollars per day prices as in 2021 (World Bank 2016). The American Psychological Association (2023), states that poverty is associated with substandard housing, hunger, homelessness, inadequate child care, unsafe neighborhood and under _ resourced schools. This situation is mostly associated with Lower_ Middle _ Income Countries.

Zambia being a lower-middle-income nation in Southern Africa, with a population estimated at slightly above 19 million people in 2021, has been implementing the Social Cash Transfer Programme (CSO 2022). With over half (54.2 per cent) of the country's population located in rural areas, often at low density and following sparse patterns of territorial settlements which are vulnerable to challenges related to access to decent public services and markets. X in terms of food consumption, 56.2 per cent of the country's population is living below the poverty line, with 18.6 per cent living below the extreme poverty line (Central Statistical Office (CSO), 2015). The government's main social protection programme established to tackle this problem is the Social Cash Transfer (SCT), a programme without any condition attached to it. As stated in the earlier parts of this work, the social cash transfer was introduced in 2003 in Kalomo district in Southern Province of Zambia as a pilot. It was then extended to Kazungula district in 2005, to Chipata in 2006, and to Monze and katete in 2007. The Social Cash Transfer programme has undergone several design changes since its inception in 2003 as explained by the Policy Research Brief (2018), and those changes are in line with the programme's targeting, benefit structure and governance, and the findings of impact evaluations between 2018 and 2016.

The social Cash Transfer has been subjected to several pattern changes from the time it was introduced in 2018. In its earliest phase, between 2018 and 2022, it was composed of five pilots which had limited connections among them. These pilots were the Kalomo, Kazungula, Katete, Chipata and Monze. The design followed the ultra-poor approach (also known as the ten per cent (10%) inclusive model (IM). It was termed like this because its aim was to cover the poorest 10 % of the population of the targeted districts. Later on, between the years 2009 and 2014, the programme had two different streams, each with different characteristics. These were known as the Child Grant (CG) and Multiple Category Transfer Grant (MCTG). The Child Grant specifically aimed at aiding households with children, whereas the Multiple Category Transfer Grant (MCTG) targeted other forms of vulnerability. However, starting from 2014 the programme has been operating in a third format, known as harmonised targeting because the implementer, which is the government of the Republic of Zambia, has established a single selection criterion and this is households with high dependency ratios with the aim of reaching out to different sorts of vulnerable households. As mentioned earlier on, the social cash transfer Programme had three different types of designs.

This meant that the modes of targeting and covering the potential beneficiaries were done following different formats. As stated by Habasonda (2009) and Chiwele (2010), "The first format of the social cash transfer, used between 2018 and 2022, operated using a targeting goal of embracing all those considered to belong to the poorest 10 % category of people in the districts in which the programme operated. At that time, beneficiary households were selected entirely using community-based selection mechanisms, whereby community organisations ranked households in terms of their poverty level, though lacking any objective or a standard criterion for the actual measurement of poverty levels. The pilot which was used in Katete was the only one that had a different methodology to the other pilots because it only considered elderly people and worked somewhat as a universal pension scheme (Harvey et al, 2005). In the case of the Kalomo, Kazungula, Chipata and Monze pilots, the standard or point of reference used to measure vulnerability, which guided social workers who were involved in selecting the poorest households was to ensure that the identification and enrolment gave first priority to the most vulnerable, those incapacitated or labour-constrained households. As observed by the Permanent Mission of the Republic of Zambia in Geneva (2009), even though there were many policy and programme documents which illustrated these conditions by listing several situations that would meet these criteria, the lists were neither exhaustive nor ranked the many situations in terms of which were the most pressing or took greater precedence in terms of eligibility for the programme. The criterion in as much as identification and enrolment were concerned, for sure left a lot to be desired (Maluccio, 2019) and (McKenzie & Woodruff, 2022).

Although there were all these challenges, the social workers were able to come up with the list of eligible households. After the list was generated, it was shared with the community, allowing community members to propose removing households who are well to do from the list. This led to a final list of beneficiaries covering the targeted 10% of the area's population. This was followed by notifying the selected households and providing them with information about the operation of the Programme. By 2009, stage one of the programme indicated that Kalomo had 3,573 household beneficiaries, Monze 1,900 household beneficiaries, Chipata 1,190 household beneficiaries and Kazungula 674 household beneficiaries. At stage two, which was implemented from 2022 to 2014 the CG captured 28,000 households and in 2014 MCTG covered 17,700 households. In the same year 2014, which was referred to as stage three and onwards, which is the current format known as the harmonized targeting, covered 239,000 households by 2016 (Permanent Mission of the Republic of Zambia in Geneva 2023; Ministry of Community Development and Social Services (MCDSS) and Ministry Community Development Social Welfare (2016).

When it comes to benefit and payment structure, the pilots which comprised the first stage of the social cash transfer were rolled out mostly with the purpose of experimenting with different designs to find out which model was most efficient and could, therefore, be considered for a further stage of scaling up the initiative. As such, the five pilots carried out between 2018 and 2022 differed from each other in terms of the benefit values, benefit formula, the frequency of payments and even the strategy for distributing the benefits to beneficiaries. Before embarking on the discussion of these features, it is important to mention that, in 2015, the government of the Republic of Zambia reviewed the Zambian currency, the Kwacha (ZMW), a reform that divided values by 1,000. This meant that, post-2015 values of the Zambian currency reduced by three zeros. For example, fifty thousand Zambian kwacha (ZMW 50,000) dropped three zeros and

became simply fifty kwacha (ZMW50). This explains the extreme variations in terms of nominal values before and after that date (Bank of Zambia, 2016).

