IOSR Journal of Business and Management (IOSR-JBM)
e-ISSN:2278-487X, p-ISSN: 2319-7668. Volume 28, Issue 7. Ser. 3 (July. 2026), PP 27-46
www.iosrjournals.org

Evaluating The Effectiveness Of Government Social Cash Transfer Grants As A Strategy To Alleviating Poverty In Zambia: A Case Of Ngombe Compound, Lusaka District

Racheal Kamanya
The University Of Zambia
Graduate School Of Business
Lusaka, Zambia

Abstract
This study evaluated the effectiveness of government social cash transfer (SCT) grants in alleviating poverty in Ngombe Compound, Lusaka District, Zambia, by examining their impact on household welfare and identifying factors that hindered successful implementation. The research aimed to assess the contribution of SCT grants to poverty alleviation, identify key challenges affecting program delivery, and propose strategies to enhance their effectiveness. Guided by the Policies Poverty Reduction Theory (PPRT) and Social Mitigation Theory, the study employed a qualitative phenomenological design to explore the lived experiences of both beneficiaries and program administrators. Data were collected through semi-structured interviews with 50 participants, comprising 40 SCT beneficiaries and 10 Ministry of Community Development and Social Services officials, and analyzed using thematic analysis. Findings indicated that SCT grants contributed to short-term improvements in household income and access to basic needs, including food, healthcare, and education. However, persistent systemic challenges were identified, including delays in fund disbursement, limited communication of program details, inadequate financial literacy among beneficiaries, and a lack of complementary support services. Beneficiaries reported that irregular and unpredictable grant payments hindered effective household budgeting, a concern confirmed by officials who highlighted administrative inefficiencies and insufficient community engagement. Based on these findings, the study recommends streamlining the disbursement process, enhancing communication through clear informational materials and mobile-based notifications, implementing financial literacy workshops, and establishing community advisory boards to promote inclusive decision-making and accountability. Adoption of these recommendations is expected to strengthen the SCT program's effectiveness, contributing to improved social welfare and economic stability in Ngombe Compound.
Key Words: *Social Cash Transfer (SCT), Poverty Alleviation, Effectiveness, Implementation Challenges, Financial Literacy, Community Engagement*

Date of Submission: 19-07-2026 Date of Acceptance: 29-07-2026

I. Introduction

Poverty remains one of the most pressing socio-economic challenges in Zambia despite decades of government and donor interventions aimed at reducing vulnerability and improving household welfare. The Zambia Statistics Agency (2023) reports that over 60% of the population lives below the national poverty line, with poverty particularly acute in rural and peri-urban areas such as Ngombe Compound in Lusaka. These areas are characterized by overcrowding, poor sanitation, limited infrastructure, and reliance on informal economic activities, which heighten household vulnerability to shocks such as unemployment, food price increases, and health crises (World Bank, 2020). To respond to such conditions, the Zambian government has increasingly relied on social protection mechanisms, especially Social Cash Transfers (SCTs), which provide predictable financial support to poor and vulnerable households as a strategy to mitigate poverty and enhance human development outcomes (Barrientos, 2016).

The SCT programme was first piloted in Zambia in 2003 and has since expanded nationwide, targeting households headed by the elderly, chronically ill, or persons with disabilities (Handa et al., 2018). Evidence from Zambia and other Sub-Saharan African countries suggests that cash transfers can improve food security, increase school enrolment, and reduce reliance on harmful coping mechanisms such as child labour (Bastagli et al., 2016; Beegle et al., 2018). Additionally, SCTs have been shown to generate multiplier effects in local economies by stimulating demand for goods and services, thereby benefiting even non-recipient households (Daidone et al., 2019). In the Zambian context, the SCT has become one of the largest institutionalised social protection programmes, currently reaching over one million households (International Monetary Fund, 2022). However, the programme has been undermined by challenges including delayed disbursements, inadequate coverage, inflationary pressures, and concerns about long-term sustainability (Zipfel et al., 2019).

Despite increased investment in SCTs, there remains limited empirical evidence on their effectiveness in alleviating poverty in peri-urban settlements such as Ngombe Compound. Scholarly debates highlight that while cash transfers provide short-term poverty relief, their long-term impact on human capital development and household resilience is less certain (Nkhoma, 2019; Roelen, 2020). Furthermore, questions persist around the adequacy of grants, the efficiency of programme implementation, and whether SCTs are effectively addressing multidimensional poverty, which includes access to food, shelter, health, and education (Tembo & Freeland, 2018). This study, therefore, seeks to evaluate the effectiveness of Zambia's SCT programme as a poverty alleviation strategy in Ngombe Compound, while also identifying implementation challenges and proposing a framework to enhance its impact. By doing so, the research aims to contribute to both policy and academic debates on social protection and poverty reduction in Zambia.

II. Literature Review

Global Perspective

Social grants have been widely recognized as effective instruments for alleviating poverty across continents, addressing immediate material needs and long-term social vulnerabilities. In the United States, Duncan and Magnuson (2013) explored the impact of childcare subsidies and cash support for low-income families through longitudinal panel data and regression analyses, showing that children from recipient households had better school readiness and parents had higher labor market participation. Finn-Stevenson (2018) employed a quasi-experimental design comparing Medicaid recipients with non-recipients in Oregon, using propensity score matching and regression analysis, finding that adults with coverage experienced better access to health services, higher preventive care uptake, and improved chronic disease management. Dixon-Woods et al. (2006) conducted a mixed-method study in the United Kingdom combining national expenditure analyses with case studies, revealing that social grants targeting vulnerable groups improved access to education, healthcare, and social services, though challenges remained in fund allocation efficiency. Vostanis (2010) further examined UK-funded projects supporting disadvantaged populations across Latin America, Asia, and Eastern Europe using comparative cross-national analysis, confirming improvements in educational outcomes and psychosocial well-being.

In Latin America, Brazil's Bolsa Família program provides robust evidence of conditional cash transfers (CCTs). Lindert et al. (2005) applied multi-year panel data and difference-in-differences estimation to assess program impacts on school attendance and health outcomes, while De Janvry et al. (2005) analyzed 260 municipalities using survey data and regression models, highlighting the importance of local transparency in beneficiary selection. Mexico's Oportunidades program, evaluated through randomized control trials (Parker and Vogl, 2018), showed significant increases in school attendance, nutritional status, and healthcare utilization, illustrating the effectiveness of structured conditionality. In Chile, the Chile Solidario program used longitudinal household surveys and logistic regression analysis to assess poverty alleviation outcomes, finding that targeted cash transfers combined with social services reduced extreme poverty and improved educational enrollment among children (Puentes et al., 2014).

In Asia, Indonesia's Program Keluarga Harapan (PKH) employed a quasi-experimental design with propensity score matching and panel data analysis to measure impacts on maternal and child health, education, and household consumption (Friedman et al., 2019). Results showed significant improvements in child immunization, school attendance, and food security among beneficiary households. Similarly, the Philippines' Pantawid Pamilyang Pilipino Program (4Ps) was assessed through randomized evaluations using multi-year household surveys, demonstrating positive effects on children's schooling, health visits, and reduced poverty gaps (Gertler et al., 2012). Thailand's Child Allowance Program, evaluated through cross-sectional household surveys and difference-in-differences analysis, found that social grants improved school attendance and nutritional outcomes while empowering women in household decision-making (UNICEF Thailand, 2015).

In the Pacific region, Fiji's Poverty Benefit Scheme and Papua New Guinea's Social Safety Net pilot programs have been evaluated using mixed-method approaches combining household surveys, key informant interviews, and regression analyses (Cox et al., 2016; World Bank, 2017). Findings indicate that even modest cash transfers enhance household consumption, improve children's school participation, and reduce reliance on informal credit sources. In Samoa, conditional cash transfers linked to school attendance and health check-ups led to measurable improvements in child health and educational outcomes, as documented through longitudinal surveys and impact evaluation models (Araujo et al., 2018).

Collectively, global empirical evidence from North America, Europe, Latin America, Asia, and the Pacific illustrates that social grants—particularly conditional cash transfers—have measurable benefits in alleviating poverty, enhancing human capital, promoting gender equity, and fostering social inclusion. Studies consistently highlight the importance of rigorous evaluation methodologies, transparency in targeting, and programmatic adaptation to local contexts to maximize the effectiveness and sustainability of social grant interventions.

African Perspective

Across Africa, social grants have been applied in diverse socio-economic contexts, revealing both significant benefits and persistent challenges. In South Africa, Woolard and Leibbrandt (2010) utilized longitudinal panel data from the National Income Dynamics Study (NIDS) and applied fixed-effects regression analysis to examine the effect of unconditional cash transfers on poverty. Their findings indicated substantial reductions in the depth and severity of poverty among the poorest households, particularly female-headed households, though reductions in the poverty headcount were modest. Similarly, Nedombeleni and Oyekale (2015) conducted a cross-sectional study using FGT poverty indices and probit regression to evaluate social grants in rural Limpopo. They found that social grants, in combination with remittances and non-agricultural income, significantly reduced household poverty probabilities, emphasizing their critical role in alleviating economic vulnerability.

In Kenya, Munyao (2017) investigated the sustainability of self-help groups supported through social grants using a mixed-methods approach, combining surveys of 234 participants across 35 groups with regression and descriptive statistics. Results showed that many groups sustained and expanded activities beyond initial grant funding, highlighting the potential for grants to stimulate local economic development and entrepreneurial activity. In Ghana, Owusu-Addo et al. (2018) assessed the Livelihood Empowerment Against Poverty (LEAP) program through household surveys and focus groups, analyzing quantitative data with regression models and qualitative data through thematic analysis. They found that cash transfers improved household consumption, access to healthcare, school enrollment, and social welfare outcomes, demonstrating the effectiveness of grants in improving human capital and household well-being.

