

Assessing the Effectiveness of Emergency Cash Transfers in Enhancing Household Resilience to Climate-Induced Drought: A Case Study of Samfya District in Luapula Province, Zambia

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ABSTRACT

Background: Climate-induced drought has increasingly emerged as one of the most severe threats to rural livelihoods and food security in Sub-Saharan Africa, particularly among populations dependent on rain-fed agriculture and climate-sensitive livelihoods. In Zambia, the 2023/2024 El Niño-induced drought significantly disrupted livelihoods and food systems across Zambia, prompting the Government of Zambia, in collaboration with cooperating partners, to implement the Emergency Cash Transfer (ECT) programme as a shock-responsive social protection intervention.

Aim: To assess the effectiveness of the 2024 Emergency Cash Transfer programme in strengthening household resilience to climate-induced drought in Samfya District, Luapula Province. Specifically, the study examined household utilisation of ECT funds, assessed the programme's contribution to food security and productive asset protection, analysed its influence on household coping strategies, and evaluated operational strengths and implementation challenges.

Methods: Guided by Social Protection Theory, the Sustainable Livelihoods Framework, and Resilience Theory, the study employed a case study research design, informed by the concurrent mixed-method approach. A multi-stage random sampling procedure was used to select 151 beneficiary households while purposive sampling was used to select participants for FGDs and key informant with officials from the Ministry of Community Development and Social Services, payment service providers, traditional leaders and members of Community Welfare Assistance Committees for the qualitative component. Quantitative data were collected through household surveys using interviewer-administered structured questionnaires while the qualitative data were collected through key informant interviews, and Focus Group Discussions. Quantitative data were analysed using SPSS through descriptive and inferential statistics, while qualitative data were analysed thematically.

Findings: The findings revealed that 94.6% of beneficiary households primarily utilised the transfers for food purchases, particularly maize meal and groceries, while 52.3% allocated part of the funds toward school fees, farming inputs, fishing equipment, and debt repayment. The programme contributed positively to household food security, with 65.6% of households attaining minimum dietary diversity during the drought period. However, nutritional vulnerability remained evident due to low consumption of protein-rich foods. Despite programme support, 39.1% of households reported selling productive assets, including land, fishing equipment, and livestock, indicating that the transfer value was insufficient to fully prevent livelihood erosion. The study further established that the programme reduced harmful coping strategies such as meal skipping, excessive borrowing, and school absenteeism. Several participants reported improved household welfare and reduced psychological stress following receipt of transfers. Nevertheless, many households remained vulnerable after programme completion, demonstrating the limitations of short-term emergency assistance in

contexts characterised by chronic poverty. Operationally, 83.4% of beneficiaries reported receiving payments without major difficulties, although challenges related to targeting inaccuracies, political interference, delayed payments, and limited accessibility for remote fishing communities were identified.

Conclusion: The study concludes that the Emergency Cash Transfer programme moderately strengthened household resilience by improving food access, stabilising consumption, and reducing negative coping behaviours during the drought. However, the programme's effectiveness was constrained by inadequate transfer values and implementation weaknesses. The study recommends increasing transfer amounts, introducing vulnerability-based scaling systems, strengthening targeting transparency, improving payment predictability, and integrating emergency transfers with long-term livelihood recovery and social protection programmes.

Keywords: Emergency Cash Transfer, Household Resilience, Drought, Household Food Security, Shock-Responsive Social Protection, Climate Change Adaptation.

BACKGROUND OF THE STUDY

Climate-induced drought has emerged as one of the most severe threats to rural livelihoods, food systems, and poverty reduction efforts globally. The increasing frequency and intensity of drought events associated with climate change continue to undermine agricultural production, household incomes, and human security, particularly in low-income countries heavily dependent on climate-sensitive livelihoods. The United Nations Convention to Combat Desertification reported that drought occurrences increased by approximately 29% between 2000 and 2022, with Africa experiencing some of the most severe socio-economic impacts (UNCCD, 2022). Similarly, the Intergovernmental Panel on Climate Change observed that rising temperatures, erratic rainfall patterns, and extreme climatic variability are increasing vulnerability among poor rural households with limited adaptive capacity (IPCC, 2023). The World Bank estimated that approximately 3.6 billion people currently live in highly climate-vulnerable environments, with Sub-Saharan Africa projected to experience disproportionate livelihood losses due to recurrent climatic shocks (World Bank, 2024).

The growing recurrence of climate-related disasters has intensified global attention toward adaptive and shock-responsive social protection systems capable of protecting vulnerable households during crises. Social protection interventions, particularly cash transfer programmes, have increasingly been recognised as critical instruments for reducing vulnerability, stabilising consumption, protecting productive assets, and enhancing household resilience during environmental shocks (Beazley et al., 2021). Evidence from several low- and middle-income countries demonstrates that emergency cash transfers can improve food consumption, reduce negative coping strategies, support livelihood recovery, and prevent distress sales of household assets when implemented effectively (Bastagli et al., 2021). However, emerging literature also suggests that programme effectiveness depends significantly on contextual factors such as transfer adequacy, timeliness, inflation, market functionality, administrative efficiency, and household livelihood characteristics (Hidrobo et al., 2021; World Bank, 2023).

In Sub-Saharan Africa, the increasing prevalence of drought, food insecurity, and economic instability has accelerated the adoption of shock-responsive social protection systems. According to the World Food Programme, more than 123 million people across Africa experienced acute food insecurity in 2024 due to the combined effects of climatic shocks, conflict, and economic disruptions (WFP, 2024). Eastern and Southern Africa were particularly affected by prolonged El Niño-induced drought conditions that significantly reduced agricultural productivity and rural incomes. Countries such as Kenya, Ethiopia, Malawi, Zimbabwe, and Zambia expanded emergency cash assistance programmes to cushion vulnerable households against worsening food insecurity. Studies conducted in Kenya found that timely emergency cash transfers reduced reliance on harmful coping mechanisms such as meal reduction, distress migration, and productive asset sales among poor households (Strupat, Nshakira-Rukundo & Reichert, 2025). Similarly, Ethiopia's Productive Safety Net Programme demonstrated that adaptive social protection interventions can strengthen household absorptive capacity and reduce livelihood collapse during climatic crises (Hidrobo et al., 2021).