The first social cash transfer pilot to be rolled out, in Kalomo district, awarded beneficiaries a basic grant of forty thousand Zambian kwacha (ZMW40,000) and a ten thousand Zambian kwacha (ZMW10,000) bonus to households with children. These transfers, however, were not disbursed every month due to logistical challenges. Instead, the total amount for two consecutive months, were paid at once as a bimonthly payment. At first the Programme planned paying the benefits using banks only, for beneficiaries living within fifteen Kilometres (15 km) or closer to the bank, and for those living far from the banks, pay-points were established. However, it was soon realized that even those beneficiaries living close to the bank faced many challenges to access their transfers. This prompted the government through the Ministry of Community Development and Social Services to therefore, embark on organising pay-points even for those living close to banks (Miller & Reichert 2018; Lloyd-Sherlock 2022). The creation of new pay points was coupled with the continued upward adjustment in terms of budgetary allocation by the government.

Since 2018, budgetary releases have been steadily rising, from ZMW 42 million to ZMW 551 million in 2017. Domestic financing of the social cash transfer has also significantly increased during the recent past years. More than 80 per cent of the total Social Cash Transfer budget was financed with resources from the general budget in 2017, with the remainder being financed by cooperating partners. Following these developments the government of the Republic of Zambia, through the MCDSS upon realizing that the poverty and vulnerability level among the poor seemed not to be reducing, despite giving them the grant, reviewed the Programme in order to find a long lasting and sustainable solution. In pursuant of a way that is more sustainable and cost-effective in mitigating the sufferings of poor and vulnerable citizens in the country, the government initiated an increment in the monthly transfer payments of the social cash transfer beneficiaries. The beneficiaries under this reviewed Programme were given an increment monthly grant of ZMW90 which is approximately US\$9 per household and bimonthly grants of ZMW180 equivalent to approximately US\$18 for households with persons with disabilities. This meant that they started getting ZMW 180 and ZMW 360 respectively.

With an increased budgetary allocation for social protection programmes by the government, transfers and subsidies continue to account for over half of the social protection budget. During 2019-2023, transfers and subsidies averaged 46 percent of the social protection budget. The bulk of these payments are allocations to beneficiaries of the social protection programmes. (Social Protection Budget: MCDSS Classification 2019-2023 Ministry of Finance and National Planning Estimates of Revenues and Expenditure, 2019-2023) The allocation to all three social protection programmes as a share of the total social protection budget has decreased in 2023. The current Social Cash Transfer targeting and identification model which is known as the New Inclusive Model (NIM), is also referred to as the harmonized methodology. According to the MCDSS, (2022), the harmonized methodology requires that in order to be eligible for the social cash transfer, a potential beneficiary must be a resident of a particular recognized area in Zambia, belong to households that have an elderly member aged 60 years or above, or a person with severe disability, or a chronically ill person on palliative care, or are child-headed, or headed by a female with at least three children and, meeting welfare criteria. Upon meeting these criteria, the social cash transfer payments and payment systems stipulates that beneficiary households are entitled to

two hundred kwachas (200 ZMW) per month which beneficiaries receive on a bimonthly basis as a sum of four hundred kwachas (400 ZMW). Beneficiary households with a member with severe disability receive double the amount, of 400 ZMW per month and eight hundred kwachas (800 ZMW) bi monthly. The beneficiaries in Zambia receive their transfers through three main arrangements and these are cash paid by designated pay point manager (PPM), at a specific pay point in a specific (CWAC), mobile network payments for those with mobile phones in some selected areas and mainstream bank account transfers especially those in urban locations such as Lusaka. Payments are received by the main recipient in the household or an appointed deputy. Currently, the Social Cash Transfer Programme coverage has been increased, and it has been scaled up to all the 116 districts of Zambia. The programme reached 974,160 households country wide in 2021/2022 and increased to 1,027,000 households at the end of 2022. The government is currently registering more potential beneficiaries and is aiming to reach over 1,500,000 household beneficiaries by the end of 2023.

1.2. Statement of the Problem

The fact that Zambia has been classified as a Middle _ Lower _ Income country is evidence enough that over the past one and half decade the country has managed to achieve macroeconomic stability and has recorded an annual growth rate of 6.7 per cent (Central Statistics Office, 2016). However, this macro-economic growth has been mainly attributed to the capital _ intensive economic sectors in the urban areas due to mining and transport activities. These economic activities have been mostly concentrated in urban areas resulting in these places receiving unprecedented development at the expense of the rural areas where over half of the country's population is found. These active commercial and industrial areas have caused limited participation of the vibrant rural citizens in the growth sectors such as agriculture and tourism which have potential for job creation.

The fact that most of the development in terms of infrastructure related to education, communication, health, transport and social amenities has been concentrated in urban areas, the rural areas have been left lacking access to these social and economic basic needs (Besanko & Braeutigam, 2014). This has also resulted in only a marginal decline in poverty accompanied by the increase in inequality. The 2015 Living Conditions Monitoring Survey (LCMS) reveals that over 54.4 percent of the population are living below the international poverty line, at 77.5 per cent in rural areas and 22.5 per cent in urban areas. The same survey further indicates that 40.8 per cent of the population are extremely poor of which 60.8 per cent is found in rural areas while 12.8 per cent only is found 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 as and 0.61 for urban areas. The Gini coefficient refers to a measure of statistical dispersion intended to represent the income inequality, the wealth inequality or the consumption inequality within a nation or social group.