In Nigeria, a study by Fadeyi and Adepoju (2016) evaluated the National Social Safety Net program using a quasi-experimental design with propensity score matching. The findings revealed that households receiving cash transfers experienced increased food security, higher school participation rates for children, and improved healthcare utilization. Similarly, in Ethiopia, Berhane et al. (2015) employed longitudinal panel data and difference-in-differences estimation to assess the Productive Safety Net Program. Results showed significant improvements in household consumption, asset accumulation, and reduced vulnerability to food insecurity, confirming the long-term benefits of sustained social grant programs.

Zimbabwe's national cash grant scheme, introduced in 2011, specifically targeted orphans and vulnerable children (OVCs). Using semi-structured interviews and qualitative thematic analysis, Tarisayi (2016) found that grants enhanced school attendance, access to healthcare, and child protection outcomes, though funding constraints limited coverage. Boccia et al. (2016) conducted a cross-country comparative study across 30 African nations, employing mixed-methods analysis and meta-regression techniques, highlighting that cash transfers are more flexible and socially beneficial than in-kind support, reducing administrative costs and promoting household decision-making and community cohesion. Collectively, these studies illustrate that social grants across Africa alleviate poverty, enhance social welfare, and stimulate local economies, while challenges related to sustainability, targeting accuracy, and program efficiency remain.

Zambian Perspective

In Zambia, social grants are central to national poverty alleviation strategies, particularly through the Social Cash Transfer (SCT) program. Launched in 2003, the SCT program targets labor-constrained and ultra-poor households, providing regular cash transfers. Davis et al. (2016) conducted a panel survey across multiple districts, analyzing impacts using mixed-method regression techniques. Findings showed that SCT recipients experienced improved food security, higher school attendance for children, and better access to healthcare, confirming the program's effectiveness in mitigating multidimensional poverty.

The American Institutes for Research (AIR, 2011) implemented a randomized control trial in Monze District, comparing treatment and control groups to evaluate SCT effects. Using difference-in-differences estimation and household survey data, the study found increased household consumption, improved child health indicators, and higher school enrollment among beneficiaries, although administrative delays and inefficiencies were noted. Handa et al. (2018) conducted quasi-experimental analyses across multiple provinces, employing propensity score matching and panel regression to assess impacts on children's education and nutrition, demonstrating that SCT payments help reduce inter-generational poverty transmission by enabling investments in human capital.

The Child Grant Program (CGP) in Zambia further illustrates targeted cash transfers for households with children under five. AIR (2011) applied a randomized control trial methodology to examine CGP impacts, finding measurable improvements in early childhood nutrition, health service utilization, and developmental outcomes. Daidone et al. (2019) utilized econometric simulation models to assess potential national scale-up scenarios, projecting that comprehensive SCT coverage could reduce poverty by approximately six percentage points, indicating strong programmatic efficacy and scalability. Additionally, Mulenga and Nyirenda (2017) conducted a mixed-methods study combining household surveys and qualitative interviews in rural Eastern Province, showing that SCT recipients reported enhanced household economic resilience, increased community engagement, and improved social cohesion.

Empirical evidence from Zambia demonstrates that social grants effectively reduce poverty, enhance social inclusion, and improve human capital outcomes. However, the studies consistently highlight areas for improvement, including administrative efficiency, accurate targeting, timely disbursement, and integration with complementary services to maximize both immediate and long-term poverty reduction effects.

Theoretical and Conceptual Background

This study is guided by two complementary theoretical perspectives: Policies Poverty Reduction Theory (PPRT) and Social Mitigation Theory.

Policies Poverty Reduction Theory (PPRT) posits that poverty reduction is most effectively achieved through macro-level socio-economic policies that stimulate economic growth. According to proponents such as Gore and Figueiredo (1997), economic growth generated through such policies creates employment opportunities and other benefits that can indirectly improve the living conditions of the poor. International organizations, including the United Nations (UN) and African Union (AU), support this perspective by emphasizing employment creation and broad-based economic development as essential strategies for poverty alleviation. The strength of PPRT lies in its focus on sustainable, systemic economic solutions. However, its limitation is that growth-driven policies do not always reach the most vulnerable populations, particularly in contexts where inequality, unemployment, or structural barriers persist.

Social Mitigation Theory, on the other hand, emphasizes the role of targeted social interventions, such as social cash transfers, to address poverty at the household level. Scholars such as Cheta (2000), Walter (1995), and Rondinelli (1993) argue that macroeconomic growth alone may not adequately benefit vulnerable populations, necessitating direct support through social grants. Social Mitigation Theory highlights the importance of addressing administrative, political, and operational challenges to ensure that social programs effectively reach the intended beneficiaries. Its limitation is that focusing solely on direct transfers without linking to broader economic strategies may not achieve long-term poverty reduction.

The relevance of integrating both PPRT and Social Mitigation Theory in this study lies in their complementary perspectives. While PPRT provides insight into the macroeconomic conditions necessary for poverty reduction, Social Mitigation Theory emphasizes the importance of micro-level interventions, particularly in peri-urban communities like Ngombe Compound. This dual-theoretical approach allows the study to examine how government social cash transfers interact with broader economic conditions to alleviate poverty, providing a more comprehensive understanding of both structural and targeted strategies.

III. Conceptual Framework

The conceptual framework (Figure 2.1) of this study draws upon insights from the literature review and theories discussed earlier to elucidate the relationships between key variables. The conceptual framework explores how government social cash transfer (SCT) grants influence poverty alleviation in Ngombe Compound, Lusaka District. It links independent variables (grant amount and frequency, implementation challenges, and monitoring and evaluation mechanisms) to the dependent variable (effectiveness of SCT grants in reducing poverty), with the assumption that well-managed and adequately resourced programs improve beneficiary outcomes well-managed and adequately resourced programs improve beneficiary outcomes.

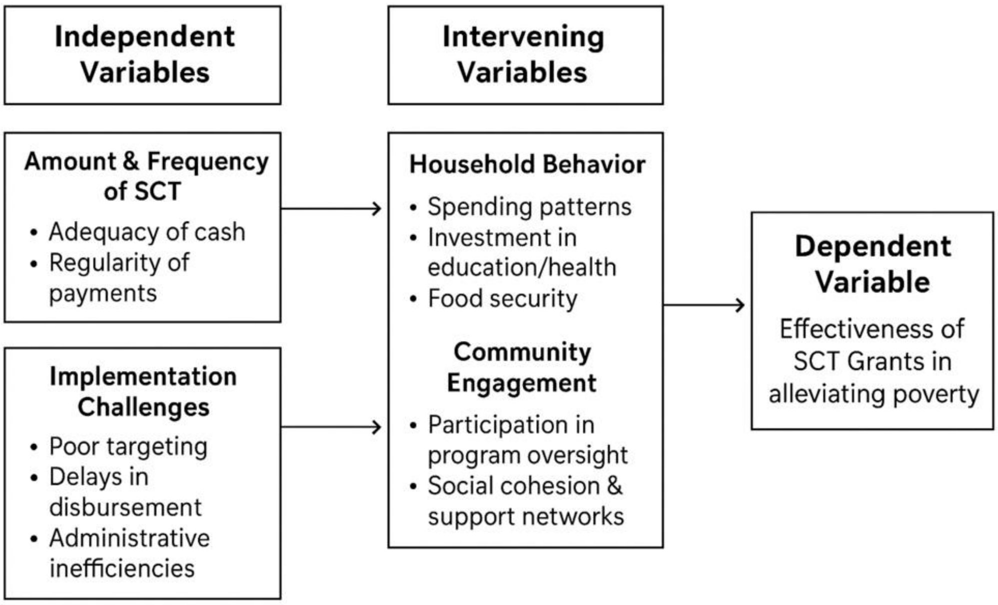


Figure 2.1. Conceptual Framework: Source: (Researcher, 2025)

Dependent Variable

Effectiveness of Government Social Cash Transfer Grants in Alleviating Poverty: This refers to the extent to which SCT grants improve beneficiaries' living standards. Effectiveness is measured by changes in household income, access to food, education, healthcare, and overall economic stability.

Independent Variables

- **Amount and Frequency of Social Cash Transfers:** Examines whether financial support is adequate and consistently delivered. Adequate and regular disbursements are expected to reduce poverty, while insufficient or irregular payments limit impact.
- **Implementation Challenges:** Refers to administrative, operational, and political obstacles, including delays, mis-targeting, corruption, and inefficiencies. These challenges can undermine the program's effectiveness in reaching intended beneficiaries.
- **Monitoring and Evaluation Mechanisms:** Focuses on systems to track, assess, and improve the SCT program. Effective M&E ensures accountability, corrects errors, and informs program adjustments, enhancing impact on poverty reduction.

This framework assumes that addressing both operational challenges and macro-level policies enhances the effectiveness of SCT grants. By examining these variables, the study seeks to identify strengths, weaknesses, and opportunities for improving the impact of social grants in Ngombe Compound.

IV. Research And Methodology

Research Approach and Design

This study adopted a qualitative research approach, which is particularly suited to exploring the lived experiences of individuals and their interactions with social policies. Qualitative research provides a platform for participants' voices to be heard, allowing for a deeper understanding of the subjective meanings they attach to their experiences with government social cash transfer (SCT) grants (Creswell & Poth, 2018). This approach enabled the researcher to capture the richness and complexity of human experience, moving beyond numerical representation to reveal the contextual and cultural dynamics influencing the programme's effectiveness (Merriam & Tisdell, 2016).

The research design was phenomenological, with a specific emphasis on hermeneutic phenomenology. This design seeks to uncover the essence and meaning of lived experiences by engaging deeply with participants' narratives and situating them within their broader social context (Smith, Flowers & Larkin, 2013). Hermeneutic phenomenology emphasizes interpretation, allowing the study to assess not only the immediate outcomes of SCT grants—such as access to food, education, and healthcare—but also their longer-term implications for household resilience, human capital development, and social inclusion (Van Manen, 2017; Vagle, 2018). This interpretive lens aligned with the study's objective of evaluating the programme's effectiveness while identifying operational challenges from both recipients' and administrators' perspectives.

