GLOBAL JOURNAL
OF HUMAN SOCIAL SCIENCES - E: ECONOMICS
Volume 26 | Issue 2 | 2026
Article ID: GJHSS-255282
Language: English
CATALOGING
JEL • I38, O12
LCC • HV431
DDC • 362.582

Effects of Social Cash Transfer on the Livelihoods of the Beneficiaries in Kasisi Area of Chongwe District

Article Record

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RECEIVED	ACCEPTED	ONLINE PUBLISHED	PUBLISHED	PEER REVIEW
2026-03-27	2026-04-16	2026-07-02	2026-09-17	Double Blind

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AI USE STATEMENT
No generative AI was used for analysis or results.

FUNDING
No external funding was declared for this work.

CONFLICT OF INTEREST
The authors declare no conflict of interest.

DATA AVAILABILITY
Not applicable for this article.

ETHICS
No ethics committee approval was required for this article type.

CONSENT
Not applicable for this article.

TRIAL REG.
Not applicable.

Crossref DOI: 10.34257/GJHSSE255282

How to Cite: Mung'andu et al. (2026). Effects of Social Cash Transfer on the Livelihoods of the Beneficiaries in Kasisi Area of Chongwe District. Global Journal of Human-Social Science, 26(2), 35-43. DOI: 10.34257/GJHSSE255282

AR Experience Web Page DOI

Print ISSN 0975-587X

Online ISSN 2249-460X

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METADATA CONTINUATION

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Chongwe District | Expenditure Composition | financial inclusion | financial literacy | Kasisi | Rural Poverty | Social Cash Transfer

METADATA CONTINUATION

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ARCHIVAL RECORD

GJHSS · Vol 26 · Issue 2 · 2026

Article ID GJHSS-255282 · DOI 10.34257/GJHSSE255282

Print ISSN 0975-587X · Online ISSN 2249-460X

Global Journal of Human-Social Science - Section E
GJHSS Volume 26 Issue 2

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Keywords: *Chongwe District, Expenditure Composition, financial inclusion, financial literacy, Kasisi, Rural Poverty, Social Cash Transfer*

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DOI
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1. Introduction

Social protection programs have expanded globally, with coverage reaching 4.7 billion people in low- and middle-income countries as of 2022 (Global Alliance against Hunger and Poverty, 2024). The broader framework of social protection programs, designed to cushion individuals and communities during financial strain, formally emerged in the early 20th century, particularly in direct response to the economic devastation of the Great Depression and subsequent global economic crises. More recently, global disruptions, including the 2008 financial crisis, the COVID-19 pandemic, and the global food crisis, have unequivocally underscored the critical necessity of robust social safety net programs (Kumar and Sakthivel, 2020).

It is argued that the historical trajectory of social assistance initiatives consistently reflects an evolving and increasing societal recognition of poverty as a systemic issue requiring direct intervention. This has seen the emergence of Social Cash Transfer (SCT) programs among others. UNECA (2010) asserts that SCT represents a critical component of global social protection strategies, designed to alleviate poverty, build resilience, and foster human development. Originating from historical precedents of direct assistance, modern SCTs gained widespread adoption in the Global South from the late 1990s, significantly influenced by early successes in Latin America and accelerated by recent global crises (Arruda and Dubois, 2018).

Furthermore, the perceived success of cash transfer programs in Latin America served as a significant impetus, prompting African governments and development partners to explore similar models for poverty reduction and inequality in their own contexts (Lisa, 2016). It is also argued that the increased focus on social protection in Africa during the late 1980s and 1990s was partly a direct response to the adverse effects of structural adjustment policies. These policies often led to reduced government expenditure on social welfare, leaving vulnerable populations without adequate coping mechanisms during economic shocks (Kilburn et al, 2017, Mwange 2019). Additionally, International Labour Organization (2015) posits that SCTs were widely adopted within the African continent as a strategic response to pervasive high levels of extreme poverty and vulnerability across the continent, frequently exacerbated by factors such as chronic food insecurity and the devastating impacts of the HIV/AIDS pandemic.