The government tried to cushion the vulnerable citizens through the giving of in-kind aide. The social protection programme in form of in-kind transfers proved to be unsustainable due to logistical challenges like high cost of servicing the Programme. Very good examples of these logistical challenges were transport and storage, including pilferage, which had the potential to compromise effective service delivery. There was enough proof provided by government through its announcement of the intention to further scale-up the project to reach

700,000 households in 2018, 974,160 households in 2021/2022 and 1,027,000 households at the end of 2022, and reforms regarding the expansion and streamlining of the programme were anticipated over the 7NDP 2017–2021 period. In addition, the authority indicated that social cash transfer was subjected to several targeting and identification reforms between 2018 and 2021 period. There have been plans that the programme should be expected to further refine the targeting approach as the programme's coverage expands during the period of implementation of the 7NDP, with a view to addressing the current limitations and coverage gaps of beneficiaries. However, there still seems to be a problem of poverty despite the government scaling up the social cash transfer programme to all the 116 districts of the country and increasing the number of household beneficiaries on the programme. There appears no significance change in living conditions of the social cash transfer beneficiaries. This state of affairs prompted this researcher to dwell on an investigation to find out if the social cash transfer programme was really effective in reducing the levels of poverty among the beneficiaries. Besides, there has not been any study done in Lumezi district to ascertain whether the social cash transfer programme was having a positive effect on reducing the high poverty levels among the beneficiaries, as the main objective of the programme states.

1.3. The Purpose of the Study

The purpose of this study was to carry out an investigation into the effectiveness of social cash transfer in poverty reduction among the beneficiaries in Lumezi District in Eastern Province.

1.4. Research Objectives

The objectives of the study were to:

- Assess the effectiveness of social cash transfer on poverty reduction among the beneficiaries in Lumezi District in Eastern Province.
- Explore possible ways that can help household beneficiaries improve the utilization of social cash transfer in order to reduce poverty.

1.5. Theoretical Framework

The theoretical framework in this study is presented using the social cash transfer programme, economical, physical and social situations as independent variables. According Boyce and Richard (2015), independent variables refer to variables that stand alone and are not changed by the other variables. The social protection policies are moderating variables, while financial stability of families, access to social amenities such as education, health and access to clean water serve as dependent variables, which are variables that depend on independent variables.

1.5.1. Theory of Change

According to Barrientos & Hulme (2019), conditional or unconditional cash transfer Programmes' main purpose is to expand the human resource and stimulate resilience. The cash transfer programmes promote growth which in turn supports the country's economy to create an enabling passage to credit, provide more continuity and security. Cash transfer programmes interlink development by promoting access to credit, give greater congruity and security, conquering cost limitations which can impact the family unit choice. Cash transfers are expected to have positive impacts on capital development. Another advocate of this theory, Babbie (2013) prepared works which focused on analyzing the micro impacts of cash transfers on growth. In his theory of

change, he made a conclusion that cash transfers increase human capital and productive capacity of the economy. The publication recommends that cash transfers support development by allowing access to credit, giving more assertion and security and easing cost restrictions, which can impact family unit and basic leadership.

1.5.2. Entitlement Theory

The justification for cash interventions was indirectly established on the entitlement theory and its application to the study of famine. The entitlement theory proposes that famines outcome and not from a lack of food in a region, but rather when people lose their entitlements, that is, their means of acquiring food (Khogali et al, 2015). People can lose their entitlements, which is known as entitlement failure, in two ways. A ‘pull’ failure refers to the loss of the means or lack of income to purchase food, which results in a loss of demand. The inability of the market to respond, either due to lack of food supply or due to traders cornering the market, is known as a ‘response’ failure, and it results in a lowering of supply. Food aid can help to address the ‘response’ failure by ensuring that people can still consume food when it is in short supply. Cash transfers can help to address the ‘pull’ failure by giving people the means to purchase food. The added benefit of cash is that it allows recipients to make their own consumption decisions and it stimulates local markets. When a household receives cash, it’s spending power increases. This boosts the local economy, since traders are encouraged to step up efforts to fulfil the demand, which in turn facilitates the supply and distribution of food from other regions to the affected area. It may further stimulate the production of food. Thus, both food and cash interventions together can help avert famine. (UNICEF, 2023).

1.6. Significance of the Study

This study was important because its findings revealed the strengths and weaknesses of the programme in terms of poverty reduction, especially in Lumezi district. This study's findings brought to light how social cash transfer beneficiary households are utilizing the bi_ monthly transfers they receive. This research work also revealed the type of financial literacy knowledge and skills the beneficiaries possess in line with poverty reduction. The findings of this study further created a platform for more awareness of why these social protection programmes in general and social cash transfer in particular, should be supported and sustained. With this research, there is hope that by shading more light on the reasons why such social protection programmes should be promoted, the revelations will influence and motivate relevant stakeholders to develop more interest and support more vulnerable people in different parts of the country, especially in rural areas. It is also hoped that the findings of the study's findings may implore relevant stakeholders to expose the beneficiaries to more training on the prudent utilization of the transfers and, their staff in advancing their skills towards fair selection criteria of the beneficiaries. Furthermore, it was important to carry out this study because it has helped to fill the gap in the literature on the positive impact of S C T in as far as poverty reduction among the vulnerable people is concerned. Finally, the results of this research work may help in coming up with recommendations on how to turn the weaknesses that the study has revealed into strengths so as to support the existence and implementation of the programme.

2. RESEARCH METHODOLOGY

2.1. Study Design

Kerlinger (1986) states that, a research design is a plan, structure and strategy of investigation so conceived as to obtain answers to research questions or problems. This research used non-experimental study design in that no any intervention induced to manipulate the outcome instead it depended on interaction with the sample. Rebqio (2016) defined non-experimental design as a design in which a researcher cannot control, manipulate or alter the predicator variable but instead relies on interpretation, observation or interaction. Typically, this means that the non-experimental researchers rely on surveys or case studies. A case study helped to provide an opportunity for an intensive analysis of specific details that might have been overlooked by other methods if they were to be used. Therefore, a case study in this research was used to investigate the effectiveness of social cash transfer on poverty reduction among the beneficiaries in Lumezi district.