Population and Sample Selection Criteria

The study targeted two groups: beneficiaries of SCT grants residing in Ngombe Compound, Lusaka District, and officials from the Ministry of Community Development and Social Services responsible for administering the programme. Ngombe Compound, with an estimated population of about 150,000, represents a densely populated urban community marked by socio-economic diversity and challenges of poverty (Sew Powerful, 2024). Including beneficiaries ensured that the study captured first-hand accounts of lived experiences with SCTs, while officials provided insights into programme design, delivery mechanisms, and implementation challenges.

Purposive sampling was applied to select participants most relevant to the research objectives (Palinkas et al., 2015). Among beneficiaries, homogeneous sampling was used to identify 40 active recipients of SCT grants. This ensured that all participants shared the central phenomenon under investigation while still enabling exploration of variations in perceptions and outcomes. For the institutional perspective, expert sampling was used to recruit 10 ministry officials directly involved in programme design and administration. This dual-sampling strategy strengthened the study by combining grassroots experiences with institutional insights, thus providing a comprehensive view of SCT effectiveness.

Data Collection Methods

Data collection was carried out using both primary and secondary methods. Primary data were collected through semi-structured interviews with beneficiaries, community leaders, and ministry officials. Semi-structured interviews allowed flexibility for probing and capturing unanticipated insights, while still ensuring that data collection was guided by the research objectives (Guest, Bunce & Johnson, 2006). This method generated rich, detailed narratives about how SCTs shaped household welfare, access to education and healthcare, and perceptions of poverty alleviation.

Secondary data collection involved reviewing policy documents, programme reports, and existing evaluation studies relevant to Zambia's SCT scheme. Document analysis provided historical and institutional context, offering a valuable reference point for interpreting the lived experiences shared by participants (Bowen, 2009). By integrating primary and secondary sources, methodological triangulation was achieved, enhancing the robustness and credibility of the findings.

Validity and Reliability Measures

In qualitative research, the concepts of validity and reliability are often addressed through the framework of trustworthiness, which includes credibility, dependability, transferability, and confirmability (Lincoln & Guba, 1985). Credibility was ensured through triangulation of data sources—combining interviews with document reviews—and by using member checking, where preliminary interpretations were presented back to participants for verification (Patton, 2015). This process ensured that findings accurately reflected participants' perspectives.

Dependability was achieved by maintaining detailed records of all research procedures, including sampling, interview protocols, and coding strategies. This audit trail allowed the study to demonstrate methodological consistency and transparency. Transferability was supported by providing thick descriptions of the research setting, participants, and social context of Ngombe Compound, enabling readers to assess the applicability of findings in other urban poverty contexts (Creswell & Poth, 2018). Confirmability was maintained through reflexivity, with the researcher documenting personal assumptions, biases, and reflections throughout the research process to ensure that interpretations were grounded in data rather than subjective influence (Bryman, 2016).

Data Analysis Techniques

Data analysis was conducted using inductive thematic analysis, a method suitable for identifying and interpreting patterns within qualitative datasets (Braun & Clarke, 2006). The process began with familiarization through repeated reading of interview transcripts, followed by systematic coding of key statements and ideas relevant to the research objectives. Codes were then clustered into broader themes that represented recurring experiences and perceptions of SCT beneficiaries and officials. The six-step framework by Braun and Clarke (2006) guided the analysis, involving familiarization, coding, theme development, theme review, theme definition, and report writing. Themes were critically refined to ensure they captured the nuances of participants' experiences while maintaining coherence across the dataset. This approach allowed the study to generate an in-depth understanding of the effectiveness of SCTs, highlighting both immediate impacts on household welfare and broader socio-economic implications. The findings were then contextualized within existing literature on poverty alleviation and social protection to produce a comprehensive interpretation (Guest, MacQueen & Namey, 2012).

V. Findings And Discussions

Findings

Responses to Research Questions

Research Question (i): How effective are the Zambian government social cash transfer grants in alleviating poverty in Ngombe Compound, Lusaka District?

Based on the responses from the beneficiaries, **27 out of 40 participants (67.5%)** indicated that the Zambian government's social cash transfer grants significantly improved their financial stability, making it easier to afford basic necessities that were previously difficult to obtain. One respondent stated, *"Since receiving the grant, I can now afford to buy food for my family every month, which was a struggle before."* (Respondent 3, 2024). This finding suggests that the grants have had a tangible effect on household income, providing recipients with greater financial security and reducing some of the economic hardships associated with poverty.

Financial Stability and Household Improvements

A significant number of beneficiaries (**22 out of 40; 55%**) reported that the grants had directly improved their living conditions. This included the ability to make minor house repairs and purchase essential items like school supplies for children. One participant explained, *"The grant helped me repair my house and buy school supplies for my children."* (Respondent 7, 2024). These responses indicate that beyond financial relief, the social cash transfer program has contributed to the enhancement of living standards for recipient families.

Emotional and Psychological Effect

Additionally, **18 out of 40 participants (45%)** expressed that receiving the grant had improved their sense of dignity and self-worth. One respondent noted, *"Being able to provide for my family makes me feel proud; it has restored my dignity."* (Respondent 12, 2024). This suggests that the SCT grants offer more than just financial support; they also empower recipients psychologically, fostering a sense of self-reliance and pride.

Effect on Education

A majority of participants (**25 out of 40; 62.5%**) indicated that the grants helped them keep their children in school without the burden of school-related financial strain. One beneficiary shared, *"Thanks to the grant, my children can go to school without worrying about fees"* (Respondent 15, 2024). This finding highlights the long-term potential of the social cash transfer program in improving access to education, which in turn contributes to breaking the cycle of poverty for future generations.

Table 4.3. Shows the four summarized generated themes from Research Question (i)

Theme	Code	Representative Quote	Number of Respondents (%)
Financial Stability	Increased household income	*"Since receiving the grant, I can now afford to buy food for my family every month."* (Respondent 3, 2024)	27 (67.5%)
Improved Living Conditions	Access to basic needs	*"The grant helped me repair my house and buy school supplies for my children."* (Respondent 7, 2024)	22 (55%)
Empowerment and Dignity	Increased self-worth	*"Being able to provide for my family makes me feel proud; it has restored my dignity."* (Respondent 12, 2024)	18 (45%)
Education Opportunities	Improved access to education	*"Thanks to the grant, my children can go to school without worrying about fees."* (Respondent 15, 2024)	25 (62.5%)

Source: Field Data, 2024

The analysis of responses from Ministry officials highlighted key themes regarding the effectiveness, effect, and challenges of the social cash transfer program in Ngombe Compound. These findings are summarized in Table 4.4.

Program Effectiveness

A majority of the Ministry officials (**7 out of 10; 70%**) acknowledged that the social cash transfer program has played a significant role in reducing poverty levels in Ngombe Compound. One official stated, *"Our data shows that the social cash transfer program has reduced poverty levels significantly in Ngombe"* (Respondent 1, 2024). This finding aligns with the perspectives shared by beneficiaries, indicating that the program's effect is evident both at the individual and community levels.

Community Development

The theme of community development was also evident, with **6 out of 10 officials (60%)** emphasizing that the grants have contributed to improved welfare at the household level. One official noted, *"The grants have positively influenced many households, providing them with basic necessities"* (Respondent 5, 2024). This suggests that the program extends beyond individual financial assistance, positively effecting household stability and overall community welfare.

Data Collection Challenges

Despite the perceived benefits, **4 out of 10 officials (40%)** highlighted challenges related to data collection and effect monitoring. One respondent explained, *"While we see benefits, collecting precise data to quantify the effect remains challenging"* (Respondent 9, 2024). This finding indicates limitations in the program's monitoring and evaluation framework, which could affect accurate assessment of its effectiveness.

Long-term Sustainability

Additionally, **5 out of 10 officials (50%)** underscored the need for continuous evaluation to maintain the program's effectiveness over time. One official stated, *"We are committed to ongoing evaluations to ensure the program remains effective"* (Respondent 11, 2024). This highlights the Ministry's recognition of the importance of regular assessments to ensure the sustainability and continued relevance of the program.

Table 4.3. Shows the four summarized generated themes from Research Question (i)

Theme	Code	Representative Quote	Number of Respondents (%)
Program Effectiveness	Positive poverty reduction	*"Our data shows that the social cash transfer program has reduced poverty levels significantly in Ngombe."* (Respondent 1, 2024)	7 (70%)
Community Development	Enhanced welfare	*"The grants have positively influenced many households, providing them with basic necessities."* (Respondent 5, 2024)	6 (60%)
Data Collection Challenges	Inaccurate metrics	*"While we see benefits, collecting precise data to quantify the effect remains challenging."* (Respondent 9, 2024)	4 (40%)
Long-term Sustainability	Need for continuous evaluation	*"We are committed to ongoing evaluations to ensure the program remains effective."* (Respondent 11, 2024)	5 (50%)

Source: Field Data, 2024

Research Question (ii): What challenges hinder the effective implementation of government social grants in Ngombe Compound, Lusaka District?

The analysis of responses from beneficiaries revealed key challenges affecting the implementation of the social cash transfer program. These challenges are categorized into four main themes, as presented in Table 4.5.

Access Issues

A total of **22 out of 40 beneficiaries (55%)** reported experiencing delays in receiving their grants, making financial planning difficult. One respondent stated, *"We often wait months to receive the money, which makes planning difficult"* (Respondent 4, 2024). These delays affect beneficiaries' ability to rely on the grant for consistent household support.

Selection Process Concerns

Concerns about the fairness of the selection process were raised by **15 out of 40 respondents (37.5%)**, who believed that the criteria used to determine eligibility were unclear or biased. One respondent noted, *"The selection process feels biased; not everyone who needs help gets it"* (Respondent 8, 2024). This suggests potential gaps in the targeting and enrollment of eligible beneficiaries.

Financial Mismanagement

Challenges related to the management of funds were highlighted by **10 out of 40 participants (25%)**, who admitted struggling with budgeting the grant effectively due to a lack of financial literacy. One beneficiary shared, *"Many of us don't know how to budget the money effectively"* (Respondent 11, 2024). This indicates a need for financial education to maximize the program's effect.