These underlying reasons for the emergence of SCT within Africa have contributed to a rise in the number of countries implementing it from 25 in 2005 to 46 as of 2022 (Haushofer and Shapiro, 2022). It is argued that in many of these countries, the primary objective of the program is to reduce monetary poverty and inequality, increase school attendance and reduce child labour improve outcomes by stimulating health service utilization, enhancing dietary diversity, and contributing to reductions in child mortality and morbidity. As regards to Zambia, the Social Cash Transfer (SCT) Programme stands as Zambia's largest and most significant poverty-targeted social protection intervention. Its inception dates back to 2003, when it was launched as a pilot project in the Kalomo district, with foundational support from the Ministry of Community Development and Social Services (MCDSS) in collaboration with German Aid (MCDSS/GTZ) (MCDSS, 2022). The program targets households with a person aged 60 years or above, households with a person(s) with severe disability, medically certified, households with a chronically ill person(s) on palliative care, with medical certification, female-headed households with three or more children (aged 19-64) and Child-headed households (0-18 years) (MCDSS, 2022).

Since its introduction, the program has undergone significant expansion, growing from implementation in 53 districts in 2014 to covering all 116 districts nationwide by 2021. As of August 2024, it served 1,294,185 cash transfer recipient households. By December 2024, this number further increased to 1,311,101 households. More broadly, over 1 million households are currently beneficiaries effectively reaching more than half of Zambia's population classified as poor and over two-thirds of those considered extremely poor (MCDSS, 2024). The standard transfer value is K400 per month, disbursed bi-monthly as a sum of k 800. It is argued that households with a member with severe disability receive a double amount: K400 per month, paid bi-monthly as K800 (MCDSS, 2024).

The overarching objective of the SCT Programme is to reduce extreme poverty and to break the intergenerational cycle of poverty among the targeted households. The program is aimed at achieving specific intended outcomes such as improved household food security, reduction in child mortality and morbidity, improved enrolment and attendance in primary school education for children and enhanced ownership of assets among vulnerable households as well as overall welfare (Marshall and Rossman, 2016).

National evaluation reports indicate that SCT programs have led to reduced poverty (12%), improved school attendance (10%) and increase in household not food insecure (18%) (Ministry of Community Development and Social Services, 2022). While these national evaluations are key in highlighting how the program is fairing, there is lack of contextualized experiences of how the program has affected beneficiary's welfare at household level within a district set up such as Chongwe given the current prevailing social economic situation in the country. Hence, this study seeks to analyze the effects of SCT on the beneficiary's welfare in Chongwe District.

1.1. Methodology

The research employs a mixed method research design with Concurrent Embedded Design to explore and benefit both quantitative patterns (surveys) while nesting qualitative insights (interviews) to answer the 'what',"how" and "why" of SCT effects.

In this design, a secondary qualitative component is "embedded" within a primary quantitative framework to provide a comprehensive analysis of the research problem (Creswell, 2014). The study will simultaneously collect quantitative data through structured surveys to measure livelihood indicators such as household income, asset ownership, and food security levels while gathering qualitative insights through semi-structured interviews and focus group discussions. The quantitative data served as the dominant strand to establish broad patterns of impact, while the qualitative data offered a nested, in-depth perspective on the lived experiences and "pathways of change" for individual beneficiaries.

The justification for adopting a concurrent embedded design lies in its ability to address complex social protection questions that a single method cannot fully capture. While quantitative data can effectively measure the *extent* of poverty reduction and consumption smoothing in Kasisi, it often fails to explain the *mechanisms* or socio-cultural barriers that influence how beneficiaries utilize the funds. By embedding qualitative narratives, this research can explore the "why" behind statistical trends such as why certain households graduate to sustainable livelihoods while others remain trapped in consumption cycles. This approach is particularly relevant in a rural/peri-urban context like Chongwe, where informal financial behaviors and community support systems (like village banking) often mediate the actual impact of formal cash transfers.

Furthermore, this design provides a pragmatic advantage by allowing for data collection within a single phase, which is efficient for field research in localized areas. The integration of these two data sets during the analysis phase specifically through **data triangulation** enhances the validity and reliability of the findings. By comparing the self-reported economic improvements (quantitative) with the qualitative stories of entrepreneurial ventures or external shocks (like drought or inflation), the researcher can provide a more nuanced and "well-rounded" set of recommendations to the Ministry of Community Development and Social Services. This ensures that the study does not just report numbers, but captures the authentic voice of the Kasisi community.

1.2. Contribution of the study

This study holds significant for both local and global development agendas. By establishing the effects of SCT, determining expenditure composition, and identifying challenges faced by beneficiaries, this research will contribute valuable insights crucial for evidence-based policymaking and program refinement. Globally, this study directly aligns with Sustainable Development Goal 1 (SDG 1), which aims to end poverty in all its forms everywhere, by providing empirical data on a key poverty reduction intervention. It sheds light on the effectiveness of SCTs in alleviating extreme poverty and promoting economic inclusion at the household level, a critical step towards achieving SDG 1 targets.