2.2. Research Site

The study site for this research was Lumezi District which is a district of Eastern Province, in Zambia.

2.3. Population, Sample and Sampling Procedure

The target population of 1200 respondents, were drawn from within Lumezi District, that consisted of beneficiaries who are on social cash transfer, officers from Lumezi district social welfare office, and some community leaders. The sample size involved picking any available beneficiaries specifically within Lumezi district and other relevant stakeholders that are connected to social cash transfer. Therefore, the sample size for this study was 120 broken down as follows: 2 community leaders (headmen), 4 officers from the department of social welfare under the Ministry of Community Development and Social Services, 2 cwac members and 112 household beneficiaries. These were used as the sample size due to the fact that they were situated around Lumezi district hence, made it easy to sample.

2.4. Data Analysis

Data analysis was done using two methods; this is because the nature of the research was both qualitative and quantitative. The Micro soft Excel was used for coding, interpretation, and analysis of categorized and quantitative data. The reason the study selected this package was that it facilitated easy analysis, interpretation, and mathematical manipulation that could easily be dealt with through its inbuilt functions, percentages, graphs, tables and charts. Qualitative data was analyzed using thematic (content) analysis method. The quantitative data was analyzed continuously using excel and manual compilation. Percentages were used to describe distributions of variables through the use of bar charts and pie charts. This enabled the researcher to analyze and interpret data that was collected from the sample. Qualitative data was analyzed by content analysis and thematic expression from open ended information that was collected from the interviews.

2.5. Ethical Issues

Ethical considerations in research are a set of principles that guide the study's research designs and practices. These principles include voluntary participation, informed consent, anonymity, confidentiality, potential for harm, and results communication. Ethics are defined as rules or standards that govern the relations between people to benefit all concerned with mutual respect for the needs and wants of all parties involved. The essence of ethical behavior is to conduct all relations between parties in a friendly, honesty and good faith. It is also to confine any critical comment to a reasoned and temperate discussion of actions and practices. In this

section the study explained the ethical considerations that were followed in this research. The researcher got informed consent from the research participants. This study ensured that ethical issues were taken into consideration during the course of data collection. In this research, participants were not forced to participate without their consent unless those willing were encouraged to do so. The study also ensured total anonymity by protecting the identities of the beneficiaries and stakeholders who took part in the interviews and questionnaire answering of their rights to say no if they are not interested in the research and to withdraw at any given time during research. Also, the participants were given information on the research and the benefits of the research to the participants as well as society. Issues of privacy and confidentiality were observed when conducting the research. Personal information of the participants was only being used for academic purposes in line with the research. In addition, the research was conducted in a way that the study did not infringe on the participant's privacy and the participants were made to feel as comfortable as possible during the research, personal names were held as confidential as possible and were only revealed when permission was sort from the participants.

3. FINDINGS AND DISCUSSIONS

The following findings and discussions were presented according to set research objectives:

3.1. Assess the Effectiveness of Social Cash Transfer on Poverty Reduction

The study used different areas to find out the effectiveness of SCTs in reducing poverty and improving the livelihoods of household beneficiaries. These different areas used were education, health, investment and nutrition (International Labour Office, 2006). Social Protection for all Men and Women: A Source book for Extending Social, 2006). According to Table 2, four (4) areas measured the expanse to which the livelihoods of the beneficiaries of Lumezi District had been improved. The respondents involved were asked to state whether they agreed with the factors indicated. The responses to the questions were presented on the Likert Scale. Education was the first factor and the results indicated that 5 (4%) of the respondents reported that their lives in terms supporting education using SCTs had been very much improved. 96 respondents, (84%) of the respondents felt that their lives had not improved and 13 respondents (12%), revealed that SCTs had only slightly improved their livelihood. Based on these results, there is enough evidence to confirm that SCTs have not improved the lives of the beneficiaries in as far as the area of education is concerned.

In the area of health, 8 (7%) of the respondents responded that their lives had been very much improved, 13 (12%) of the respondents indicated that their lives had been only slightly improved. And, 93 (81%) of the respondents confirmed that their lives had not been improved as expected. This information clearly confirms that SCTs are not effective in that it had not shown a significant improvement in the lives of the household beneficiaries in the area of health. Investment was factor number three. Out of 114 respondents 89 (78%) respondents, which is the highest number revealed that their lives had not been improved in the area of investment as the amount they were receiving was very little to invest in a reasonable project. Only 6 (5%) of the respondents said that their lives had been very much improved as they had ventured in some form of small businesses, such as chicken, pig and goat rearing. The other 19 (17%) of the respondents reported their lives slightly being improved. Basing on the percentage of the respondents who responded in negative, it was a

clear indication that the effectiveness of SCTs in this area was questionable. These findings revealed that many of the household beneficiaries of Lumezi District had not been effectively improved in their lives of investment as a result of SCTs. In the area of nutrition, the findings showed that n-8 (7%) of the respondents indicated that their lives had been very much improved, n-10 (9%) slightly improved, while n-96 (84%) of the respondents reported not being improved. Due to the bigger number of respondents who responded in negative, it means that, SCTs had not effectively improved the lives of the respondents in the areas of Nutrition.