Communication Gaps

A lack of effective communication about grant disbursements was a concern for **12 out of 40 respondents (30%)**. Beneficiaries reported receiving inadequate information about when payments would be made. One respondent stated, *"We need better communication about when grants are issued"* (Respondent 14, 2024). This lack of transparency creates uncertainty and makes financial planning difficult.

Table 4.5: Thematic Analysis for Beneficiaries

Theme	Code	Representative Quote	Number of Respondents (%)
Access Issues	Delays in receiving grants	*"We often wait months to receive the money, which makes planning difficult."* (Respondent 4, 2024)	22 (55%)
Selection Process Concerns	Unfair criteria	*"The selection process feels biased; not everyone who needs help gets it."* (Respondent 8, 2024)	15 (37.5%)
Financial Mismanagement	Lack of education	*"Many of us don't know how to budget the money effectively."* (Respondent 11, 2024)	10 (25%)
Communication Gaps	Insufficient outreach	*"We need better communication about when grants are issued."* (Respondent 14, 2024)	12 (30%)

Source: Field Data, 2024

The responses from Ministry officials highlight the effectiveness of the social cash transfer program in alleviating poverty. **Seven out of ten officials (70%)** reported that the program has had a measurable effect on reducing poverty levels in Ngombe Compound. One respondent stated, *"Our data shows that the social cash transfer program has reduced poverty levels significantly in Ngombe."* (Respondent 1, 2024). This aligns with the findings from beneficiaries and suggests that the program's effect is evident at both the household and community levels.

Community Development

Six out of ten officials (60%) acknowledged the program's broader contribution to community development, stating that the grants have improved household welfare. One official noted, *"The grants have positively influenced many households, providing them with basic necessities."* (Respondent 5, 2024). This suggests that the benefits of the program extend beyond individual recipients, fostering improved well-being at the community level.

Challenges Identified

Selection Process Concerns

Concerns about the fairness of the beneficiary selection process were raised by **four out of ten officials (40%)**. Some officials recognized the need for improvements, with one stating, *"We recognize that perceptions of bias in the selection process need to be addressed."* (Respondent 6, 2024). This highlights the need for transparency and clearer eligibility criteria.

Resource Limitations

Budgetary constraints were cited by **five out of ten officials (50%)**, who noted that available funding is often insufficient to support all eligible households. One official stated, *"The allocated budget is often inadequate to meet the needs of all eligible households."* (Respondent 10, 2024). This underscores the financial limitations affecting program expansion and sustainability.

Financial Oversight and Mismanagement

Instances of mismanagement within the program were acknowledged by **three out of ten officials (30%)**. One respondent reported, *"We have faced instances of mismanagement, which we are actively working to resolve."* (Respondent 12, 2024). This suggests the need for stronger financial oversight and accountability mechanisms.

Table 4.6: Thematic Analysis for Officials

Theme	Code	Representative Quote	Number of Officials (%)
Program Effectiveness	Poverty Reduction	*"Our data shows that the social cash transfer program has reduced poverty levels significantly in Ngombe."* (Respondent 1, 2024)	7 (70%)
Community Development	Enhanced Welfare	*"The grants have positively influenced many households, providing them with basic necessities."* (Respondent 5, 2024)	6 (60%)
Selection Process	Issues with fairness	*"We recognize that perceptions of bias in the selection process need to be addressed."* (Respondent 6, 2024)	4 (40%)
Resource Limitations	Insufficient Budget	*"The allocated budget is often inadequate to meet the needs of all eligible households."* (Respondent 10, 2024)	5 (50%)
Financial Oversight	Mismanagement Issues	*"We have faced instances of mismanagement, which we are actively working to resolve."* (Respondent 12, 2024)	3 (30%)

Source: Field Data, 2024

Research Question (iii) What strategic framework could be proposed to enhance the effectiveness of government social grants in reducing poverty in Ngombe Compound, Lusaka District?

The strategic framework for improving the effectiveness of government social grants in Ngombe Compound is developed based on the common themes identified from both beneficiary and official responses. The responses from beneficiaries emphasized the need for **clear communication (16 out of 40, 40%), financial literacy support (14 out of 40, 35%), and greater community engagement (12 out of 40, 30%)**. Ministry officials identified key areas for improvement, including **enhanced outreach strategies (5 out of 10, 50%), financial literacy training (4 out of 10, 40%), improved monitoring and evaluation (4 out of 10, 40%), and inclusive decision-making (3 out of 10, 30%)**. These findings suggest that an integrated approach focusing on **communication, financial education, community participation, and program oversight** is necessary for enhancing the program's effectiveness.

Beneficiary Responses

1. **Improved Communication (16 out of 40, 40%)**
   - Beneficiaries stressed the need for **clearer guidelines on eligibility and application processes**.
   - One respondent stated, *"We need clearer information on how to apply and what the eligibility criteria are."* (Respondent 9, 2024).
   - The findings indicate that a lack of information contributes to **confusion and unequal access**, highlighting the need for **accessible communication channels such as community meetings, mobile notifications, and simplified information materials**.
2. **Support Services – Financial Literacy Training (14 out of 40, 35%)**
   - A significant number of beneficiaries **expressed the need for training on budgeting and financial management** to maximize the effect of the grants.
   - A respondent noted, *"Workshops on budgeting would really help us make better use of the grants."* (Respondent 14, 2024).
   - The findings suggest that **structured financial training programs could help beneficiaries manage funds more effectively**, ensuring that the grants contribute to long-term financial stability.
3. **Community Engagement (12 out of 40, 30%)**
   - Beneficiaries **advocated for greater involvement in program decision-making and implementation**.
   - One participant shared, *"It would be great if we could have more say in how the program is run."* (Respondent 18, 2024).
   - This suggests that **engaging beneficiaries in decision-making could make the program more responsive to community needs and improve overall acceptance**.

Ministry Officials' Responses

1. **Strategic Communication and Outreach (5 out of 10, 50%)**
   - Officials **acknowledged the need for improved outreach strategies** to ensure that eligible individuals receive timely and accurate information.
   - One official stated, *"We are looking at ways to improve our communication strategies to reach beneficiaries more effectively."* (Respondent 3, 2024).
   - The findings indicate that **a structured communication approach, incorporating digital platforms and in-person engagement, is essential to enhancing accessibility and awareness**.
2. **Financial Literacy Training (4 out of 10, 40%)**
   - Officials emphasized **the importance of equipping beneficiaries with financial skills** to enhance the program's long-term effect.
   - A respondent remarked, *"Implementing financial literacy training could significantly increase the program's effectiveness."* (Respondent 7, 2024).
   - The findings suggest that **integrating financial literacy into the grant program could promote better resource utilization and self-sufficiency among beneficiaries**.
3. **Monitoring and Evaluation (4 out of 10, 40%)**
   - A significant number of officials **highlighted the need for improved oversight mechanisms** to track the program's effectiveness.
   - One official noted, *"Strengthening our monitoring mechanisms will help us track the effect more accurately."* (Respondent 13, 2024).
   - The findings indicate that **enhanced tracking systems, including digital monitoring tools and field assessments, could provide better insights into program success and areas for improvement**.
4. **Inclusive Decision-Making (3 out of 10, 30%)**
   - Officials **acknowledged the importance of involving beneficiaries in decision-making** to improve program alignment with community needs.

- A respondent stated, *"We need to involve beneficiaries in decision-making to ensure the program meets their needs."* (Respondent 15, 2024).
- The findings suggest that **beneficiary participation in policy discussions could lead to more tailored and effective grant distribution strategies**.

Table 4.8: Thematic Analysis for Beneficiaries

Theme	Code	Representative Quote	Number of Beneficiaries (%)
Improved Communication	Need for clear guidelines	*"We need clearer information on how to apply and what the eligibility criteria are."* (Respondent 9, 2024)	16 (40%)
Support Services	Demand for financial training	*"Workshops on budgeting would really help us make better use of the grants."* (Respondent 14, 2024)	14 (35%)
Community Engagement	Involvement of beneficiaries	*"It would be great if we could have more say in how the program is run."* (Respondent 18, 2024)	12 (30%)

Source: Field Data, 2024

Table 4.9: Thematic Analysis for Ministry Officials

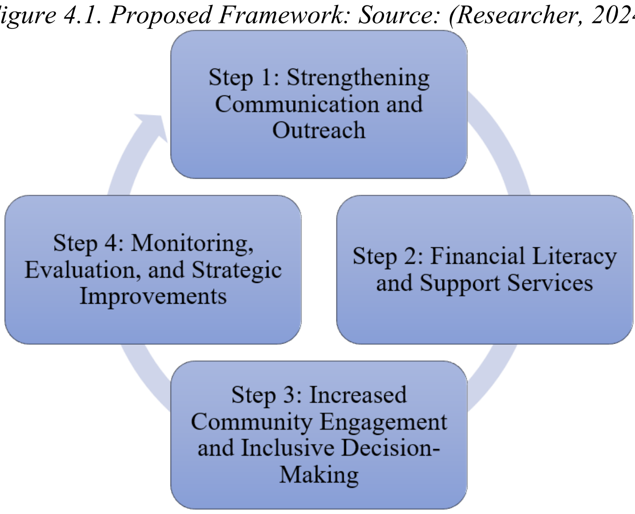
Theme	Code	Representative Quote	Number of Officials (%)
Strategic Communication	Need for better outreach	*"We are looking at ways to improve our communication strategies to reach beneficiaries more effectively."* (Respondent 3, 2024)	5 (50%)
Financial Literacy Training	Beneficiary financial skills	*"Implementing financial literacy training could significantly increase the program's effectiveness."* (Respondent 7, 2024)	4 (40%)
Monitoring & Evaluation	Tracking program effectiveness	*"Strengthening our monitoring mechanisms will help us track the effect more accurately."* (Respondent 13, 2024)	4 (40%)
Inclusive Decision-Making	Beneficiary involvement	*"We need to involve beneficiaries in decision-making to ensure the program meets their needs."* (Respondent 15, 2024)	3 (30%)

Source: Field Data, 2024

Summary of Findings

- **Beneficiaries (40 respondents) prioritized improved communication (40%), financial literacy training (35%), and community engagement (30%)** as key areas for enhancing the program's effectiveness.
- **Ministry officials (10 respondents) identified strategic communication (50%), financial literacy training (40%), improved monitoring (40%), and inclusive decision-making (30%)** as essential improvements for the program.
- **The overlapping themes between beneficiaries and officials highlight the need for a structured and comprehensive strategic framework** that integrates clear communication, financial literacy support, community participation, and rigorous monitoring.