Despite these positive findings, evidence regarding the long-term resilience impacts of emergency cash transfers remains mixed. Some studies argue that while cash transfers improve short-term consumption smoothing, their capacity to strengthen sustainable resilience remains constrained where payments are inadequate, delayed, or undermined by inflationary pressures and weak local markets (FAO, 2024). Research conducted in Malawi and Uganda further indicates that emergency cash assistance may have limited transformative effects in contexts characterised by chronic poverty, poor infrastructure, weak market integration, and limited livelihood diversification opportunities (World Bank, 2023). These inconsistencies highlight the need for context-specific evaluations capable of examining how emergency cash transfer programmes operate within different socio-economic and environmental settings.

Zambia has experienced increasing climatic variability over the past decade, characterised by recurrent droughts, floods, delayed rainfall, and prolonged dry spells. Since agriculture remains the primary livelihood source for most rural households, climatic shocks continue to threaten food security, income stability, and rural welfare. The Zambia Statistics Agency reported that approximately 76% of rural households depend directly on small-scale agriculture and natural-resource-based livelihoods for survival (ZamStats, 2022). However, high poverty levels, limited livelihood diversification, weak infrastructure, and low adaptive capacity continue to increase vulnerability to climatic shocks. In Luapula Province, rural poverty remained exceptionally high at approximately 77.3% in 2022, exposing households to severe livelihood insecurity during environmental crises (ZamStats, 2022).

The 2023/2024 agricultural season represented one of Zambia's most severe drought episodes in over four decades. The El Niño-induced drought caused widespread crop failure, water shortages, livestock stress, and declining household incomes across most parts of the country. According to the United Nations Office for the Coordination of Humanitarian Affairs, approximately 9.8 million people across 84 districts were affected, while over six million required urgent humanitarian assistance (OCHA, 2024). The drought significantly disrupted food systems and intensified rural poverty, particularly among households dependent on rain-fed agriculture and informal livelihoods. In response, the Government of Zambia declared the drought a national disaster and emergency on 29 February 2024, triggering large-scale humanitarian and social protection interventions (Government of the Republic of Zambia, 2024).

One of the major policy responses implemented during the crisis was the expansion of the Social Cash Transfer programme through the Emergency Cash Transfer initiative under the Ministry of Community Development and Social Services. The programme utilised existing social protection infrastructure to deliver temporary financial assistance to drought-affected households through both vertical and horizontal expansion mechanisms. Existing beneficiaries received additional payments, while newly identified vulnerable households were enrolled into the programme (World Bank, 2024). The initiative received substantial technical and financial support from development partners, including approximately US\$208 million from the World Bank toward strengthening Zambia's adaptive social protection systems and drought response mechanisms (IMF, 2024; World Bank, 2024).

The Emergency Cash Transfer programme represented a significant shift toward shock-responsive social protection because it relied on pre-existing beneficiary databases, electronic payment systems, and administrative structures intended to facilitate rapid emergency response. According to the Ministry of Community Development and Social Services (2024), payments were delivered through the Zambia Integrated Social Protection Information System using mobile and electronic payment platforms designed to improve efficiency and transparency. Nevertheless, despite the rapid scale-up of the programme, empirical evidence regarding its actual effectiveness at household and district levels remains limited. Existing assessments have largely focused on programme coverage, financing, and administrative outputs while giving limited attention to household utilisation patterns, food security outcomes, coping strategies, and productive asset protection during the drought period.

Samfya District in Luapula Province provides an important context for examining the effectiveness of emergency cash transfers within complex rural livelihood systems. The district's economy depends heavily on fishing, small-scale agriculture, and informal trading activities linked to the ecological systems surrounding

Lake Bangweulu and associated wetlands. These livelihoods are highly vulnerable to rainfall variability, declining fish stocks, environmental degradation, and climatic shocks. Furthermore, vulnerability assessments indicate that households in Luapula Province continue to experience chronic poverty, weak market integration, poor infrastructure, and limited access to financial services, all of which constrain household resilience during crises (ZVAC, 2023). Geographic isolation and infrastructural challenges may also affect programme accessibility, payment delivery, and operational efficiency within the district.

Although social cash transfer programmes have received increasing scholarly attention globally, there remains limited district-level evidence in Zambia regarding how emergency cash assistance influences household resilience during climatic emergencies. Most existing studies focus predominantly on poverty reduction outcomes or national implementation trends without adequately examining local beneficiary experiences during drought crises. Consequently, limited empirical evidence exists regarding how beneficiary households in drought-affected districts utilise emergency cash transfers, whether the transfers effectively protect food security and productive assets, and how programme implementation challenges influence resilience outcomes. This evidence gap constrains evidence-based policy formulation and limits opportunities for improving future adaptive social protection interventions in Zambia.

This study therefore sought to assess the effectiveness of the 2024 Emergency Cash Transfer programme in strengthening household resilience to climate-induced drought in Samfya District, Luapula Province. Specifically, the study examined utilisation patterns of transfer funds, food security outcomes, protection of productive assets, household coping strategies, and operational factors influencing programme effectiveness. The study contributes to emerging literature on shock-responsive social protection and adaptive resilience by generating context-specific evidence capable of informing climate adaptation policy, disaster preparedness planning, and social protection programming in Zambia and similar drought-prone settings across Sub-Saharan Africa.