Table 1: Showing SCTs in Terms of Poverty Reduction and Improving Livelihoods of Beneficiaries

SCTs in reducing poverty and improving different areas of livelihoods of household beneficiaries in Lumezi District.				
Area	Very much improved	Slightly improved	Not improved	Total
Education	5 (4%)	13 (12%)	96 (84%)	114 (100%)
Health	8 (7%)	13 (12%)	93 (81%)	114 (100%)
Investment	6 (5%)	19 (17%)	89 (78%)	114 (100%)
Nutrition	8 (7%)	10 (9%)	96 (84%)	114 (100%)

The results from the qualitative research under FGDs and the Key Informants on the level at which social cash transfers helped to reduce poverty among beneficiaries of Lumezi District also complemented the findings from the quantitative data. The FGD which was conducted with five (5) beneficiaries who are active beneficiaries of the SCT, revealed the results according to the four themes namely education, health, investment and nutrition, as presented below:

Education

As we may be all aware, education is one of the main basic human requirement. To be specific, it is a basic human right (Lipton & Ravallion, 1995). It is for this reason that every person is supposed to have an education. In addition, education is a prerequisite for society's development. One of the aims of social cash transfers is to lessen the burden for parents or guardians to take their children to school. While it is very true that education has been made free from primary school to secondary school, it is also not true that it is hundred percent (100%) free. This is because parents or guardians have to buy uniforms, exercise books, pens, pencils, and other school requirements which are not provided for under the free education policy. They are forced to spend part or all of the K400 or K800 to ensure that their children attend school. The reason is to stop transmission of intergenerational poverty through illiteracy due to the fact that the two go hand in hand. In addition, results from the respondents for the qualitative research found that most of them felt their livelihood in the area of education was not improved and this was demonstrated in the themes below:

Very improved

According to the quantitative results, only ten respondents out of one hundred and eighty (108) respondents felt that their livelihood had improved greatly in the area of education with SCTs. This was evident from the testimony by one female respondent who for the sake of ethic requirements was named respondent 3. In explaining how SCTs had improved her life in the area of education, respondent 3 had this to say as was quoted by the researchers:

"I was well married to my husband but later, he went for another woman. By then we had three children. He left three years ago when the youngest child was one-year-old. The second youngest son was four years old and was at preschool. The first born, a girl was eight years old and was in grade two. From the time the father of my three children left me for another woman, he has never bothered to send any kind of support to the children. It had not been easy for me to take care of my children especially after being enrolled in school. But after being included on the social cash transfer programme in 2022, the heavy burden I had had been made light because I am able to buy uniforms, exercise books, pens and pencils, soap for washing the uniforms of my children and food for them to carry to school. Had it not been for the SCT which I am getting, my children could have not been in school as I am speaking now. SCT has really helped me to support the education of my children from the time I was put on the programme. The government should continue helping me vulnerable citizens like myself."

Life slightly improved

Among the remaining respondents, eight (8), representing 7% of the participants, revealed that the SCT was only slightly cushioning the support of the needs of the school going children. Other participants said that SCTs had not helped much in improving their lives in the areas of education and this was confirmed by one elderly widower among the respondent, (respondent 8) who lamented that the money given was not benefitting his household as most if not all goes to education requirements despite the free education policy. This was expressed in the following verbatim:

"My wife died four years ago. She left me with six (6) grandchildren. My first born son also died seven years ago leaving behind three (3) boys and two (2) girls, whose mother has got married to another man, and my third born daughter, 'mmmmmm...' (sobbing) who died mysteriously also left two daughters whose father disappeared immediately after burial and has never been heard of

since then. All the 6 children are in school. The four hundred kwacha (K400) I am getting after two months is a drop in ocean as three of my grandchildren go to school without uniforms which is making them shy to move together with other pupils who are always in uniform and at times miss lessons. Whenever I get the money most of it is spent on buying food and the remaining to buy all their school requirements despite the free education policy. To be very honest, SCT has only helped to improve our livelihoods in a small way. It is not benefiting me in the area of education as expected. I wish the government can include the part of other school requirements in the SCT.”

Health

Health is by no means the most important state of being for any individual and the nation as a whole. The research found the following from the 114 respondents:

Improved

Some participants felt very uplifted with the SCTs which they have been receiving because it has helped them pay towards their health needs. They said they were able to buy on the counter medicines, were able to hire transport to the hospital in case of an emergency, without problems.

Life not improved

Other participants said that SCTs have not significantly improved their lives in the areas of health because of some expenses incurred when faced with challenges. Explaining how SCTs have not helped improve their lives, one elderly woman from the FGD (FGD Participant 3) had this to say:

“First of all, I am old and sickly, my body is usually aching and here in Luamphamba (an area within Lumezi District) we do not have a health center. In my normal state I cannot walk to Nteme, worse still when am unwell I have to hire a scotch cart that is where expenses towards health start. When I reach from the neighbors have to buy a book for registration. In as much as they say health for us the elderly is free the pharmacy is empty all one can get is a prescription and Panadol, the rest one has to buy Luamphamba is in-between Lundazi and Lumezi districts. I have to come back and go to town using public transport to buy medicine at the pharmacy. If I tell you the SCTs have improved my life in the area of health I will not be telling me truth because the money is not enough”.

Improved

Some participants said that SCTs have uplifted their lives in the areas of health because they are able to buy required items from the clinics such as patient book, tests kits and medications. This is evident in the verbatim of another elderly woman from the FGD (FGD Participant 6):

Nutrition

Good nutrition is very important for every person. The level of nutrition determines the health, mental capacity and overall life outcomes of an individual and a nation as a whole. SUN Report (2019). Some respondents confirmed that the programme made a difference in their lives, while the majority said it was not helping reduce poverty as the amount was not enough especially that prices of essential commodities have gone up.