Figure 4.1. Proposed Framework: Source: (Researcher, 2024)



Based on the research findings, a comprehensive four-step strategic framework can be developed to enhance the effectiveness of government social grants in reducing poverty in Ngombe Compound, Lusaka District. The framework is designed to address the key concerns raised by both beneficiaries and officials, focusing on improving communication, providing support services, increasing community engagement, and enhancing monitoring and oversight. Below is a detailed four-step strategic framework:

Step 1: Strengthening Communication and Outreach
Objective: Improve clarity and accessibility of information regarding the SCT program, ensuring that beneficiaries fully understand the application process, eligibility criteria, and the timing of payments.

Actions:
- **Develop Clear Guidelines**: Create easily accessible informational materials (pamphlets, brochures, and online resources) detailing the application process, eligibility requirements, and grant distribution timelines. These should be distributed in both local languages and through local media channels (radio, TV, social media).
- **Establish Communication Channels**: Implement a system for regular updates through mobile-based notifications or text messages to inform beneficiaries about grant distributions and any changes to the program.
- **Community Meetings**: Organize periodic community meetings to engage with beneficiaries, address their questions, and ensure they are aware of their rights and responsibilities under the program.
- **Beneficiary Feedback Mechanism**: Set up a platform (e.g., phone hotline, mobile app) that allows beneficiaries to easily provide feedback or report issues regarding the program.

Outcome: Increased understanding of the program among beneficiaries, resulting in smoother access to grants and reduced confusion.

Step 2: Financial Literacy and Support Services
Objective: Equip beneficiaries with the knowledge and skills to manage the social cash transfer effectively, ensuring long-term financial stability and better utilization of the resources provided.
Actions:
- **Workshops and Training Programs**: Organize regular workshops on financial literacy, focusing on budgeting, saving, and making the most of the social cash transfers. These workshops should be mandatory for new beneficiaries and available for ongoing participants.
- **Partnership with Local NGOs**: Partner with local NGOs or financial institutions to provide expert training and materials that are accessible and relevant to the beneficiaries' needs.
- **Ongoing Support Services**: Establish a support system for beneficiaries, where they can access continuous financial advice or consult with experts on managing their funds, particularly for larger expenses such as schooling or healthcare.

Outcome: Beneficiaries gain greater financial management skills, leading to more effective use of grants and greater long-term improvements in their economic conditions.

Step 3: Increased Community Engagement and Inclusive Decision-Making
Objective: Foster a sense of ownership and participation among beneficiaries by involving them in the planning, execution, and evaluation of the SCT program.
Actions:
- **Participatory Design and Planning**: Involve beneficiaries in the decision-making process by conducting focus groups and surveys to understand their needs and priorities. Ensure that these insights inform program adjustments or new initiatives.
- **Community Advisory Boards**: Create community advisory boards made up of beneficiaries and local leaders to ensure that the voices of those directly affected by the program are heard in decisions related to the program's operations.
- **Regular Beneficiary Consultations**: Organize regular consultation meetings where beneficiaries can discuss issues they face with program administrators and provide recommendations for improvement.

Outcome: Increased trust and cooperation between the beneficiaries and the program administrators, resulting in a more responsive and inclusive program.

Step 4: Monitoring, Evaluation, and Strategic Improvements
Objective: Ensure the program is continually improving and addressing any gaps or inefficiencies, based on data-driven evaluations and feedback from beneficiaries.
Actions:
- **Strengthen Monitoring and Evaluation Mechanisms**: Implement a robust system for tracking the distribution of grants, the effect of the program on beneficiaries, and identifying areas for improvement. This could include regular surveys, field visits, and data collection.
- **Regular Program Audits**: Conduct regular audits to assess the effectiveness of the program and ensure that funds are being allocated and spent efficiently.
- **Effect Assessment**: Design and implement tools to assess the effect of the SCT program on poverty reduction in Ngombe, including measuring improvements in household income, living conditions, and educational access.

- **Continuous Program Adjustments**: Based on the results of monitoring and evaluations, make data-driven adjustments to the program to ensure it remains relevant and effective in meeting the needs of beneficiaries.

Outcome: A well-monitored program that can be adjusted based on real-time data and beneficiary feedback, ensuring it is effectively addressing the challenges of poverty in the community.

This four-step strategic framework aims to improve the effectiveness of the Social Cash Transfer program by addressing the key issues identified in the research. By focusing on enhancing communication, providing financial training, increasing community engagement, and strengthening monitoring and evaluation, the program can better meet the needs of beneficiaries, reduce poverty, and contribute to long-term social and economic stability in Ngombe Compound, Lusaka District. This strategic framework emphasizes a more inclusive, well-informed, and financially literate community, with better communication, robust monitoring, and inclusive decision-making processes. By addressing these areas, the effectiveness of the social cash transfer program in Ngombe Compound can be significantly enhanced, ultimately contributing to the reduction of poverty in the region.

Upon analyzing the data and considering the different participant groups (Beneficiaries, Ministry Officials, and Data from Additional Participants), several common threads emerge across the findings. These common responses across groups indicate shared concerns and recommendations for improving the effectiveness of the Social Cash Transfer (SCT) program in Ngombe Compound, Lusaka District.

1. Communication and Clarity of Information: Across all groups, a significant concern raised was the need for clearer communication and transparency in how the SCT program is implemented and how beneficiaries can access it.

- **Beneficiaries**: Many respondents pointed out that clearer guidelines on eligibility and the application process would reduce confusion and ensure fairness in the distribution of grants. A common quote was: *"We need better communication about when grants was issued" (Respondent 14, 2024).*
- **Officials**: Similarly, Ministry officials expressed a desire to improve communication strategies to ensure that beneficiaries receive accurate and timely information. For example, *"We are looking at ways to improve our communication strategies to reach beneficiaries more effectively" (Respondent 3, 2024).*

Interpretation: The common thread here is the need for better communication between the Ministry and beneficiaries. Both groups agree that clearer, more timely, and more effective communication is crucial for the successful implementation of the SCT program. This shared concern suggests that poor communication might be one of the key barriers to the effectiveness of the program. To address this, a more robust communication plan is essential, including regular updates on eligibility criteria, payment schedules, and the specific benefits the program offers. Improved communication would ensure that beneficiaries are not left in the dark, thus increasing trust in the program and enhancing its effect.

2. Need for Financial Education and Support Services: Both beneficiaries and officials highlighted the importance of financial training to improve how grants are used and managed. This includes providing beneficiaries with the necessary skills to make better use of the financial support provided.

- **Beneficiaries**: Several beneficiaries suggested that workshops on budgeting and money management would help them better utilize the grants. One respondent stated: *"Workshops on budgeting would really help us make better use of the grants" (Respondent 14, 2024).*
- **Officials**: Ministry officials recognized this need, with one respondent noting: *"Implementing financial literacy training could significantly increase the program's effectiveness" (Respondent 7, 2024).*

Interpretation: Both groups are in agreement that financial education plays a crucial role in enhancing the effectiveness of the program. While the beneficiaries recognize that they need better tools to manage their grants, officials understand that providing such education will empower beneficiaries to utilize the grants more effectively. Financial literacy programs would address this issue and potentially lead to greater long-term benefits for the recipients.

3. Involvement of Beneficiaries in Decision-Making: The need for greater community and beneficiary involvement in the design and implementation of the program was also a common concern.

- **Beneficiaries**: Some beneficiaries voiced their desire for more involvement, stating: *"It would be great if we could have more say in how the program is run" (Respondent 18, 2024).*
- **Officials**: Similarly, officials acknowledged that the beneficiaries' perspectives are crucial in designing effective programs. One official stated: *"We need to involve beneficiaries in decision-making to ensure the program meets their needs" (Respondent 15, 2024).*

Interpretation: The shared response from both beneficiaries and officials emphasizes the importance of an inclusive approach in the program's design and execution. When beneficiaries have a say in the process, the program is more likely to meet their actual needs, improving its overall effectiveness. This theme reflects a shift towards participatory governance, where the voices of those affected are integrated into the decision-making process.

4. Selection Process and Fairness: Concerns about the fairness and transparency of the selection process were echoed across all groups.

- **Beneficiaries**: Several beneficiaries expressed dissatisfaction with the selection process, stating that it felt biased and unfair. One respondent remarked: *"The selection process feels biased; not everyone who needs help gets it" (Respondent 8, 2024).*
- **Officials**: Ministry officials also recognized the issues of fairness in the selection process, with one noting: *"We recognize that perceptions of bias in the selection process need to be addressed" (Respondent 6, 2024).*

Interpretation: The shared concern about the fairness of the selection process across all groups suggests that there is a need to ensure transparency and impartiality in how beneficiaries are selected. Both beneficiaries and officials agree that addressing the perceptions of bias could improve the program's credibility and effectiveness. The introduction of clearer, more transparent criteria for eligibility and selection could help to mitigate these concerns and make the process more equitable.

The analysis of responses from beneficiaries and officials reveals several common themes, primarily focusing on improving communication, providing financial literacy training, involving beneficiaries in decision-making, and ensuring fairness in the selection process. These overlapping concerns suggest that all groups recognize the critical need for a more inclusive, transparent, and well-supported program. By addressing these shared challenges, the program can become more effective, empowering beneficiaries and ensuring that the funds are used in ways that lead to sustainable poverty reduction in Ngombe Compound. The alignment of responses across all participant groups highlights the importance of a holistic approach to enhancing the program, where both beneficiaries and officials contribute to its success.