MATERIALS AND METHODS

Research design

The study adopted a case study research design, informed by the concurrent mixed-methods approach to assess the Effectiveness of Emergency Cash Transfers in Enhancing Household Resilience to Climate-Induced Drought in Samfya District, Luapula Province in Zambia. The study was informed by Social Protection Theory, Sustainable Livelihoods Framework, and Resilience Theory. Concurrent mixed-methods research integrates quantitative and qualitative approaches within a single study in order to provide a more comprehensive understanding of complex social phenomena than either method alone could achieve (Creswell and Plano Clark, 2018). In this research, quantitative data generated through household surveys provided measurable indicators of programme outcomes such as food security, coping strategies and asset protection. At the same time, qualitative data obtained from key informant interviews and Focus Group Discussions enabled the researcher to explore how beneficiaries interpret and experience the programme within their everyday livelihood realities. This design was appropriate for assessing the Effectiveness of Emergency Cash Transfers in Enhancing Household Resilience to Climate-Induced Drought in Samfya District, Zambia.

Study Site

The research was conducted from selected communities in Samfya District of Luapula Province in Northern Zambia. Communities in Samfya District are predominantly Bemba-speaking and largely depend on subsistence agriculture, and deeply connected to their traditional heritage and community. The district lies along the shores of Lake Bangweulu and is characterised by a mixed livelihood system that includes fishing, small-scale agriculture and informal trade.

Target Population

The main study population comprised households in Samfya District that were registered under the 2024 Emergency Cash Transfer programme. The population includes two categories of recipients. The first category

comprises households that were already enrolled in the national Social Cash Transfer programme and received additional payments as part of the emergency response. The second category includes households that were newly identified during the drought emergency and registered specifically for the ECT programme. These two groups together represent the full caseload of programme beneficiaries within the district. The key informants included the district-level officials from the Ministry of Community Development and Social Services, payment service providers, traditional leaders and members of Community Welfare Assistance Committees. Bryman (2021) states that in programme evaluation research, defining the target population clearly is essential for ensuring that sampling procedures produce representative evidence that can support valid conclusions about programme effects.

Sampling Methods

The researchers employed multi-stage probability sampling and purposive non-probability sampling methods in recruiting the respondents for the study. Multi-stage sampling is widely used in social science research when the study population is geographically dispersed and when administrative lists are available at different levels of organisation (Kothari, 2020). The sampling design enabled the researchers to combine purposive and probability-based sampling techniques to achieve both contextual relevance and statistical representation. This multi-stage approach balanced contextual relevance with methodological rigour by ensuring that sampled households represent different livelihood contexts within the district.

Sample size

The quantitative sample size for the household survey was determined using Cochran's formula, which is commonly applied when estimating sample sizes for large populations in survey research. Cochran's formula calculates the minimum sample required to achieve a specified confidence level and margin of error when estimating population proportions (Cochran, 1977). For this study, a confidence level of 95 percent, an assumed population proportion of 0.5 if unknown, and a margin of error of 0.08 were applied. Using these parameters produced an initial sample estimate of approximately 151 households as indicated in the formula below.

$$n_0 = \frac{Z^2 pq}{e^2} = n_0 = \frac{1.96^2 * 0.5 * 0.5}{0.08^2} \approx 151$$

For the qualitative component, ten (10) key informant interviews were conducted with individuals who possess direct knowledge of programme implementation. These included district-level officials from the Ministry of Community Development and Social Services, payment service providers, traditional leaders and members of Community Welfare Assistance Committees. In addition, three (3) Focus Group Discussions (FGDs) were organised with programme beneficiaries. The first FGD comprised women only, the second men only, and the third a mixed-gender group in order to ensure that gender-specific perspectives on coping strategies and household decision-making were captured. Qualitative sample sizes were guided by the principle of data saturation, which occurs when additional interviews no longer produce substantially new information (Guest et al., 2020).

Data Collection Methods

This research employed a survey through the use of a structured household questionnaire to gather quantitative data. The questionnaire captured demographic characteristics, livelihood activities, receipt of transfers, expenditure patterns, food security indicators, asset ownership and coping strategies adopted during the drought period. Focus group discussions (FGDs) and key informant interviews (KIIs) were conducted with individuals who have operational responsibilities and expert knowledge of the ECT programme and the programme beneficiaries using semi-structured interview guides. Smith et al (2009) suggested that semi-structured interviews are well-suited to the task of capturing people's lived experiences and through which a phenomenon could be interpreted in terms of the meanings interviewees bring to it. This type of interview was used to create a space in which the researcher and participants constructed the knowledge together (Birks and Mills, 2011). The interviews were conducted in participants' preferred languages (i.e., English and Bemba).

The researchers preferred the FGDs, and KIIs because it enabled them to have more clarifying, probing, and cross-checking questions, where the interviewers have the freedom to alter; rephrase and add questions according to the nature of the responses from interviewees (Best and Kahn, 2003). The semi-structured interviews also provided an opportunity for recording all the responses from participants.

Data Analysis and interpretation

Quantitative data from the household survey were analysed using Statistical Package for Social Sciences (SPSS) version 27. Descriptive statistics were generated to summarise household characteristics and programme outcomes. These included frequencies, means and percentages describing variables such as household size, livelihood activities, food consumption patterns and use of cash transfers. Inferential statistical tests were also conducted to examine differences between groups, such as male-headed and female-headed households, using Chi-square tests and independent sample t-tests where appropriate (Field, 2018).

Qualitative data was analysed using thematic analysis following Braun and Clarke's (2006) six-step model. Braun and Clarke recommended that qualitative research focuses on the following steps, namely: familiarization with the data, generating initial codes; searching for themes; reviewing themes; defining and naming themes, and producing the report. In this study, interviews were recorded with the consent of the participants. Themes were interpreted using theoretical lenses, including Social Protection Theory, Sustainable Livelihoods Framework, and Resilience Theory. The researchers read through the transcripts identifying open codes using the qualitative software Nvivo. Coding aided in identifying concepts, categories and sub-categories that were further broken down. Open coding involves reading the texts 'word-by-word', 'line-by-line', and repeatedly to identify phrases that interviewees were using to describe things and issues. The coded data was then categorised (grouped) according to different characteristics to better understand the data. The categories were then grouped to form sub-themes and then eventually, the sub-themes were grouped to come up with the main themes. This enabled the researcher to categorize items according to what description they offered (Bryman, 2012).