Investment

In the area of investment, the research found out that few beneficiaries felt very comfortable with the SCTs and this is presented below in the levels of life imprisonment:

Helped a lot

Some participants in this theme said that they were very happy with the SCTs because they were able to save some of the money they were receiving and invested it later on, as quoted below from one of the FGD Participant 2:

“The programme has really helped my household. When I received the first installment, I saved in our local village savings group. I did the same with the next one. When the time came for the share out I invested the money, I bought two goats and two hens. I am lucky, most of the she goats gave birth as we are talking to this moment I still have the goats and when I sell the goats I lend out money and get some interest on it, I also run a drinking place and grocery shop. The SCT money was the contribution to the businesses I have mentioned”

The results of this study manifest a number of significant short comings in as far as SCT effectiveness in helping the reduction of poverty is concerned. The implications here are that, as long as the short comings continue, the good intentions of the programme may not be realized (Macours et al, 2022). The findings of this study are closely related to the well-known reports presented by well-established organizations such as the Central Statistics Office, Jesuit Centre for Theological Reflection, Oxfam, World Vision, Concerned Worldwide, Care International and many more.

The study's analysis for causes that SCTs will only have a significant impact on poverty reduction if the challenges impeding the smooth running of this programme are taken care of. These findings also agree with the findings of Devereux (2019) in which the study did a research on a similar topic, but mainly on the live hood of women. The results further reveal a negative effect of these challenges such that if not addressed sooner than later, may derail the good intentions of the scheme. The findings of this study have an important contribution of insights in as far as the implementation, management and sustainability of SCT are concerned.

On investment, 89 respondents, which represented 78% of the total number of respondents stated that their livelihood had not improved in terms of investment using SCT funds. The main reason given was that the money they received was not enough to share among the many households' immediate needs, such as food, health and general needs of the household. 19 (17%) responded that their lives had been slightly improved, while only 6 (5%) respondents stated that their lives had improved very much as they were involved in some form of investment such as rearing chickens, goats or pigs, though they lamented that it was not easy to secure the investment due to the outbreak of bird and animal diseases such as Newcastle, anthrax, and many more. They further bemoaned the high cost of the treatment medicines for the animals as the amount of SCT received was not enough to carter for the many households' needs. Looking at these statistics, it is very clear that SCT is not as effective as the initiators had intended. This is so due to the fact that the number of respondents who claimed that their livelihood had not improved in terms of investment was high.

Based on these findings, the study felt that it was indeed not easy for the respondents to engage into meaningful investment due to little amount that they received. In my view, if the biggest figure indicates that the lives of these respondents were not improved despite receiving SCT, then the programme is far from improving the lives of the beneficiaries. The current shocks in the economic the country was experiencing cannot adequately support the idea of investment among the majority of the beneficiaries of SCT. This coupled with lack of knowledge and skills for such

activities made it more complicated for the beneficiaries to adequately work towards reducing poverty through investment using SCT.

3.2. Possible Ways that can Help Household Beneficiaries Improve the Utilization of Social Cash Transfer

From the study findings, it was observed that financial literacy training can significantly enhance the utilization of social cash transfer programs among household beneficiaries. Miller (2022) says that by equipping individuals with essential financial knowledge and skills, such as budgeting, saving, and basic financial planning, they can make more informed decisions about how to manage their finances effectively. With a better understanding of financial concepts, beneficiaries can stretch their cash transfers further, ensuring that the money meets their immediate needs while also allowing for long-term financial stability. Moreover, financial literacy training empowers individuals to identify opportunities for income generation, thereby reducing reliance on social cash transfers over time. Overall, integrating financial literacy education into social cash transfer programs can foster greater financial independence and resilience among beneficiaries, ultimately leading to improved socioeconomic outcomes for households and communities. Some respondents also noted that skill development programs play a crucial role in enhancing the utilization of social cash transfer among household beneficiaries. By equipping individuals with relevant skills and knowledge, these programs empower them to make informed decisions and effectively manage their finances (Schubert & Goldberg, 2004). Firstly, such initiatives provide beneficiaries with vocational training, enabling them to acquire marketable skills that can lead to employment opportunities or entrepreneurial ventures. This not only increases their earning potential but also reduces dependency on cash transfers in the long run. Moreover, skill development programs often include financial literacy components, teaching beneficiaries how to budget, save, and invest wisely. By imparting these essential skills, households can stretch their cash transfers further, ensuring they meet their basic needs and invest in future goals such as education or healthcare. Additionally, these programs foster a sense of self-reliance and confidence among beneficiaries, encouraging them to actively seek opportunities for economic advancement rather than solely relying on social assistance. Overall, skill development programs complement social cash transfers by empowering beneficiaries to maximize their resources and improve their overall well-being.

Moving on, the findings also indicated that asset transfer programs can significantly enhance the effectiveness of social cash transfer initiatives by providing beneficiaries with resources beyond immediate consumption. By integrating asset transfers into these programs, households can improve their long-term economic prospects and self-sufficiency. For instance, receiving assets such as livestock, agricultural tools, or training vouchers enables beneficiaries to invest in income-generating activities, thereby fostering entrepreneurship and resilience against economic shocks. Moreover, asset ownership empowers beneficiaries to diversify their livelihoods and access additional sources of income, consequently reducing their reliance on social assistance over time. Furthermore, asset transfer programs promote sustainable development by fostering the acquisition of productive assets that contribute to local economies and community well-being (Vincent & Cull, 2009). Overall, by augmenting social cash transfers with asset transfers, households can leverage resources more effectively to achieve sustainable livelihood

improvements and break the cycle of poverty. Respondents observed that Gender-sensitive approaches play a crucial role in enhancing the effectiveness of Social Cash Transfer (SCT) programs, particularly in optimizing their impact on household beneficiaries. By incorporating a gender lens into the design and implementation of these initiatives, several notable benefits can be realized, contributing to improved utilization and overall well-being of recipients.