Furthermore, the findings resonate with Agenda 2063: The Africa We Want, particularly its aspirations for a prosperous Africa based on inclusive growth and sustainable development. Understanding how SCT contribute to improved welfare will help inform strategies for building resilient communities and reducing inequalities across the continent.

At the national level, this research is integral to Zambia's development aspirations, as articulated in Vision 2030, which envisions Zambia as a prosperous middle-income nation. By assessing the welfare effects of SCTs, the study will provide critical information on the progress towards poverty reduction and improved living standards, fundamental to achieving this long-term vision. More specifically, the study directly supports the objectives of Zambia's Eighth National Development Plan (8NDP), which prioritizes human development and poverty reduction. The findings will offer concrete data on how SCT is performing in practice, enabling policymakers to refine existing programs and design more effective interventions. Additionally, the study will inform other relevant Zambian policies related to social protection, such as the National Social Protection Policy, by providing a nuanced understanding of the challenges and successes of SCT implementation.

Beyond policy implications, this study will enrich the existing body of knowledge and literature on social protection in developing contexts. By offering empirical evidence from Chongwe District, it will contribute to a more comprehensive understanding of the mechanisms through which cash transfers affect welfare, consumption patterns, and household resilience. This will be invaluable for future research and theoretical advancements in the field.

Finally, the study is crucial for different stakeholders and donors involved in social protection initiatives in Zambia. For the Zambian government and relevant ministries (e.g., Ministry of Community Development and Social Services), the findings will inform program design, resource allocation, and monitoring frameworks. For donors and international organizations funding SCT programs, the research will provide an independent assessment of program effectiveness, ensuring accountability and optimizing investment in poverty reduction efforts. This will enable them to make informed decisions regarding continued support and strategic partnerships, ultimately maximizing the impact of social cash transfers on the lives of vulnerable populations.

2. Methods

2.1. Ethics statement

To uphold research ethics, informed consent procedures were followed. The participants were be encouraged to ask questions throughout the consent process and also throughout their entire participation in the study. Further, the researcher ensured participant confidentiality throughout the study. The researcher maintained strict participant confidentiality by collecting data using an ID number that will only be linkable to the participant's information files and the information that was obtained was kept with utmost confidentiality. Only the researcher, supervisor and other relevant university authorities will have access to participant records.

Furthermore, during recruitment and implementation of interviews, the researcher counselled participants that their participation in the study is voluntary and regardless of the data they provide, their stay and position with reference to the cash transfer interventions will not be impacted in any way. The researcher applied for ethical approval from the University of Zambia humanities and social sciences ethics committee before undertaking the study

2.2. Study design

This research employed a Concurrent embedded design to investigate the effects of Social Cash Transfers (SCT) on the livelihoods of beneficiaries in the Kasisi area of Chongwe District. In this design, a secondary qualitative component is ”embedded” within a primary quantitative framework to provide a comprehensive analysis of the research problem (Creswell, 2014). The study will simultaneously collect quantitative data through structured surveys to measure livelihood indicators such as household income, asset ownership, and food security levels while gathering qualitative insights through semi-structured interviews and focus group discussions. The quantitative data served as the dominant strand to establish broad patterns of impact, while the qualitative data offered a nested, in-depth perspective on the lived experiences and ”pathways of change” for individual beneficiaries.

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2.3. Study population

The target population for this study was SCT beneficiaries in Chongwe District. This target group was selected in this study given that their experience of being beneficiaries on the program gives them the much-needed experience and such, can provide information that will help answer the research questions. Currently, there are 12,963 beneficiaries of SCT in the District. Furthermore, the study targeted officials from Ministry of Community Development and Social Services, particularly, Department of Social Welfare at provincial and district level. These will be selected given their day-to-day mandate of superintending over the program and they will be key in providing information on policy direction regarding the program.

2.4. Sampling technique

This study used systematic sampling and purposive sampling techniques. Systematic sampling technique was used to recruit beneficiaries of Social Cash Transfer in Chongwe District. The researcher will obtain a sampling frame from the District Social Welfare Office in Chongwe. From this sampling frame, the respondents were selected systematically using a sampling interval. The sampling interval such as the Kth is some number which tells the researcher how to select elements from a sampling frame by skipping elements in the frame before selecting one for the sample (Ghauri and Gronhaug, 2005). To determine the sampling interval for this study, the formula: $k = N \div n$ was used. Where k is systematic sampling interval, N is the population size and n is the sample size. Upon determining the sampling interval, the researcher will randomly select the first person using simple random technique and subsequent people will be selected at the rate of the interval until the sample size is reached. The reason for using systematic sampling is to give each beneficiary of SCT in Chongwe an equal opportunity to participate in the study.