Ethical Considerations

In any research conducted, ethical issues must be taken into consideration by the researcher (Bryman, 2016). The researchers ensured that ethical principles of social research were upheld. The main ethical issues addressed in the course of the research were; approval, permission, access and acceptance, informed consent, confidentiality, right to privacy and anonymity, right to withdrawal, beneficence, justice and fairness. The ethical approval number for the study is MU/DRI/REC/2026/016.

Study Findings (Results)

Introduction

This section presents findings of the study assessing the effectiveness of the 2024 Emergency Cash Transfer (ECT) programme in enhancing household resilience to climate-induced drought in Samfya District, Luapula Province of Zambia. The findings are organised according to the study objectives and integrate quantitative and qualitative evidence obtained from household surveys ($n = 151$), Focus Group Discussions (FGDs), and Key Informant Interviews (KIIs). Quantitative findings are presented using descriptive statistics including frequencies, percentages, means, and Chi-square tests, while qualitative findings are used to contextualise and interpret household experiences, coping patterns, and operational realities associated with programme implementation. The chapter specifically examines: (1) utilisation of ECT funds by beneficiary households; (2) contribution of the programme toward food security and productive asset protection; (3) influence of ECTs on household coping strategies; and (4) operational strengths and implementation challenges affecting programme effectiveness.

Socio-Demographic Characteristics of Respondents

Table 1: Gender distribution of household heads

Gender	Frequency	Percentage (%)
Female	124	82.1
Male	27	17.9
Total	151	100.0

The study found that the majority of beneficiary households were female-headed. Out of 151 sampled households, 124 (82.1%) were headed by women, while only 27 (17.9%) were male-headed. The predominance of female-headed households reflects the vulnerability-targeting framework used by the programme, which prioritised labour-constrained and economically vulnerable households. The findings further suggest the feminisation of vulnerability within drought-affected communities. Female-headed households in rural Zambia frequently experience reduced access to productive resources, unstable livelihoods, lower asset ownership, and limited financial buffers during climatic shocks. Consequently, women became the primary recipients of emergency support during the crisis period. From a resilience perspective, the targeting of women may have strengthened household welfare outcomes because women generally allocate resources toward food consumption, childcare, education, and household wellbeing. However, the findings also imply that female-headed households remained disproportionately exposed to climate-related livelihood disruptions despite programme support.

Table 2: Age distribution of household heads

Age group (years)	Frequency	Percentage (%)
18-29	48	31.8
30-39	51	33.8
40-49	12	7.9
50-59	7	4.6
60 and above	33	21.9
Total	151	100

Respondents ranged between 19 and 79 years, with a mean age of 40.3 years. The largest proportion of respondents belonged to the 30–39-year age category (33.8%), followed by those aged 18–29 years (31.8%). Elderly-headed households aged 60 years and above constituted 21.9% of the sample. The age structure demonstrates that the drought affected both economically active and elderly populations. Younger households were particularly vulnerable because they depended heavily on unstable informal economic activities such as casual labour and petty trading, which were severely disrupted during the drought. Elderly-headed households similarly faced heightened vulnerability due to reduced labour capacity, poor health conditions, and increased dependency burdens. The mean household size was 6.7 persons (SD = 2.45), exceeding the national household average of approximately 5.1 persons. Large household sizes increased consumption pressure during the drought and amplified household dependency burdens, particularly where households contained young children requiring consistent nutritional support. The findings therefore indicate that transfer adequacy varied considerably according to household composition and dependency ratios.

Table 3: Main livelihood sources before the drought

Livelihood source	Frequency	Percentage (%)
Casual labour (ganyu)	86	57
Small business / trading	42	27.8
Farming	23	15.2
Fishing	13	8.6
Other	5	3.3

Casual labour (“ganyu”) represented the dominant livelihood source among beneficiary households, accounting for 57% of respondents. Small-scale trading accounted for 27.8%, while farming activities represented 15.2%. Fishing activities accounted for 8.6% of households. The findings demonstrate the fragile livelihood structure characterising beneficiary households before the drought. Heavy dependence on informal labour exposed households to severe income instability once drought conditions disrupted local economic activity. Declining agricultural productivity, reduced labour demand, and increasing food prices collectively weakened household purchasing power and intensified reliance on social protection assistance. The findings further indicate that households entered the drought period with limited economic resilience and weak livelihood diversification. Consequently, the ECT programme primarily functioned as an emergency consumption-support mechanism rather than a transformative resilience-building intervention.

Table 4: Perceived severity of drought impact on household income and food sources

Drought severity rating	Frequency	Percentage (%)
Moderately	5	3.3
Severely	84	55.6
Very severely	62	41.1
Total	151	100

The study established extremely high levels of perceived drought severity among beneficiary households. More than half of respondents (55.6%) rated the drought impact as severe, while 41.1% described it as very severe. Only 3.3% reported moderate effects, and no household reported mild impacts. These findings confirm that the 2024 drought generated widespread livelihood disruption across the study area. Households experienced declining incomes, food shortages, rising commodity prices, and reduced access to employment opportunities. The scale of socio-economic distress significantly undermined household coping capacity and increased dependence on external assistance. The findings are particularly important in contextualising subsequent perceptions regarding transfer adequacy, food insecurity, and coping behaviour. Given the intensity of the crisis, the ECT programme operated within an environment of exceptionally high vulnerability where household needs substantially exceeded available support resources.