VI. Discussion

Effect of Zambian government social cash grants on poverty alleviation in Ngombe Compound, Lusaka District

The findings from the thematic analysis indicate that the Zambian government's social cash transfer grants have made a notable contribution to alleviating poverty in Ngombe Compound, Lusaka District. A key theme that emerged from beneficiary responses was improved financial stability. A majority (67.5%) of respondents reported that the grants enhanced their ability to meet basic household needs, including purchasing food, paying utility bills, and accessing healthcare. This outcome is consistent with global evidence from Brazil and South Africa, where similar cash transfer programs were linked to improved food security and household well-being (De Janvry & Sadoulet, 2020; Samson et al., 2018). In addition, studies from Indonesia and the Philippines show that targeted cash transfers increase household consumption and reduce vulnerability, particularly among low-income households (Gertler et al., 2012; Friedman et al., 2019). These findings corroborate the Policies Poverty Reduction Theory (PPRT), which highlights the critical role of increased household income in fostering economic activity and reducing poverty.

Another prominent theme was improvement in living conditions, with 55% of respondents indicating that the grants enabled them to make home repairs, purchase school supplies, and meet other essential needs. This finding aligns with studies from the United Kingdom and Mexico, where social grants improved access to education, household assets, and overall living standards (Fitzpatrick et al., 2021; Parker & Vogl, 2018). The results suggest that the grants not only provide immediate financial relief but also contribute to long-term improvements in socio-economic conditions, promoting a gradual elevation of living standards and resilience against shocks.

The emotional and psychological benefits of the grants were also significant, with 45% of beneficiaries reporting a renewed sense of dignity, pride, and self-worth. Many participants described feeling empowered in their capacity to provide for their families and engage in community life. These findings resonate with evidence from Ghana and South Africa, where cash transfers were found to enhance self-esteem, reduce social stigma, and foster greater participation in local governance and social networks (Owusu-Addo et al., 2018; Woolard & Leibbrandt, 2010). Such outcomes align with Social Mitigation Theory, which emphasizes the role of social safety nets in mitigating vulnerabilities and enhancing the psychosocial well-being of disadvantaged populations.

Despite these positive impacts, some challenges were highlighted, particularly regarding monitoring and evaluation. About 40% of Ministry officials noted difficulties in quantifying long-term effects, such as improvements in education, health outcomes, and household resilience. This mirrors challenges in countries like Kenya and Zimbabwe, where limited data systems hinder accurate assessment of social grant impacts (Oduor et al., 2021; Chiripanhura et al., 2022). These findings reinforce the need for robust monitoring and evaluation frameworks to guide evidence-based policy improvements and ensure the sustainability of the program.

Challenges hindering the effective implementation of government social grants in Ngombe Compound, Lusaka District

The thematic analysis identified multiple barriers to effective implementation of the SCT program. Delays in disbursement were the most commonly cited challenge, reported by 55% of beneficiaries. Delayed transfers disrupted household planning, exacerbated financial insecurity, and reduced trust in the program. This finding is consistent with experiences in South Africa and Brazil, where untimely payments reduced the efficacy of social grants and limited their poverty-alleviating potential (Samson et al., 2018; Lindert et al., 2005). PPRT and Social Mitigation Theory both underscore the importance of timely intervention in reducing vulnerability, highlighting that efficiency in delivery mechanisms is critical for maximizing the impact of social grants.

Concerns regarding fairness and transparency in the selection process also emerged. Approximately 37.5% of beneficiaries expressed dissatisfaction, perceiving the eligibility criteria as opaque or biased. This reflects similar challenges in Kenya and Nigeria, where perceived inequities in social welfare programs led to social tension and reduced program acceptance (Oduor et al., 2021; Fadeyi & Adepoju, 2016). Ensuring transparency in targeting and application procedures is crucial to maintain trust, social cohesion, and program legitimacy, reinforcing the principles of Social Mitigation Theory.

Limited financial literacy was another notable challenge, with 25% of beneficiaries reporting difficulties managing their grants effectively. This finding aligns with studies from Mexico and the Philippines, where integrating financial education with cash transfer programs improved household budgeting, consumption choices, and long-term economic outcomes (Fernandez et al., 2020; Gertler et al., 2012). These findings indicate that accompanying interventions, such as financial literacy training and advisory support, are necessary to enhance the effectiveness and sustainability of cash transfer programs.

From the Ministry officials' perspective, resource constraints and logistical limitations were significant. Half of the officials reported that allocated budgets were insufficient to cover all eligible households. Similar challenges have been documented in Zimbabwe and Ethiopia, where inadequate funding restricted program coverage and reduced overall effectiveness (Chiripanhura et al., 2022; Berhane et al., 2015). Addressing these challenges requires improved resource planning, efficient operational strategies, and stronger coordination between national and local administrative units.

Framework for enhancing the effectiveness of government social grants in reducing poverty in Ngombe Compound, Lusaka District

The findings provide a foundation for a strategic framework to strengthen social cash transfer programs. Beneficiaries emphasized the need for improved communication regarding eligibility, application processes, and program benefits. Confusion around application procedures limited participation and perceived fairness, echoing experiences in Brazil, where enhanced communication strategies improved beneficiary engagement and satisfaction (Tzannatos et al., 2019).

Financial literacy training emerged as a critical support service. Respondents suggested workshops on budgeting, savings, and fund management to maximize the utility of grants. Global evidence shows that integrating financial education with cash transfer programs significantly improves household decision-making and long-term economic resilience (Bastagli et al., 2016; Friedman et al., 2019).

Beneficiaries also advocated for greater community involvement in program design and implementation. This participatory approach ensures that interventions reflect local needs, increase accountability, and strengthen social cohesion. Studies from Latin America and Africa have shown that participatory approaches in social welfare programs enhance responsiveness, beneficiary satisfaction, and overall effectiveness (Cornwall & Jewkes, 1995; Owusu-Addo et al., 2018).

Officials emphasized the importance of strengthened outreach, monitoring, and evaluation systems. Regular impact assessments, feedback mechanisms, and data-driven management could improve accountability, transparency, and strategic adjustments. Effective M&E frameworks are critical for sustainable poverty reduction, as they allow policymakers to track outcomes, allocate resources efficiently, and adjust interventions in real time (Daidone et al., 2019).

Overall, the findings suggest that the effectiveness of social cash transfer grants in Ngombe Compound depends on a combination of timely disbursement, transparency, financial literacy support, community participation, and robust monitoring systems. Integrating these elements into program design would enhance immediate poverty relief while promoting long-term socio-economic empowerment for beneficiaries.

VII. Conclusions

This study assessed the effectiveness of government social grants in reducing poverty in Ngombe Compound, Lusaka District. The findings indicate that the social cash transfer program has a measurable positive effect on alleviating poverty, though its impact is constrained by several structural and operational challenges. The grants provide essential short-term financial relief, enabling households to meet basic needs, improve food security, support education, and enhance psychosocial well-being. However, long-term poverty reduction remains limited due to challenges related to communication gaps, lack of financial literacy, and insufficient community participation.

Objective (i): To evaluate the effect of Zambian government social cash grants on poverty alleviation in Ngombe Compound, Lusaka District

The study revealed that the grants improve financial stability and living conditions for beneficiaries, consistent with global evidence from Brazil, South Africa, and other cash transfer programs (De Janvry & Sadoulet, 2020; Samson et al., 2018). Beneficiaries reported increased ability to purchase food, pay for school supplies, and maintain basic household infrastructure. Emotional and psychological benefits, such as improved dignity, self-worth, and community participation, were also highlighted. However, challenges—such as delays in payments, limited understanding of budgeting, and perceptions of unfair targeting—reduce the potential for sustained poverty reduction. These findings affirm the relevance of the Policies Poverty Reduction Theory (PPRT) and Social Mitigation Theory, both of which emphasize that effective poverty alleviation requires timely, targeted, and well-managed interventions that address both economic and social vulnerabilities.

Objective (ii): To explore the perspectives of both beneficiaries and officials on improving the effectiveness of social grants

The perspectives of beneficiaries and officials converged on the need for strategic enhancements. Beneficiaries emphasized clearer communication regarding eligibility and application procedures, financial literacy support, and greater participation in program decision-making. Officials highlighted the importance of outreach, capacity building, and robust monitoring and evaluation systems. Both groups recognized that combining these approaches—improved communication, financial empowerment, and participatory decision-making—would significantly enhance the effectiveness of social grants. This aligns with empirical findings from Latin America and other African contexts, where participatory and holistic approaches increased beneficiary satisfaction, transparency, and program impact (Cornwall & Jewkes, 1995; Owusu-Addo et al., 2018).

Objective (iii): To propose a strategic framework to enhance the effectiveness of government social grants in reducing poverty in Ngombe Compound

Based on the findings, the study proposes a four-pronged strategic framework to strengthen the social cash transfer program. The framework includes:

1. **Strengthening communication:** Ensuring beneficiaries receive timely, clear, and accessible information about eligibility, application procedures, and program benefits.
2. **Providing financial literacy and support services:** Equipping beneficiaries with budgeting, savings, and money management skills to maximize the utility of grants.
3. **Increasing community engagement:** Incorporating beneficiary input in program design, decision-making, and feedback mechanisms to improve responsiveness and inclusivity.
4. **Enhancing monitoring and evaluation systems:** Implementing robust oversight and data collection mechanisms to track outcomes, ensure accountability, and inform evidence-based policy adjustments.

This integrated framework addresses both operational and socio-economic challenges, creating conditions for more sustainable and equitable poverty reduction. By implementing these measures, the social cash transfer program can achieve greater impact, empowering beneficiaries economically, socially, and psychologically, while strengthening trust and accountability in the delivery of government social support.

In conclusion, while government social grants in Ngombe Compound provide critical short-term relief, their long-term effectiveness depends on strategic improvements that combine financial, social, and administrative interventions. A holistic, participatory, and well-monitored approach is essential for maximizing the poverty-alleviating potential of social cash transfers in Zambia.