On the other hand, purposive sampling was used to select 8 key informants from the Ministry of Community Development and Social Services in the Department of Social Welfare. One will be an official at National level, one official from the Provincial social welfare office, one District Social Welfare Officer, and 5 officials operating in different section at the local level in Chongwe District. Purposive sampling was used to select these key informants because it is a technique that allows the researcher to target a particular group or subset of the population that is most likely to provide valuable insights or relevant data that will help answer the research questions. As argued by Patton (2002), purposive sampling is a technique where the researcher deliberately selects specific individuals or units that possess certain characteristics or meet specific criteria relevant to the research question.

2.5. Sample Size

The study will have a total sample size of 107 (99 Beneficiaries of SCT and 8 Key informants). In order to arrive at this sample size, the study used the Slovin's formula. The formula is used to determine the appropriate number of participants in a survey depending on the error tolerance level of the researcher. In this study, the formula was used as it helps in ensuring representativeness of the sample. The formula (sometimes written as Slovin's formula) was formulated by Slovin in 1960.

$$n = \frac{N}{1 + Ne^2} \tag{1}$$

where n is the sample size, N is the population size, and e is the precision level.

The study used a confidence level of 90%. Therefore, in order to calculate the margin of error:

$$100\% - 90\% = 10\%$$
$$\frac{10}{100} = 0.1 \quad \text{(Margin of error)}$$

Substituting into the formula:

$$\begin{aligned} n &= \frac{12{,}963}{1 + 12{,}963 \times 0.01} \\ &= \frac{12{,}963}{1 + 129.63} \\ &= \frac{12{,}963}{130.63} \\ &= 99 \end{aligned}$$

Therefore, the sample size for SCT beneficiaries will be 99.

Altogether, the sample size for the study will be 99 + 8 = 107 (99 SCT beneficiaries and 8 Key informants).

2.6. Data collection tools and methods

In this study, primary data will be obtained from beneficiaries of the SCT program in Chongwe District and key informants from the Ministry of Community Development and Social Services. Primary data was used in this study because it is up to date, accurate and not doctored

The secondary data for this study will be obtained from already existing literature such as books, articles, research papers and policy documents on SCT and beneficiary's welfare from a global, continental, regional and local level. In as far as this study is concerned, secondary data was used as it will help in avoiding duplicating the work of other researchers as well as help in placing the study within the context of existing literature and in providing a background to the study

2.7. Data analysis

Data in this study was analyzed using thematic analysis. The researcher first transcribed the interviews that were conducted with the participants on Microsoft Word software to ease the work of categorizing the data. According to Baard (2015), a qualitative research report will consist primarily of description and accordingly the basis of the analysis is a transcription of conversations reports. The researcher then used thematic analysis to organize the interview data into categories and themes as they emanate from the data that was transcribed (Saunders et al, 2007). The researcher then organized findings as applicable, with attention to how the findings will inform program development across key actors and institutions.

On the other hand, quantitative data was analyzed descriptively. Preliminary analysis of quantitative data will begin with a creation of a database for capturing data in IBM Statistical Package for Social Sciences (IBMSPSS) (Henderson, 2017). Thereafter, post-coding of open-ended questions on the questionnaire and cleaning entries were done. Basic computations will also be done to show regularities and patterns emerging on various aspects in line with research questions. Frequency distribution tables and cross-tabulations will be done and results will be presented in form of tables, graphs and pie charts

2.8. Limitations

The research was done in Kasisi area of Chongwe district and therefore the results may not be generalized to other Districts in Zambia other than Kasisi. Additionally, the lack of available literature contextualized locally on the subject matter.

3. Results

3.1. Demographics of participants

The demographic of the participants includes gender and level of education. The data reveals a significant majority of female participants, who account for 64% of the total group. In contrast, male respondents make up the remaining 36%. This distribution suggests that the study captured a perspectives heavy insight from female beneficiaries, who often play a primary role in managing household livelihoods through such transfer programs. Most respondents, 55%, have attained a Primary level of education, followed by 35% who have reached a Secondary level. A small and equal minority of the group, 5% each, reported having either a Tertiary education or no formal education at all. This data indicates that while most beneficiaries have some level of formal schooling, the demographic is primarily characterized by basic to intermediate education levels.