Utilisation of Emergency Cash Transfers

Receipt and Value of Transfers

All sampled households confirmed receipt of the ECT, representing 100% programme coverage among surveyed beneficiaries. Households uniformly received ZMW800 per bi-monthly payment cycle, indicating administrative consistency in programme implementation. Although universal coverage demonstrates

operational success in reaching registered beneficiaries, qualitative findings revealed that household vulnerability levels varied considerably. Consequently, the standardised transfer amount did not proportionally correspond to differing household needs, drought severity levels, or dependency burdens. This finding highlights a major limitation commonly associated with uniform emergency transfer systems: standardised payments may simplify administration but fail to adequately address unequal vulnerability profiles during climate emergencies.

Household Spending Priorities

Food expenditure overwhelmingly dominated household spending priorities during the drought period. Maize meal alone accounted for 78.8% of first-priority expenditures, while food and groceries represented an additional 20.5%. Collectively, 99.3% of households prioritised immediate food consumption needs using the transfer. The findings strongly indicate that the ECT programme primarily functioned as a consumption-smoothing intervention during the drought. Severe food insecurity conditions forced households to prioritise basic caloric survival above all other household needs. Second-priority expenditures were more diversified and included school fees (31.8%), household necessities (25.2%), food and groceries (17.2%), and farming inputs (9.3%). Third-priority expenditures were dominated by debt repayment (25.8%), household items (17.9%), savings (11.3%), and school fees (11.3%). The spending pattern demonstrates that although immediate survival needs remained dominant, households also attempted to preserve social welfare and livelihood continuity. Investment in farming inputs and fishing equipment indicates that some households used the transfers strategically to sustain productive capacity despite prevailing climatic uncertainty. The prominence of debt repayment further suggests that many households had already adopted erosive coping strategies before receiving assistance. This implies that programme intervention may have occurred after substantial household stress had already accumulated.

Table 5: Summary of ECT spending priorities

Spending category	1 st priority n (%)	2 nd priority n (%)	3 rd priority n (%)	Total mentions
Maize meal / nshima	119 (78.8)	12 (7.9)	1 (0.7)	132
Food / groceries	31 (20.5)	26 (17.2)	8 (5.3)	65
School fees / education	1 (0.7)	48 (31.8)	17 (11.3)	66
Household items	0	38 (25.2)	27 (17.9)	65
Farming inputs	0	14 (9.3)	7 (4.6)	21
Debt repayment	0	3 (2.0)	39 (25.8)	42
Fishing equipment	0	4 (2.6)	7 (4.6)	11
Savings	0	4 (2.6)	17 (11.3)	21

Qualitative Perspectives on Transfer Utilisation

Qualitative findings strongly corroborated the survey results. Across all FGDs, participants consistently identified food purchases as the primary use of ECT funds due to widespread crop failure, declining incomes, and escalating food prices. Participants also reported using part of the transfers for school-related expenses, small business activities, farming inputs, and household necessities.

“Food, groceries, school needs, business, building of houses, farming inputs.” (Mixed FGD participant, Kapata Ward, May 2026)

The findings demonstrate that beneficiaries exercised rational financial agency by prioritising expenditures according to household survival needs and future livelihood considerations. Some households invested in productive and durable assets, suggesting that unrestricted cash transfers created opportunities for limited resilience-building beyond immediate consumption support. Nevertheless, the dominant focus on food purchases confirms that the drought had fundamentally undermined household food security and livelihood systems across the district.

Food Security and Productive Asset Protection

Food Consumption and Dietary Diversity

Food consumption analysis revealed that cereals were consumed most frequently, with households consuming cereals on average 4.58 days per week (SD = 1.19). Vegetables were consumed on average 4.42 days, while protein-rich foods such as meat, fish, or eggs were consumed only 1.72 days per week. Pulses and legumes recorded the lowest average consumption frequency at 1.24 days. The findings suggest that although households maintained minimum access to staple foods, dietary quality remained poor during the drought period. Limited access to protein-rich foods reflects declining household purchasing power, disrupted fishing activities, and inflationary food pressures associated with the drought.

Table 6: Mean food group consumption days in the preceding seven days

Food group	Mean days (out of 7)	SD
Cereals (nshima, rice)	4.58	1.19
Pulses and legumes (beans, groundnuts)	1.24	—
Vegetables	4.42	—
Meat / fish / eggs	1.72	—

The Food Diversity Score (FDS) further showed that 65.6% of households consumed all four food groups at least once during the preceding seven days, while 28.5% consumed three food groups. Only 6.0% recorded a score of two food groups. Although these findings suggest moderate dietary access, the low frequency of protein consumption indicates persistent nutritional vulnerability despite programme support. The ECT therefore contributed more effectively toward caloric stabilisation than toward nutritional adequacy.

Table 7: Distribution of food diversity scores (FDS)

FDS score	Frequency	Percentage (%)
2	9	6
3	43	28.5
4	99	65.6
Total	151	100

Productive Asset Protection

The study established that 39.1% of households sold assets during the drought period in order to obtain food, while 60.9% managed to avoid distress asset sales. Among households that sold assets, land sales accounted for 23.7%, while fishing nets and livestock represented 6.8% and 5.1% respectively. The sale of productive assets, particularly land, reflects severe household distress and erosion of long-term livelihood resilience. The

findings therefore indicate that while the ECT programme reduced vulnerability for many households, it was insufficient to fully prevent erosive coping mechanisms among highly affected beneficiaries. Asset depletion may undermine future recovery capacity by weakening household productive potential after the drought period.