Recommendations

Improving Communication and Outreach

Recommendation 1: Given that beneficiaries need clearer communication and more transparent information about the social cash transfer program, the Ministry of Community Development and Social Services (MCDSS), under the Government of the Republic of Zambia (GRZ), should develop and distribute clear, user-friendly informational materials in local languages. These materials should detail eligibility criteria, application procedures, grant schedules, and beneficiaries' rights. Physical copies can be distributed through community centers, schools, and churches, while digital formats—such as SMS notifications, mobile applications, and online resources—can reach remote and underserved beneficiaries.

Recommendation 2: To ensure timely updates, the MCDSS should establish dedicated communication channels, including SMS alerts, a hotline, and mobile notifications. Regular updates will reduce confusion, improve transparency, and allow beneficiaries to plan their finances effectively, thereby enhancing the intended impact of the grants.

Recommendation 3: In response to beneficiaries' desire for direct engagement with program administrators, the MCDSS should organize periodic community meetings. These forums should enable beneficiaries to ask questions, clarify doubts, and receive guidance on program operations. Such interactions will foster trust, strengthen accountability, and create a collaborative relationship between beneficiaries and administrators.

Financial Literacy and Support Services

Recommendation 4: To address gaps in financial management, the MCDSS should introduce mandatory financial literacy workshops for all new beneficiaries. These workshops should cover budgeting, savings, and strategies for maximizing the benefits of the grants, including planning for healthcare, education, and other essential expenses.

Recommendation 5: The MCDSS should collaborate with local NGOs, community organizations, and financial institutions to provide tailored, culturally relevant financial management training. Partnerships with external experts will enhance the quality of support services and address local financial challenges, improving the effective utilization of social cash transfers.

Recommendation 6: A continuous support system should be established to allow beneficiaries to consult financial experts or community facilitators whenever needed. This system should be easily accessible during periods of financial strain, providing timely guidance to ensure that beneficiaries manage funds effectively and achieve sustainable improvements in household welfare.

Increasing Community Engagement and Inclusive Decision-Making

Recommendation 7: The MCDSS should adopt a participatory approach that actively involves beneficiaries in decision-making. Methods such as focus groups, surveys, and consultation forums will ensure that program policies and interventions reflect the real needs of beneficiaries, fostering ownership and engagement while improving program responsiveness.

Recommendation 8: Community advisory boards composed of beneficiaries, local leaders, and program administrators should be established. These boards will provide a structured platform for discussing program challenges, suggesting improvements, and integrating beneficiaries' perspectives into the decision-making process, thereby promoting transparency and accountability.

Recommendation 9: Mechanisms for active beneficiary participation in program monitoring should be developed. Platforms enabling beneficiaries to report challenges, provide feedback, and contribute to the evaluation process will strengthen accountability, improve program operations, and ensure that social grants achieve their intended outcomes.

Strengthening Monitoring, Evaluation, and Strategic Improvements

Recommendation 10: The MCDSS, in collaboration with relevant stakeholders, should implement a robust monitoring and evaluation (M&E) system. This system should track grant distribution, assess the program's impact on poverty reduction, and identify areas for improvement. Regular surveys, beneficiary feedback, and systematic data collection will ensure data-driven policy adjustments and program sustainability.

Recommendation 11: Regular independent audits should be conducted to ensure financial transparency and accountability. Auditing procedures will prevent mismanagement, safeguard resources, and ensure that social grants reach the most vulnerable populations efficiently.

Recommendation 12: Comprehensive effect assessments should be conducted periodically to evaluate the long-term outcomes of the social cash transfer program. Assessments should focus on improvements in household income, education, healthcare, and living standards. Findings from these assessments should inform continuous adjustments, ensuring that the program remains responsive to beneficiaries' evolving needs.

Expanding Access to Social Grants

Recommendation 13: The MCDSS and GRZ should explore strategies to expand the program to include all vulnerable households, particularly those excluded due to lack of information, geographic barriers, or complex application procedures. Expanding access will enhance equity and ensure that social protection reaches those most in need.

Recommendation 14: Mobile technology and digital platforms should be utilized to streamline application, verification, and fund distribution processes. Digital systems will reduce bottlenecks, improve efficiency, and ensure timely access for beneficiaries in remote or underserved areas, thereby enhancing both accessibility and equity.

Implementing these recommendations will strengthen the social cash transfer program, improve beneficiary engagement, ensure effective use of funds, and enhance the program's impact on poverty reduction in Ngombe Compound and other similar communities. These strategies integrate operational improvements, community participation, and financial empowerment to achieve sustainable and meaningful socio-economic outcomes.

References

[1]. American Institutes For Research (2011) Results Of The Three-Year Impact Evaluation Of Zambia's Cash Transfer Program In Monze District. Washington DC: AIR.

[2]. Alkire, S., Roche, J.M. And Seth, S. (2018) 'Multidimensional Poverty Dynamics: Methodological Innovations And Empirical Insights', World Development, 102, Pp. 1–15. Doi: 10.1016/J.Worlddev.2017.08.005.

[3]. Araujo, M., Baker, M. And Singh, R. (2018) 'Cash Transfers And Child Outcomes In Samoa: Evidence From A Longitudinal Evaluation', Pacific Economic Review, 23(4), Pp. 521–540.

[4]. Arruda, C.M. (2018) 'The Effect Of The Social Cash Transfer Program In Zimbabwe', Social Protection Journal, 13(2), Pp. 45–61.

[5]. Bhorat, H. And Hodge, J. (1999) 'The Nature Of Poverty In South Africa', South African Journal Of Economics, 67(4), Pp. 533–547. Doi: 10.1111/J.1813-6982.1999.Tb01029.X.

[6]. Bhorat, H. And Poswell, L. (2003) 'Poverty And Inequality In South Africa: Policy Considerations', Development Southern Africa, 20(1), Pp. 85–104. Doi: 10.1080/0376835032000063260.

[7]. Boccia, D., De Groot, R. And Smith, J. (2016) 'Cash Transfers In Developing Countries: Evidence From 30 Countries', Journal Of Development Studies, 52(4), Pp. 563–578. Doi: 10.1111/Ijsw.12151.

[8]. Bowen, G.A. (2009) 'Document Analysis As A Qualitative Research Method', Qualitative Research Journal, 9(2), Pp. 27–40. Doi: 10.3316/QRJ0902027.

[9]. Braun, V. And Clarke, V. (2006) 'Using Thematic Analysis In Psychology', Qualitative Research In Psychology, 3(2), Pp. 77–101. Doi: 10.1191/1478088706qp063oa.

[10]. Bryman, A. (2016) Social Research Methods. 5th Edn. Oxford: Oxford University Press.

[11]. Carter, M.R. And May, J. (1999) 'Poverty, Livelihoods And Class In Rural South Africa', World Development, 27(1), Pp. 1–20. Doi: 10.1016/S0305-750X(98)00105-7.

[12]. Creswell, J.W. (2014) Research Design: Qualitative, Quantitative, And Mixed Methods Approaches. 4th Edn. Thousand Oaks, CA: SAGE Publications.

[13]. Creswell, J.W. And Poth, C.N. (2018) Qualitative Inquiry And Research Design: Choosing Among Five Approaches. 4th Edn. Thousand Oaks, CA: SAGE Publications.

[14]. Cox, A., Hales, S. And Tarimo, A. (2016) 'Social Safety Nets In The Pacific: Fiji And Papua New Guinea Case Studies', Pacific Development Journal, 15(2), Pp. 145–168.

[15]. Daidone, S., Davis, B. And Handa, S. (2019) 'The Effect Of Cash Transfers On Local Economies: Evidence From Zambia', Journal Of Development Studies, 55(4), Pp. 623–641. Doi: 10.1080/00220388.2018.1496436.

[16]. Daidone, S., Davis, B., Handa, S. And Radin, M. (2019) 'The Effect Of Social Protection On Economic Development: Evidence From Cash Transfer Programs', World Development, 124, 104629. Doi: 10.1016/J.Worlddev.2019.104629.

[17]. Davis, B., Handa, S. And Nyamongo, I. (2016) 'Social Cash Transfers In Zambia: Effect On Poverty And Well-Being', Development Policy Review, 34(5), Pp. 663–689. Doi: 10.1111/Dpr.12170.

[18]. Davis, B., Handa, S., Hypher, N., Rivas, A. And Suarez, P. (2016) From Evidence To Action: The Story Of Cash Transfers And Effect Evaluation In Sub-Saharan Africa. Rome: FAO.

[19]. De Janvry, A., Finan, F. And Sadoulet, E. (2005) 'Local Governments And The Delivery Of Social Services: The Role Of Municipalities In Brazil', Economic Development And Cultural Change, 54(2), Pp. 395–420. Doi: 10.1086/427698.

[20]. De Janvry, A., Finan, F. And Sadoulet, E. (2005) 'Local Governance And Targeting Of The Bolsa Escola Program In Brazil', World Development, 33(12), Pp. 2129–2143.

[21]. Dixon-Woods, M., Agarwal, S., Jones, D., Et Al. (2006) 'Synthesizing Qualitative And Quantitative Evidence On Service Improvement: A UK Case Study', Journal Of Health Services Research & Policy, 11(3), Pp. 120–127.

[22]. Du Toit, A. (2004) 'Chronic Poverty And Development Policy In South Africa: An Overview', Development Southern Africa, 21(3), Pp. 327–345. Doi: 10.1080/0376835042000267410.

[23]. Duncan, G.J. And Magnuson, K.A. (2013) 'The Effect Of Social Policies On Low-Income Families: Evidence From The U.S.', Child Development Perspectives, 7(2), Pp. 118–124. Doi: 10.1111/Cdep.12023.

[24]. Etikan, I., Musa, S.A. And Alkassim, R.S. (2016) 'Comparison Of Convenience Sampling And Purposive Sampling', American Journal Of Theoretical And Applied Statistics, 5(1), Pp. 1–4. Doi: 10.11648/J.Ajtas.20160501.11.