3.2. Livelihood activities of sct beneficiaries

To determine the livelihood activities of SCT beneficiaries, many beneficiaries revealed that they rely on subsistence farming as their primary livelihood. "I invest part of the money I receive into small gardens, growing maize, vegetables, and groundnuts." These activities not only provide food security but also allow families to sell surplus produce in local markets, thereby generating modest income.

3.3. Expenditure composition of the SCT money by the beneficiaries

To establish the expenditure composition of SCT, the study found that most of the grant is consumed by immediate nutritional needs, where food security specifically Mealie Meal serves as the primary measure of household stability. *"The moment I get the money, the first thing is a 25kg bag of mealie meal; if there is no Nshima in the house, my family cannot survive the month.“*

3.4. Challenges faced by beneficiaries of sct

The study revealed that the fixed grant amount is increasingly insufficient as national inflation causes the "real value" of the money to shrink against the rising cost of basic commodities. *"The K400 used to buy many things, but now... the money is finished; it is like the money is shrinking while the prices in the shops are growing every single day."*

4. Discussion

4.1. Livelihood activities of sct beneficiaries

The research findings confirm that the SCT serves as a fundamental "liquidity floor" that transforms beneficiaries from passive aid recipients into active economic agents. This aligns with Chambers & Conway's (1991) framework, which defines livelihoods as the capabilities and assets required for a means of living. In Kasisi, the grant does not merely fund consumption but acts as a catalytic investment tool, allowing the ultra-poor to leverage their minimal assets into more productive ventures.

A primary theme emerging from the study is the role of the SCT as an informal agricultural subsidy. While literature (World Bank, 2024) suggests a 34% increase in input use nationally, the findings in Kasisi provide a granular view of this shift. Beneficiaries are moving away from the "poverty trap" of using recycled, low-yield seeds toward hybrid varieties and fertilizers. This transition is critical because it directly addresses seasonal food insecurity, ensuring that the household's primary productive activity subsistence farming is more resilient.

The conversion of cash into "living savings accounts" through livestock rearing represents a sophisticated risk-management strategy. Both the literature (UNICEF, 2025) and the study findings highlight that poultry and goats serve as liquid assets. In Kasisi, this "biological banking" allows beneficiaries to accumulate wealth that can be liquidated during shocks, such as medical emergencies. This indicates that beneficiaries are not just thinking about current consumption but are actively engaged in long-term asset accumulation and risk buffering.

The study further reveals that the SCT facilitates income diversification through vegetable gardening (Dimba cultivation). While maize is seasonal and prone to climate shocks, the findings show that gardening provides a "petty cash" flow that bridges the two-month gap between SCT payments. This aligns with the literature's emphasis on climate-resilient strategies, as beneficiaries with access to water points utilize the grant as "risk capital" to sustain year-round production, thereby reducing their vulnerability to the traditional rain-fed agricultural cycle.

Interestingly, the findings validate the "time sovereignty" theory proposed by the Transfer Project (2023). Before the SCT, many beneficiaries in Kasisi were trapped in exploitative casual labor (Ganyu), often working while starved. The study finds that the grant provides a nutritional foundation that allows individuals to either opt out of distress labor or negotiate better terms. By securing food first, beneficiaries reclaim the time and physical strength necessary to cultivate their own fields, which is a significant shift from survivalist labor to productive self-employment.

The rise of micro-entrepreneurship in the form of petty trading and "Pamela" (repackaging) retail demonstrates a high level of market literacy. The findings show that beneficiaries strategically use the SCT as start-up capital to provide goods like sugar and soap to the village. This corroborates the MCDSS (2022) assertion that small, regular cash injections provide the requisite working capital for women to initiate trading ventures. These micro-enterprises are vital because they convert a lump-sum government grant into a daily, sustainable income stream. The study highlights a significant integration of social and financial capital through "Chilimbas" or VSLAs. Both the literature and findings suggest that the SCT acts as a "seed" for community-led microfinance. By pooling their transfers, beneficiaries in Kasisi bypass the barriers to formal banking identified in the financial literacy findings. This creates a local multiplier effect where the grant is "grown" within the community, allowing members to access larger loans for business expansion that the ZMW 400 grant could not support individually.