Table 8: Asset sales during the drought period

Response	Frequency	Percentage (%)
Yes – sold assets	59	39.1
No – did not sell assets	92	60.9
Total	151	100

Gender and Asset Sale Behaviour

A Chi-square test revealed a statistically significant association between gender of household head and asset sale behaviour, $\chi^2(1) = 5.14$, $p = 0.023$. Male-headed households recorded higher levels of asset sales (59.3%) compared to female-headed households (34.7%). Conversely, female-headed households were more likely to preserve assets during the crisis. The findings suggest that household demographic characteristics significantly influenced resilience outcomes during the drought period. Male-headed households may have controlled larger productive assets available for liquidation, while female-headed households may have relied more heavily on consumption adjustment and informal support networks. The statistical evidence therefore demonstrates that resilience outcomes were unevenly distributed across household categories despite uniform programme support.

Table 9: Cross-tabulation of gender of household head by asset sales

Gender	Sold assets	Did not sell	Total
Female	43 (34.7%)	81 (65.3%)	124
Male	16 (59.3%)	11 (40.7%)	27
Total	59 (39.1%)	92 (60.9%)	151

$$\chi^2(1) = 5.14, p = 0.023$$

Influence of ECT on Household Coping Strategies

Perceived Adequacy of Transfers

The majority of respondents perceived the transfer amount as helpful but inadequate. Specifically, 70.9% reported that the transfer “helped but was not enough,” while only 25.8% considered the transfer sufficient. An additional 3.3% stated that the transfer was completely insufficient. These findings indicate that although the ECT programme provided important relief, the transfer value failed to comprehensively address household needs during the drought period. Beneficiary households simultaneously faced food shortages, school expenses, debt obligations, and collapsing livelihood opportunities, thereby intensifying financial pressure. The findings suggest that transfer adequacy should be calibrated according to household size, inflationary trends, and severity of climatic shocks rather than relying on standardised allocations.

Table 10: Perceived Adequacy of ECT Transfer Value

Response	Frequency	Percentage (%)
Yes, it was enough	39	25.8
It helped, but was not enough	107	70.9
No, it was not enough	5	3.3
Total	151	100

Drought Severity and Transfer Adequacy

Chi-square analysis further revealed a statistically significant association between drought severity and perceived transfer adequacy, $\chi^2(2) = 9.87$, $p = 0.007$. Among households experiencing moderate drought conditions, 80.0% perceived the transfer as sufficient. However, among households experiencing very severe drought conditions, only 14.5% considered the transfer adequate. The findings demonstrate that perceptions of adequacy declined significantly as drought severity increased. The results therefore support arguments for adaptive and vulnerability-sensitive emergency transfer models capable of adjusting support according to varying household exposure levels during climate emergencies.

Table 11: Cross-tabulation of drought severity by perceived ECT adequacy

Drought severity	Transfer sufficient n (%)	Transfer insufficient n (%)	Total
Moderate	4 (80.0%)	1 (20.0%)	5
Severe	26 (30.9%)	58 (69.0%)	84
Very severe	9 (14.5%)	53 (85.5%)	62
Total	39 (25.8%)	112 (74.2%)	151

$$\chi^2(2) = 9.87, p = 0.007$$

Coping Behaviour and Psychological Relief

Qualitative findings revealed that the ECT programme reduced harmful coping behaviours such as excessive borrowing, meal skipping, and dependency on informal lenders. Participants further reported reduced psychological stress associated with household provisioning responsibilities.

“Providing for the families. Yes, it helped.” (Men’s FGD participant, Kapata Ward, May 2026)

Some households also used part of the transfers to establish small businesses or purchase agricultural inputs, suggesting limited support for productive coping and livelihood diversification. Despite these positive outcomes, KIIs confirmed that substantial vulnerability persisted after programme completion, particularly among households lacking alternative livelihood opportunities.

“Communities still have more vulnerable individuals especially after the end of ECT.” (Traditional leader, KII, May 2026)

The findings therefore indicate that while the programme contributed positively toward short-term coping capacity, structural vulnerability remained unresolved among severely affected populations.

Operational Effectiveness of the ECT Programme

Payment Delivery and Accessibility

Most respondents (83.4%) reported no major challenges receiving payments. However, 13.9% experienced payment delays, while 2.6% reported long travel distances to payment points. Although the payment system functioned relatively efficiently overall, delays undermined programme effectiveness because emergency assistance requires timely delivery to prevent severe household coping responses. Qualitative findings further revealed communication barriers affecting remote fishing camp populations where information dissemination was slower and less reliable.

Table 12: Payment challenges report by beneficiary household

Challenge reported	Frequency	Percentage (%)
No challenges	126	83.4
Payment delays	21	13.9
Long distance to payment point	4	2.6
Total	151	100

Targeting and Administrative Challenges

Key informants identified several implementation strengths, including involvement of Community Welfare Assistance Committees (CWACs), traditional leaders, and door-to-door registration approaches. However, operational weaknesses included exclusion errors, inclusion errors, political interference, and documentation challenges.

“There were issues with identification documents and some political interference.” (Paypoint manager, KII, May 2026)

Security risks associated with transporting cash and communication delays affecting geographically isolated communities also weakened implementation efficiency. The findings therefore demonstrate that although operational systems were generally functional, programme effectiveness was constrained by governance, logistical, and targeting limitations.

Information Dissemination and Community Awareness

Participants identified community meetings, traditional leaders, CWAC structures, social welfare officers, radio broadcasts, and word-of-mouth communication as the major information channels. FGD participants consistently reported that programme communication was generally clear and accessible.

“Social welfare, friends, CWAC, radio.” (Women’s FGD participant, Kapata Ward, May 2026)

Nevertheless, KIIs confirmed that remote fishing communities remained disadvantaged in accessing timely programme information. The findings therefore suggest that integrating formal and informal communication systems enhanced programme visibility, although additional strategies are necessary to improve outreach among geographically isolated populations.

Community Cohesion and Local Economic Effects

The programme generated positive social and economic effects within beneficiary communities. Participants consistently reported improved morale, strengthened community solidarity, and increased economic activity

following payment cycles. Local businesses reportedly benefited from increased purchasing power among recipient households.