Firstly, a gender-sensitive approach recognizes and addresses the unique needs and vulnerabilities of both men and women within households. This acknowledgment is essential for tailoring SCT interventions to the specific challenges faced by different genders. For instance, women often bear the responsibility for managing household finances and childcare, so a targeted approach can empower them with the necessary resources and support to make informed decisions regarding cash transfers. Secondly, gender-sensitive programming fosters inclusivity and ensures equitable access to social cash transfers. By understanding and mitigating existing gender-based barriers, such as cultural norms or discriminatory practices, these approaches can create an environment that promotes equal participation of men and women in the utilization of cash transfers. This not only enhances the economic well-being of individual beneficiaries but also contributes to the overall empowerment of women within households (Woolard, 2003).

Moreover, a gender-sensitive approach recognizes the diverse roles and responsibilities undertaken by men and women in different socio-economic contexts. This understanding allows for the customization of SCT programs, ensuring that the cash transfers are aligned with the specific needs and aspirations of both genders (UNICEF, 2015). For instance, women might prioritize expenditures on health and education, while men may focus on income-generating activities. Tailoring the program accordingly can lead to a more efficient use of resources and better outcomes for the entire household. Furthermore, gender-sensitive approaches contribute to breaking down traditional gender roles and stereotypes, promoting a more equitable distribution of resources and decision-making power within households. This shift not only positively influences the utilization of social cash transfers but also creates a foundation for long-term social change, fostering more inclusive and resilient communities.

Furthermore, Monitoring and Evaluation (M&E) systems play a crucial role in enhancing the utilization of Social Cash Transfer (SCT) programs among household beneficiaries. These systems facilitate ongoing assessment and feedback mechanisms, contributing to the effective implementation and optimization of SCT initiatives. Firstly, M&E systems provide real-time insights into the distribution and utilization of cash transfers, enabling policymakers to identify gaps and tailor interventions accordingly. By tracking expenditure patterns and beneficiaries' financial behaviors, M&E frameworks help identify areas where additional support or guidance may be required, thus fostering responsible spending habits and long-term financial stability. Moreover, by systematically collecting data on socio-economic indicators, such as health and education outcomes, M&E systems enable stakeholders to measure the impact of SCT programs on household well-being. This evidence-based approach not only ensures accountability but also enables policymakers to refine programmatic strategies to better address beneficiaries' evolving needs (Schubert, 2005). Additionally, M&E systems facilitate community engagement and participation, empowering beneficiaries to provide feedback and contribute to the co-design of interventions that are culturally and contextually relevant. Through regular monitoring and evaluation, SCT programs can adapt to changing circumstances, promote inclusivity, and

ultimately empower households to maximize the benefits of social cash transfers for sustainable livelihoods and poverty reduction.

The study findings also discovered that partnering with non-governmental organizations (NGOs) and community organizations can significantly enhance the effectiveness of social cash transfer programs by fostering stronger ties with household beneficiaries and addressing their unique needs. These partnerships play a crucial role in ensuring that the funds provided through social cash transfers are utilized optimally and have a lasting impact on the well-being of recipients.

Firstly, NGOs and community organizations often have a deep understanding of the local context and the specific challenges faced by vulnerable households. By collaborating with these grassroots entities, social cash transfer programs can tailor their interventions to better meet the diverse needs of beneficiaries. This could involve providing targeted support such as financial literacy training, healthcare services, or vocational training programs that empower recipients to improve their livelihoods sustainably. Moreover, partnerships with NGOs and community organizations can facilitate the delivery of essential services and resources directly to beneficiaries (Dercon, 2022). These organizations often have existing networks and infrastructure in place, enabling them to reach marginalized communities more effectively. By leveraging these networks, social cash transfer programs can ensure that beneficiaries have access to vital resources like healthcare facilities, educational opportunities, and job placement services, thereby enhancing their overall well-being and socio-economic prospects. Additionally, NGOs and community organizations can play a pivotal role in promoting community participation and accountability within social cash transfer programs. This is in line with Deaton & Zaidi (2019) who says that by involving local stakeholders in program design, implementation, and monitoring, these partnerships help build trust and transparency, thereby reducing the risk of mismanagement or corruption. This participatory approach not only empowers beneficiaries to have a voice in decision-making processes but also fosters a sense of ownership and responsibility, ultimately leading to better outcomes and sustainable impact.