However, a recurring challenge identified in both the literature and the findings is the "adequacy gap." While the grant stimulates various activities, the current amount remains largely at the "survivalist" level. The findings on charcoal production and grass cutting suggest that when payments are delayed or inflation rises (as noted by ZamStats, 2023), beneficiaries revert to environmentally taxing or labor-intensive "distress activities." This suggests that while the SCT stimulates economic activity, its transformative power is limited by the fluctuating purchasing power of the Kwacha. Gender dynamics significantly influence the "menu" of livelihood activities. The findings in Kasisi mirror the literature (MCDSS, 2022) by showing that women prioritize "backyard" livelihoods like frying fritters (vitumbua) or poultry, which allow them to balance economic work with domestic care. Men, conversely, appear more likely to engage in capital-intensive or mobile activities like ox-plowing or fishing. This suggests that for the SCT to be truly transformative, livelihood support must be tailored to the specific time-poverty constraints faced by female-headed households.

Finally, the sustainability of these livelihoods is deeply tied to social reciprocity. The findings on "social safety nets" show that beneficiaries view contributions to community events as a form of informal insurance. By investing SCT funds into the village's social fabric, they ensure a reciprocal support system that protects them when the grant or their small businesses fail. This confirms that for the ultra-poor in Kasisi, financial sustainability is inseparable from social belonging, making the SCT a tool for both economic and social cohesion.

4.2. Expenditure composition of the SCT money by the beneficiaries

The expenditure patterns in Kasisi reveal that the primary "functioning" achieved by the SCT is the stabilization of household food security. This aligns closely with the UNICEF (2025) study in urban Zambia and the Malawi study by Devereux et al. (2006), both of which identify food as the non-negotiable priority. Through the lens of Sen's theory, mealie meal is the "commodity" that beneficiaries convert into the "capability" of being well-nourished. The finding that mealie meal is the standard unit of stability in Kasisi mirrors the literature's assertion that SCTs are first and foremost a tool for "consumption smoothing," ensuring that "the bellies are full" before any other strategic planning can occur.

A significant similarity between the literature and the study findings is the strategic allocation of funds toward human capital, specifically education and health. The UNDP (2025) and Kilburn et al. (2017) highlight how SCTs are used for non-tuition costs to break intergenerational poverty. In Kasisi, beneficiaries echoed this by prioritizing school requirements for dependents over their own personal comfort. According to Sen, this represents an investment in "basic capabilities"—the health and education required for a person to have the freedom to lead a life they value in the future. The grant thus acts as informal health insurance and an educational bridge, transforming a small cash amount into long-term human potential.

Regarding productive investment, the Kasisi findings show a strong correlation with the PSPR (2025) and CALP Network (2018) literature, which notes that beneficiaries use SCT money to strengthen livelihoods. In Kasisi, the purchase of seeds, fertilizer, and small livestock like ducks and chickens serves as a "living savings account." This reflects a high degree of "agency," a core tenet of Sen's theory. Rather than being passive recipients, beneficiaries are active agents who "convert" the cash commodity into productive assets to hedge against future hunger, thereby expanding their future "capability set" beyond the limits of the bi-monthly grant.

However, a notable difference between the general literature and the Kasisi findings is the significant impact of "transaction costs." While global literature often focuses on the net value of the grant, beneficiaries in Kasisi reported a "hidden tax" through transport costs to pay points and the necessity of mobile airtime to coordinate collection. In Sen's framework, these are "environmental conversion factors." A beneficiary living far from a boma has a smaller "capability set" than one living near a pay point, as a portion of their commodity is lost to the physical environment before it can be converted into household utility.

The use of SCT funds to repay informal debts, specifically "Kaloba," highlights a "revolving door" of debt that is less emphasized in the success-oriented literature of Handa et al. (2018). While James (2018) mentions that SCTs can reduce negative coping strategies, the Kasisi findings suggest that debt repayment remains a primary survival mechanism. From a Capability perspective, this debt represents a "limitation on freedom." While the SCT provides the liquidity to clear one's name with shopkeepers, the persistent need for credit suggests that the "financial depth" of the beneficiaries remains shallow, as described by Saeed & Haya (2020).

The findings on "Chilimba" contributions and social obligations, such as funeral tithes, align with the CALP Network (2017) and Hanlon et al. (2010). Both the literature and the study findings validate that spending on social standing is a rational investment. In Sen's view, "social inclusion" is a vital human functioning. By contributing to community ceremonies and savings groups, beneficiaries are investing in "social capital," which serves as their ultimate safety net. This demonstrates that expenditure composition is not just about material goods, but about maintaining the social ties that allow a person to function as a respected member of society.