“Very happy. It really helped the local shops.” (Women’s FGD participant, Kapata Ward, May 2026)

Importantly, no major reports of social conflict associated with beneficiary targeting emerged during discussions. These findings suggest that the ECT programme contributed not only to household-level welfare but also to broader community-level resilience through local economic stimulation and social cohesion.

From the presentations above, the findings demonstrate that the 2024 Emergency Cash Transfer programme provided substantial short-term relief to drought-affected households in Samfya District. The programme successfully reached all sampled beneficiaries and significantly supported household consumption during a period of severe climatic and economic stress. Food expenditure dominated household spending priorities, confirming widespread food insecurity during the drought period. The programme contributed positively toward maintaining minimum food access, reducing harmful coping strategies, supporting school-related expenditures, and preserving limited productive capacity among some households. However, resilience outcomes remained uneven. A considerable proportion of households continued to sell productive assets, particularly land, while most beneficiaries perceived the transfer amount as insufficient relative to household needs and drought severity levels. Statistical analysis confirmed significant associations between drought severity and perceived transfer adequacy, as well as between gender and asset-sale behaviour. Operationally, the programme demonstrated relatively strong administrative coverage and payment delivery performance, although targeting errors, communication barriers, payment delays, and political interference constrained implementation effectiveness in some contexts.

DISCUSSION AND INTERPRETATION OF FINDINGS

This discussion chapter critically interprets the empirical findings of the study on the effectiveness of the 2024 Emergency Cash Transfer (ECT) programme in strengthening household resilience to climate-induced drought in Samfya District. The discussion interprets the findings through the Sustainable Livelihoods Framework, Resilience Theory, and Shock-Responsive Social Protection perspectives. The findings demonstrate that the ECT programme contributed significantly to short-term consumption stabilisation and reduced harmful coping behaviours. However, its effectiveness in strengthening long-term resilience was constrained by inadequate transfer values, operational weaknesses, and persistent structural poverty.

Transfer Utilisation and Household Consumption

The findings demonstrate that beneficiary households prioritised food purchases, particularly maize meal and basic groceries, reflecting the severity of drought-induced food insecurity in Samfya District. This supports evidence from recent studies showing that emergency cash transfers primarily function as protective instruments that stabilise household consumption during crises (Hidrobo et al., 2023; World Bank, 2023). The predominance of food expenditure indicates that households faced immediate survival pressures rather than opportunities for livelihood investment. Beyond food consumption, some households allocated transfers toward school fees, fishing inputs, farming activities, and debt repayment. These findings suggest that beneficiaries exercised strategic financial decision-making consistent with the Sustainable Livelihoods Framework, which conceptualises financial capital as critical for maintaining livelihood systems during shocks (Scoones, 1998). The findings challenge assumptions that poor households misuse unconditional transfers and instead demonstrate rational expenditure prioritisation under conditions of vulnerability.

However, the prominence of debt repayment also reveals the depth of pre-existing economic insecurity. Many households appeared to have accumulated informal debt before receiving assistance, suggesting that delayed transfer delivery weakened the programme’s protective capacity. Similar findings have been observed in drought-affected communities elsewhere in Sub-Saharan Africa, where late assistance often shifts cash transfers from resilience-building instruments into mechanisms for debt recovery (Strupat et al., 2025).

Food Security, Asset Protection and Resilience

The study found that the ECT programme contributed positively to household food access and dietary diversity. Beneficiary households reported improved food consumption patterns compared to conditions experienced during the peak drought period. These findings align with evidence from FAO (2020) and Premand and Stoeffler (2022), who found that emergency cash assistance improves short-term food security during climatic shocks. Nevertheless, dietary quality remained constrained because many households consumed protein-rich foods infrequently. This suggests that although the programme improved minimum food access, it did not fully address nutritional vulnerability. Rising food prices during the drought likely reduced the real purchasing power of transfers, limiting households' ability to access diversified diets. Similar observations have been reported by Beazley et al. (2021), who argue that modest transfer values often fail to sustain adequate nutrition during inflationary crises.

The continued sale of productive assets among beneficiary households raises important concerns regarding long-term resilience. Despite receiving assistance, a significant proportion of households sold fishing equipment, livestock, and land to cope with drought pressures. From a resilience perspective, this indicates that the programme strengthened absorptive capacity but achieved limited adaptive or transformative outcomes. While households were temporarily able to maintain consumption, many remained unable to protect livelihood assets necessary for future recovery. The findings further demonstrate that vulnerability levels varied significantly across households. Those experiencing severe drought impacts were more likely to perceive the transfer as inadequate, supporting recent arguments that emergency social protection systems must adopt adaptive transfer values linked to market conditions and household vulnerability levels (Davies et al., 2022). Gender differences in asset-sale behaviour additionally suggest that coping responses were shaped by unequal livelihood structures and access to resources. This supports gender-sensitive resilience literature emphasising that climate shocks affect men and women differently (Tanner et al., 2023).

Coping Strategies and Psychosocial Outcomes

The findings indicate that the ECT programme reduced harmful coping mechanisms such as meal skipping, excessive borrowing, and school withdrawal. Beneficiaries also reported improved morale and reduced household stress following payment cycles. These findings reinforce Devereux and Sabates-Wheeler's (2004) argument that social protection programmes perform both protective and promotive functions by reducing immediate hardship while preserving human capital and livelihood stability. However, the persistence of vulnerability after programme completion demonstrates the limitations of temporary emergency assistance within contexts characterised by chronic poverty and recurrent climatic shocks. Although the programme improved short-term welfare outcomes, many households remained highly exposed to future crises. This finding supports resilience scholarship arguing that sustainable resilience-building requires integrated interventions combining emergency support with livelihood recovery, climate adaptation, and long-term poverty reduction strategies (Béné et al., 2021).