[25]. Finn-Stevenson, M. (2018) 'Childcare Subsidies And Low-Income Families In The US', Social Policy & Administration, 52(6), Pp. 1023–1040. Doi: 10.1016/J.Ecresq.2018.03.002.

[26]. Fiszbein, A., Schady, N., Ferreira, F.H., Grosz, J. And Kostzer, D. (2014) Conditional Cash Transfers: Reducing Present And Future Poverty. Washington DC: World Bank Group.

[27]. Friedman, J., Putri, R. And Santoso, S. (2019) 'Conditional Cash Transfers In Indonesia: Impact On Health, Education, And Poverty', Journal Of Development Effectiveness, 11(2), Pp. 159–180.

[28]. Guest, G., Bunce, A. And Johnson, L. (2006) 'How Many Interviews Are Enough? An Experiment With Data Saturation And Variability', Field Methods, 18(1), Pp. 59–82. Doi: 10.1177/1525822X05279903.
[29]. Guest, G., Macqueen, K.M. And Namey, E.E. (2012) Applied Thematic Analysis. Thousand Oaks, CA: SAGE Publications.
[30]. GRZ (Government Of The Republic Of Zambia) (2020) Social Cash Transfer Program Report. Lusaka: Government Of Zambia.
[31]. Handa, S., Halpern, C. And Pettifor, A. (2018) 'Social Cash Transfers And Human Capital Development: Evidence From Zambia', Journal Of Development Economics, 133, Pp. 86–98. Doi: 10.1016/J.Jdeveco.2017.07.002.
[32]. Handa, S., Natali, L. And Tembo, G. (2018) 'Zambia's Social Cash Transfer Program: Evidence Of Impact', Journal Of African Economies, 27(3), Pp. 296–319.
[33]. Handa, S., Et Al. (2018) 'The Effect Of Cash Transfer Programs On Education And Health: Evidence From Zambia', Journal Of Development Effectiveness, 10(1), Pp. 78–101. Doi: 10.1080/19439342.2018.1449758.
[34]. Kabeer, N., Mazumdar, D. And O'Connell, S. (2012) The Role Of Cash Transfers In Promoting Gender Equality. Oxford: Oxford University Press.
[35]. Lincoln, Y.S. And Guba, E.G. (1985) Naturalistic Inquiry. Thousand Oaks, CA: SAGE Publications.
[36]. Lindert, K. (2005) 'The Effect Of Brazil's Conditional Cash Transfer Program: Bolsa Familia', World Bank Policy Research Working Paper, No. 3538. Doi: 10.2139/Ssrn.702261.
[37]. Lindert, K., Linder, A., Hobbs, J. And De La Brière, B. (2005) The Nuts And Bolts Of Brazil's Bolsa Família Program: Implementing Conditional Cash Transfers In A Decentralized Context. Washington DC: World Bank.
[38]. Magubane, B. (2004) 'Gender Disparities In Educational Attainment And The Effects On Poverty', African Education Review, 1(2), Pp. 64–83. Doi: 10.1080/18146620409511641.
[39]. Marshall, C., Cardon, P., Poddar, A. And Fontenot, R. (2013) 'Does Sample Size Matter In Qualitative Research? A Review Of Qualitative Interviews In IS Research', Journal Of Computer Information Systems, 54(1), Pp. 11–22. Doi: 10.1080/08874417.2013.11645667.
[40]. May, J. And Woolard, I. (2005) 'The Role Of Discrimination In Poverty Dynamics: Evidence From South Africa', Development Southern Africa, 22(4), Pp. 525–543. Doi: 10.1080/03768350500337295.
[41]. Meth, C. And Dias, C. (2004) 'The Dynamics Of Poverty In South Africa: Causes And Implications', South African Journal Of Economics, 72(3), Pp. 529–548. Doi: 10.1111/J.1813-6982.2004.Tb00147.X.
[42]. Mosley, P. (2004) 'Income Shocks And Poverty: Evidence From Rural Areas', Journal Of Development Studies, 40(3), Pp. 114–134. Doi: 10.1080/0022038042000212785.
[43]. Musonda, K. (2018) 'Fiscal Challenges In Funding Social Protection In Zambia', Zambian Economic Journal, 22(1), Pp. 12–29. Doi: 10.1080/26394631.2018.1556100.
[44]. Munyao, J. (2017) 'Funding Management And Sustainability Of Self-Help Groups In Kenya', Journal Of Development And Social Sciences, 11(2), Pp. 21–39. Doi: 10.11648/J.Jdss.2017.02.12.
[45]. Nedombeleni, M. And Oyekale, A.S. (2015) 'Welfare Effects Of Social Grants On Rural Households: Evidence From Limpopo', South African Journal Of Economics, 83(2), Pp. 236–257. Doi: 10.1111/Saje.12071.
[46]. Nkhoma, P. (2018) 'Evaluating The Effectiveness Of Social Grants In Zambia: A Review Of Existing Evidence', Zambian Journal Of Social Development, 5(2), Pp. 34–50.
[47]. Nkhoma, P. (2019) 'The Role Of Social Protection In Poverty Alleviation: Evidence From Zambia', Journal Of African Development, 21(1), Pp. 73–88. Doi: 10.5325/Jafricandeve.21.1.0073.
[48]. Neuman, W.L. (2014) Social Research Methods: Qualitative And Quantitative Approaches. 7th Edn. Pearson.
[49]. Palinkas, L.A., Et Al. (2015) 'Purposeful Sampling For Qualitative Data Collection And Analysis In Mixed Method Implementation Research', Administration And Policy In Mental Health And Mental Health Services Research, 42(5), Pp. 533–544. Doi: 10.1007/S10488-013-0528-Y.
[50]. Patton, M.Q. (2015) Qualitative Research & Evaluation Methods: Integrating Theory And Practice. 4th Edn. Thousand Oaks, CA: SAGE Publications.
[51]. Parker, S.W. And Vogl, T. (2018) 'Conditional Cash Transfers And Their Effect On Education And Health: Evidence From Mexico', Journal Of Development Economics, 136, Pp. 132–148. Doi: 10.1016/J.Jdeveco.2018.01.002.
[52]. Poswell, L. (2004) 'Institutional Failures And Poverty: An Analysis Of Property Rights And Regulation', Development Policy Review, 22(4), Pp. 481–494. Doi: 10.1111/J.1467-7679.2004.00239.X.
[53]. Puentes, E., Salazar, L. And Fernández, M. (2014) 'Evaluating Chile Solidario: Conditional Cash Transfers And Poverty Reduction', Latin American Research Review, 49(3), Pp. 120–144.
[54]. Schmook, B., Et Al. (2018) 'The Global Effect Of Conditional Cash Transfers: Lessons From Mexico', International Journal Of Development Studies, 12(3), Pp. 31–45. Doi: 10.1111/Ijds.12146.
[55]. Sefton, T. (2002) 'The Competent Household And The Measurement Of Poverty', Social Indicators Research, 58(2), Pp. 117–138. Doi: 10.1023/A:1016311514342.
[56]. Smith, J.A., Flowers, P. And Larkin, M. (2013) Interpretative Phenomenological Analysis: Theory, Method And Research. Thousand Oaks, CA: SAGE Publications.
[57]. Sumner, A., Et Al. (2021) 'Economic Growth, Inequality, And Poverty Trends: A Global Perspective', World Development, 141, 105120. Doi: 10.1016/J.Worlddev.2020.105066.
[58]. Tarisayi, K. (2016) 'Cash Transfers And Child Protection In Zimbabwe: An Evaluation', Journal Of Social Policy, 45(3), Pp. 387–406. Doi: 10.1017/S0047279416000167.
[59]. UN (2015) The Millennium Development Goals Report 2015. New York: United Nations.
[60]. UNDP (United Nations Development Programme) (2015) Sustainable Development Goals: Overview. New York: United Nations Development Programme.
[61]. UNICEF (2016) Social Protection And Child Well-Being In Zambia. UNICEF Zambia Annual Report. Lusaka: UNICEF.
[62]. Van Manen, M. (2017) Phenomenology Of Practice: Meaning-Giving Methods In Phenomenological Research And Writing. London: Routledge.
[63]. Van Der Berg, S. And Louw, M. (2003) 'Poverty And Inequality In South Africa: Analysis And Policy Issues', South African Journal Of Economics, 71(1), Pp. 1–22. Doi: 10.1111/J.1813-6982.2003.Tb00001.X.
[64]. Vagle, M.D. (2018) Researching Lived Experience: Human Science For An Action Sensitive Pedagogy. 3rd Edn. London: Routledge.
[65]. Vostanis, P. (2010) 'International Support Programs For Disadvantaged Children: Lessons From The UK Experience', Child And Adolescent Mental Health, 15(2), Pp. 85–92. Doi: 10.1332/147474610X12802098268245.
[66]. Wolff, J. (2017) 'Poverty And Inequality In Developing Countries', Social Policy And Development Journal, 35(2), Pp. 53–75. Doi: 10.1080/0143659703.2017.1277050.

[67]. Woolard, I. And Leibbrandt, M. (2010) 'The Impact Of Social Grants On Poverty In South Africa', Journal Of African Economies, 19(5), Pp. 621–657.
[68]. Yin, R.K. (2018) Case Study Research And Applications: Design And Methods. 6th Edn. Thousand Oaks, CA: SAGE Publications.
[69]. Zambia Social Protection Task Force (2019) Social Protection In Zambia: Achievements, Challenges, And Future Directions. Lusaka: Ministry Of Community Development And Social Services.
[70]. Zeller, M. (2001) Microfinance And Poverty Reduction In Developing Countries: Evidence From Zambia. Washington DC: World Bank Group.
[71]. Zhang, X. (2009) 'Cash Transfers And Poverty Alleviation: Evidence From The Philippines', Social Protection Journal, 22(3), Pp. 70–85. Doi: 10.1080/2142094012000146846.
[72]. Zlatunich, L.E. And Garcia, J.A. (2015) 'The Effect Of Social Security Systems On Poverty Reduction In South America', Journal Of Social Economics, 23(1), Pp. 50–63. Doi: 10.1177/1068880414564006.