A similarity in household management is found in the purchase of hygiene products and small assets like buckets. This is supported by the Ministry of Community Development (2025) study, which links SCTs to improved hygiene and dignity. In Kasisi, these "sundry items" are essential for maintaining the capability of "self-respect." Sen argues that being able to appear in public (or at church) without shame is a fundamental capability. Thus, spending on soap and clean clothes is a direct conversion of cash into the functioning of "living with dignity." The focus on energy, lighting, and shelter maintenance in Kasisi mirrors the Case et al. (2005) findings in South Africa regarding housing improvements. In Kasisi, the purchase of charcoal, candles, and plastic roof covers is a preventative "conversion factor." By keeping the house dry and lit, beneficiaries prevent illness and ensure security. This proactive expenditure aligns with the literature's view that predictable transfers allow for "foresight," enabling households to move from absolute deprivation toward a more managed and secure domestic environment.

The findings on water access and milling costs provide a localized nuance that is often missing from broader regional studies like Duflo (2012). In Kasisi, the SCT is the only source of cash to pay for communal borehole maintenance and grinding mill fees. This is a critical "social conversion factor." Even if a household has produced its own maize, they lack the "capability" to eat Nshima unless they have the cash to process the grain. This highlights how the SCT is essential for completing the process of "commodity-to-functioning," turning raw harvest into edible food.

The study confirms the UNICEF (2025) literature regarding "shock-responsive" consumption. While the literature suggests that SCTs help diversify diets, the Kasisi findings show that external shocks like inflation and drought make this difficult. Sen's theory posits that when "conversion factors" (like market prices) change, the same amount of commodity yields fewer functionings. The beneficiaries' struggle to maintain their standard of living amidst rising costs indicates that while the SCT expands their capabilities, these gains are fragile and easily eroded by economic factors beyond their control.

4.3. Challenges faced by beneficiaries of SCT in Kasisi area of Chongwe District

The physical distance to payment points and the subsequent "bicycle tax" in Kasisi represent a significant environmental conversion factor that mirrors the global logistical hurdles cited by Asante et al. (2020). Sen's theory suggests that a person's capability is determined not just by the commodity they possess (the SCT cash), but by the environment in which they must use it. The finding that elderly beneficiaries arrive with "swollen legs" and must spend a portion of their grant on transport highlights an "access un-freedom." This confirms the IMANI (2025) report which notes that for rural households, the geographical distance to agents acts as an automatic reduction of the grant's intended value. A profound similarity between the literature and the study findings is the corrosive effect of unpredictable disbursements. IDinsight (2025) and Namibia (2025) emphasize that irregular payments create financial uncertainty, a reality echoed by Kasisi beneficiaries who describe "waiting by the road" and "losing hope." In the Capability Approach, "protective security" is an instrumental freedom. When the government fails to provide a predictable schedule, it deprives the beneficiaries of the capability to plan, forcing them into a state of "extreme vulnerability" that undermines the program's role as a reliable safety net.

The "shrinking" real value of the grant due to inflation in Kasisi directly aligns with the JCTR (2025) and UNU-WIDER (2018) literature, which argues that fixed transfers are often insufficient to offset rising food prices. From a capability perspective, this represents a "macroeconomic deprivation." While the beneficiary has the same nominal amount of cash, their "entitlement" to basic caloric requirements is diminished as market prices rise. This confirms that without indexing transfers to inflation, the program provides only a ”meager” relief that fails to lift households out of absolute poverty.

The technical challenges with biometric systems in Kasisi provide a unique localized insight into personal conversion factors. While Denis (2023) and IDinsight (2021) focus on digital literacy and forgotten PINs, the finding that ”labor-worn skin” prevents fingerprint recognition reveals a physical barrier to inclusion. Sen argues that the body itself can be a conversion factor; in this case, the history of the beneficiary's manual labor becomes a technical ”un-freedom” that leads to wasted trips and financial loss, effectively marginalizing those who have worked the hardest. The ”debt trap” created by predatory local traders in Kasisi is a direct consequence of the ”Literature Gap” regarding how implementation failures undo positive outcomes. While literature like Baird et al. (2014) highlights asset growth, the Kasisi findings show that delayed payments force recipients to take high-interest credit from shopkeepers. This creates a ”revolving door” of debt where the SCT is ”immediately swallowed” upon arrival. This cycle represents a lack of ”economic entitlement,” where the beneficiary is constantly paying for ”old food” rather than investing in the future.

The absence of a complaint mechanism and the ”fear of retaliation” in Kasisi mirror the findings of IDinsight (2025) in Malawi. This indicates a lack of ”political freedom” and ”transparency guarantees,” two of Sen’s core instrumental freedoms. When beneficiaries believe that complaining about a rude officer or missing funds will lead to being ”deleted” from the program, they are deprived of their agency. This power imbalance ensures that recipients remain passive and fearful rather than empowered citizens with a right to social protection.