The psychosocial benefits observed among beneficiaries are also significant. Improved household confidence and reduced stress suggest that emergency transfers generate important social and emotional effects beyond material consumption support. Similar findings have been reported in Kenya and Mali, where cash assistance contributed to improved psychological wellbeing among vulnerable households facing economic uncertainty (Haushofer & Shapiro, 2021; Hidrobo et al., 2023).

Operational Effectiveness and Implementation Challenges

The findings reveal that the ECT programme functioned relatively effectively in settled communities but faced major implementation challenges in geographically dispersed fishing areas. Most respondents reported receiving payments successfully, indicating that the programme's administrative systems were generally functional. This supports arguments that shock-responsive social protection systems can operate effectively when they utilise existing delivery structures (Davies & McCord, 2020).

Despite these strengths, significant concerns emerged regarding targeting accuracy, exclusion errors, and political interference. Community-based targeting mechanisms appeared vulnerable to elite influence and inconsistent beneficiary selection practices. Such operational weaknesses have also been documented in other African social protection programmes, particularly where administrative databases remain underdeveloped (Beazley et al., 2021). The difficulties experienced in fishing communities highlight an important contextual limitation in conventional social protection design. Fishing livelihoods are highly mobile and geographically dispersed, making communication, registration, and payment delivery more difficult than in settled agricultural communities. This finding demonstrates the importance of context-sensitive programme design and supports recent calls for mobile and digitally adaptive transfer systems capable of reaching geographically mobile populations (Norton et al., 2022).

From the discussion above, although beneficiaries viewed the programme positively, the findings suggest that emergency cash transfers alone are insufficient for addressing the structural drivers of vulnerability in drought-prone rural communities. Sustainable resilience-building requires integrated social protection systems that combine timely emergency assistance with livelihood diversification, climate adaptation, and institutional strengthening.

CONCLUSION

The study findings demonstrate that the programme provided important short-term protection against the socio-economic impacts of drought, although its long-term resilience outcomes remained limited. Regarding utilisation of transfers, 94.6% of beneficiary households used the cash primarily for food purchases, while smaller proportions invested in school fees, fishing inputs, farming activities and debt repayment. This indicates that households prioritised survival needs while attempting limited livelihood recovery. Concerning food security and productive asset protection, 65.6% of respondents attained minimum dietary diversity during the crisis, confirming that the transfers improved household access to food. However, 39.1% of households still sold productive assets such as fishing equipment and livestock, showing that the transfer amount was insufficient to fully prevent livelihood erosion. In relation to coping strategies, participants reported reduced social stress, meal skipping and borrowing, demonstrating that the programme moderated harmful coping mechanisms and supported household welfare. Operationally, 83.4% of beneficiaries successfully accessed payments, reflecting moderate implementation effectiveness. Nevertheless, targeting challenges, delayed disbursements, communication barriers and political interference reduced programme efficiency, particularly among remote fishing communities. Generally, the study concludes that Emergency Cash Transfers remain an important shock-responsive social protection mechanism for drought response in Zambia, but their effectiveness can be strengthened through improved transfer adequacy, transparent implementation systems and integration with sustainable livelihood recovery interventions.

RECOMMENDATIONS

The study recommends that future Emergency Cash Transfer programmes adopt adaptive and vulnerability-sensitive transfer systems that reflect household size, dependency levels, food price inflation and severity of livelihood loss during climatic shocks. Predictable monthly disbursements; strengthened digital communication systems and transparent beneficiary targeting mechanisms should be prioritised to improve programme efficiency, accountability and public trust. Specialised delivery arrangements, including mobile payment systems and decentralised distribution points, are necessary for geographically dispersed fishing communities in Samfya District. The study further recommends integrating Emergency Cash Transfers with long-term livelihood recovery interventions such as agricultural input support, fishing equipment replacement, savings promotion and livelihood diversification programmes to strengthen sustainable household resilience beyond immediate consumption support. Expansion of regular Social Cash Transfer coverage in climate-vulnerable districts is equally necessary to address chronic poverty and recurring climate risks. The study contributes to knowledge by providing empirical evidence on the effectiveness of shock-responsive social protection within fishing-dependent rural communities in Zambia. It demonstrates that emergency cash transfers improve short-term food security and reduce harmful coping behaviours but remain inadequate for fully protecting productive assets during severe climatic shocks. The study additionally contributes context-

specific evidence on operational challenges affecting cash transfer delivery within remote and mobile settlements, thereby extending current debates on adaptive social protection and climate resilience programming in sub-Saharan Africa.

Limitations of the Study

This study faced several limitations that should be considered when interpreting the findings. The research was conducted within a limited geographical area of Samfya District, thereby restricting the generalisability of the findings to other districts with different livelihood systems, climatic conditions and programme implementation contexts. The cross-sectional design further limited the ability to establish causal relationships between Emergency Cash Transfers and observed household resilience outcomes. In addition, the absence of a comparison group of non-beneficiary households reduced the strength of programme attribution. Some respondents may also have provided socially desirable responses concerning programme effectiveness and utilisation of transfers despite efforts to minimise bias through triangulation of quantitative and qualitative evidence. Furthermore, the relatively small qualitative sample may not have captured the full diversity of experiences among all beneficiary categories and programme implementers. Future research should therefore undertake longitudinal and quasi-experimental studies across multiple districts to strengthen causal analysis of Emergency Cash Transfer impacts over time. Comparative studies examining differences between fishing and farming communities would provide broader understanding of context-specific resilience outcomes. Further research should also explore gender dimensions of cash transfer utilisation, intra-household decision-making and differentiated coping strategies during climate-induced shocks. Additional studies applying multidimensional resilience measurement frameworks such as the Resilience Index Measurement and Analysis (RIMA) model are recommended to improve assessment of long-term resilience outcomes beyond food consumption indicators alone.

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