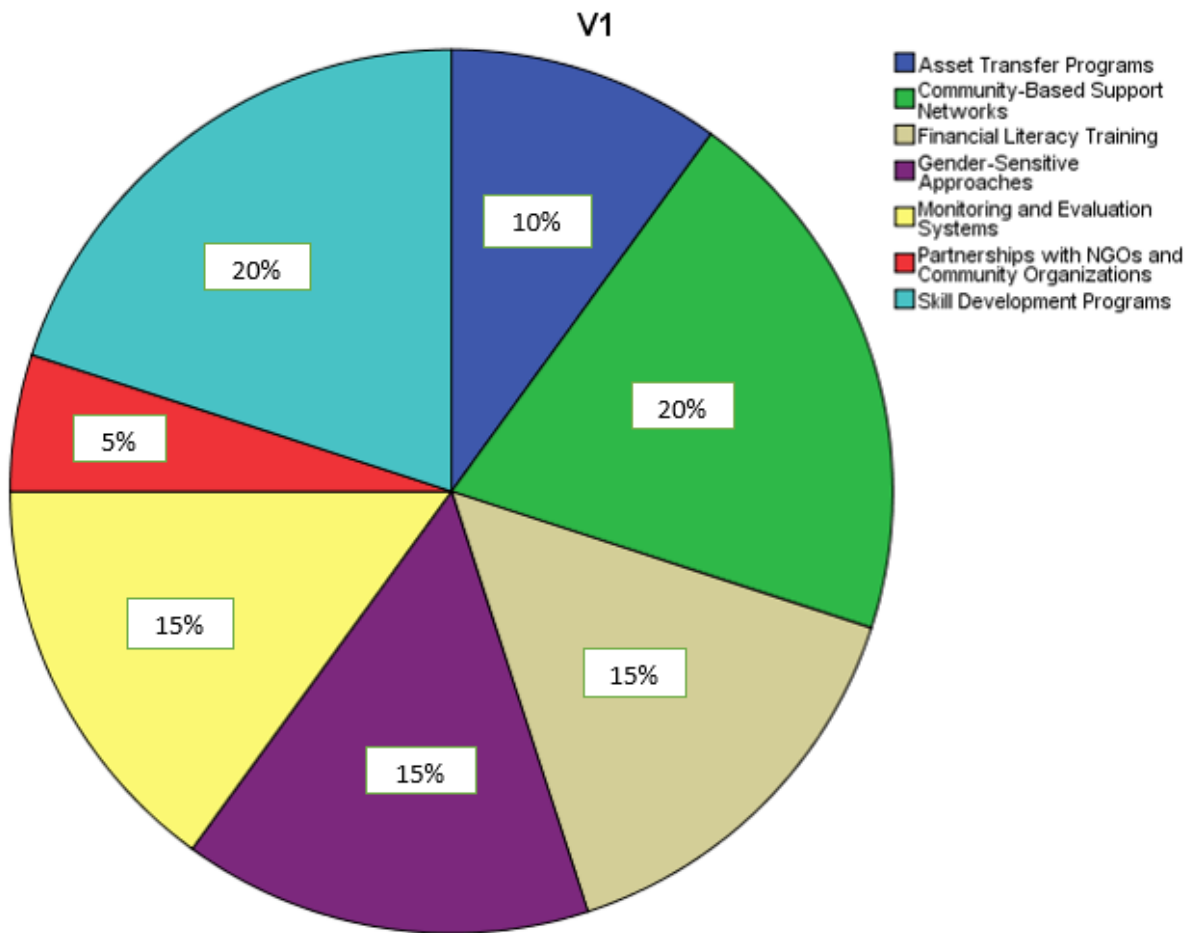


Figure 1: Showing Possible Ways that can Help Household Beneficiaries Improve the Utilization of Social Cash Transfer District

4. CONCLUSION

The study has revealed that SCT is a well-intended social protection programme aimed at reducing extreme poverty among the vulnerable citizens of this country, as vulnerability is the main qualification required for a person to be put on the programme. Many vulnerable citizens are benefiting from this programme. However, based on the responses from the respondents and the key informants, it can be concluded that the majority of the household beneficiaries have not been effectively helped by the SCT programme. This research concluded that the social cash transfer programme is not very effective in as far as poverty reduction is concerned among the beneficiaries of Lumezi District in particular, and the country of Zambia in general. This is evidenced by the revelations by the beneficiaries themselves through their responses during interviews, focus group discussions and questionnaire data. The main problem is that beneficiaries lack the knowledge and skills of engaging themselves into productive activities that can help in reducing poverty in the country. For instance, of the 108 respondents, only 3 were involved in rearing goats, chickens, and village financial banking activities. The study also showed that most of the money received was used immediately for food consumption making them prone to hunger when the money depleted. The study further revealed that most of the beneficiaries were too old or illiterate and relied on

their children who end up misusing the money. Therefore, cash transfers in themselves are not effective means for poverty reduction due to lack of effective mechanisms such as provision of financial literacy knowledge and skills among the beneficiaries, lack of monitoring the usage of money after receiving, and lack of graduating beneficiaries who have been on the programme for many years. However, the programme form an essential element for pro poor development strategies.

5. RECOMMENDATIONS

The following are actions that should be taken on the basis of the findings of this study:



- The government should increase the social cash transfer for the beneficiaries so as to enable them improve their food security.
- The government should be adjusting the amount paid out according to inflation rate after a considerable specified period of time.
- The government through the ministry of social welfare and community development should embark on a deliberate policy that can lead to the acquisition of entrepreneurship knowledge and skills for the beneficiaries of social cash transfer and other social protection programmes.
- The amount given to the elderly should also be increased as to those who are disabled as they are also need someone to take care of them. This is because most of them are weak and prone to old age diseases.
- The government should increase the number of beneficiaries as there are a lot of potential beneficiaries in the district.
- The government should put more emphasis on investment in projects such as local chicken, goat rearing and/or gardening, as a way of investing.
- The government should improve on the identification and selection criteria as the current system is too porous, as some of the current beneficiaries are already well to do citizens.
- The government should introduce a monitoring programme aimed at ensuring that the household beneficiaries use the money on activities that help reduce poverty.
- The government should start graduating the household beneficiaries who have been on the social cash transfer programme for many years.

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Authors' Short Biography

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Citations: Banda, C and Chanda, C, T. (2024). The Effectiveness of Social Cash Transfer on Poverty Reduction Among the Beneficiaries: A Case of Lumezi District in Eastern Province, Zambia.