A significant similarity in social barriers is the ”stigma” and ”social tax” identified both in the Case et al. (2005) literature and the Kasisi findings. Sen emphasizes that ”appearing in public without shame” is a fundamental human functioning. However, being labeled ”Government’s Children” and facing pressure from relatives for ”beer money” or loans creates a social conversion factor that drains the grant. This ”social tax” prevents the cash from being converted into the beneficiary's own nutrition or health, prioritizing communal harmony over individual well-being. The perception of ”favoritism” and ”exclusion errors” in Kasisi reinforces the ILO (2023) concerns regarding opaque targeting. When beneficiaries observe neighbors with cattle receiving aid while the blind are excluded, it creates social friction and a sense of ”un-fairness.” In Sen’s framework, this is a failure of ”social justice.” The lack of objective merit in the selection process undermines the ”transparency guarantee,” making the grant feel like a ”political gift” rather than a universal social right, as noted in the findings regarding election-season anxiety.

The high dependency ratios found in Kasisi households provide a stark difference from the idealized ”individual” beneficiary often presented in policy literature. The finding that one grant is ”stretched to the breaking point” to support seven people (including orphans) highlights a ”capability gap.” Sen’s theory posits that requirements vary; a grandmother caring for six grandchildren has a much higher ”functioning requirement” than a single person. The grant’s failure to scale with household size means that ”basic capabilities” like nutrition are never fully realized for the children involved.

Finally, the lack of ”exit” or ”graduation” strategies in the SCT design, as identified in both the literature and the Kasisi findings, suggests a state of ”permanent dependency.” Beneficiaries expressed a desire for tools and training to ”stand on their own feet,” yet the current implementation focuses solely on consumption. Under the Capability Approach, true development is the ”expansion of freedom.” Without links to skills or micro-entrepreneurship, the SCT remains a palliative measure that sustains life but does not expand the substantive freedom of the beneficiaries to escape poverty.

5. Conclusion

The study concludes that the Social Cash Transfer (SCT) serves as more than a mere safety net for beneficiaries in Kasisi; it functions as vital foundational capital that facilitates a strategic shift from passive survival to active economic participation. By providing a predictable ”liquidity floor,” the grant enables households to invest in agricultural productivity, accumulate ”liquid” livestock assets, and initiate micro-enterprises that generate essential daily cash flow. While the ”adequacy gap” and macroeconomic pressures like inflation remain significant hurdles that often confine these activities to the ”survivalist” level, the integration of the grant into informal savings groups and social safety nets underscores a sophisticated level of grassroots resilience. Ultimately, the SCT empowers the ultra-poor to reclaim ”time sovereignty” and leverage their local environment, effectively transforming a social protection measure into a catalyst for diverse and community-embedded livelihood strategies.

On the expenditure composition of the SCT, the grant is dominated by ”consumption smoothing” and the maintenance of basic human dignity. Most of the funds are consumed by immediate nutritional requirements, with mealie meal serving as the primary measure of household stability, alongside essential spending on health, education, and communal water access. However, the study also reveals that beneficiaries are not merely passive consumers; they demonstrate significant ”agency” by strategically allocating a portion of their ”meager” grants toward productive assets, such as agricultural inputs and small livestock, which serve as ”living savings accounts.” Despite this foresight, the net value of the grant is consistently eroded by high ”transactional costs including transport to pay points and grinding mill fees which act as a regressive tax on the poorest households, limiting the grant's ability to move families beyond subsistence living.

Further, the potential impact of the SCT program is severely undermined by a complex web of structural, technical, and social ”un-freedoms.” The most debilitating challenges include the unpredictability of disbursement schedules and the rapid erosion of the grant’s purchasing power due to national inflation, both of which push beneficiaries into predatory debt traps with local traders. Furthermore, the physical distance to pay points and the failure of biometric systems to recognize ”labor-worn” fingerprints represent environmental and personal conversion barriers that disproportionately marginalize the elderly and the disabled. These operational hurdles are compounded by a lack of transparent communication and grievance mechanisms, leaving beneficiaries in a state of ”forced gratitude” where they fear that complaining may lead to exclusion. Ultimately, without a deliberate ”graduation strategy” that links cash to skills training, the program remains a palliative measure that sustains life but fails to expand the substantive freedom required for beneficiaries to exit permanent dependency.

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