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## **Social protection in humanitarian contexts**

Exploring stakeholder views from Zambia

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**Abstract:** This study explores the social protection and humanitarian emergency nexus in Zambia. Drawing on 25 stakeholder interviews and relevant literature sources, it seeks to (i) identify the social protection needs experienced in the country in the context of different shocks and crises; (ii) elucidate the current barriers to effective delivery of social protection arrangements and their expansion to better respond to humanitarian contexts; and (iii) map views on the ground concerning opportunities and ways forward in pursuit of a shock-responsive social protection system. The results show that Zambia is moving towards a better integrated social protection system with a number of shock-responsive elements. However, stakeholders highlight the acute need for horizontal and vertical expansion of social assistance; better use of existing meteorological and social data to design context-sensitive interventions; strengthening domestic financing mechanisms and legislation to enhance sustainability of social protection provision; and, more generally, moving towards a better coordinated, synergic and anticipatory model of policy-making and social protection delivery that effectively responds to humanitarian emergencies.

**Key words:** social protection, humanitarian contexts, shock-responsive, Zambia

**JEL classification:** I38, O15, Q54

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**Note:** This study was granted ethical clearance by the United Nations University's Ethical Review Board (Ref. 202404/01).

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## 1 Introduction

The United Nation’s Sustainable Development Goals (SDG) Summit in September 2023 gathered the global development community, which shared a stark concern: ‘The achievement of the SDGs is in peril. At the midpoint of the 2030 Agenda, we are alarmed that the progress on most of the SDGs is either moving much too slowly or has regressed below the 2015 baseline’ (see Diplomatic Council 2023). As countries of the Global South are facing multiple, complex, and intersecting economic and humanitarian crises—including conflicts, climate change, and health crises—robust, generous, and contextually appropriate social protection measures are paramount to mitigate poverty and the diverse negative effects of social, economic, and political inequalities. The efforts to expand and restructure social protection systems require a shock-responsive and a gender-sensitive approach. As the attending parties of the 2023 UN SDG Summit acknowledged, ‘the cascading global crises have highlighted and exacerbated existing gender inequality, such as unequal access to healthcare, education, social protection, decent jobs and economic opportunities’ (Diplomatic Council 2023).

Bolstering social protection systems is particularly important in humanitarian settings. Well-functioning systems enable timely responses during shocks that disrupt income-generating and subsistence activities, increase healthcare needs, and potentially destroy the already limited assets that local populations depend on. Humanitarian crises tend to reinforce existing inequalities, dwindle human development, and increase insecurities. In the Global South, where the buffer structures are yet to develop to their full potential, past crises have uncovered systemic gaps in social protection coverage and revealed institutional weaknesses. Examples can be drawn from the COVID-19 pandemic, which reversed economic growth to negative in developing countries for the first time in 60 years and pushed a further 165 million people into poverty (Ecker et al. 2023). It is expected that the impacts of the global climate change and biodiversity crisis, accompanied by a heightened risk of further global health crises, will exacerbate with significant implications for livelihoods in the Global South and sub-Saharan Africa in particular.

The case of Zambia represents one such example of continually evolving social protection needs, given that increasing effects of climate change and recurring health epidemics create new and deepen existing vulnerabilities. With poverty rates currently at 60% and an upward trend in urban areas, enhancing social protection programmes is essential to cushion the rising vulnerability in the country. In 2024 Zambia also faced its worst drought in nearly 60 years, affecting over 9.8 million people across 84 of the 115 districts and severely impacting food security (ZIPAR 2024a). The World Food Programme (WFP 2024) estimates that the drought response will cost about US\$54.8 million (WFP 2024). The ongoing energy crisis, exacerbated by climate change, has severely impacted small-scale and informal businesses, many of which are not covered by existing social protection programmes (ZIPAR 2024a). In addition, the country is grappling with epidemical diseases. For instance, the recent cholera outbreak, peaking in January 2024 with Lusaka at its epicentre, had devastating effects on communities, with over 20,000 recorded cases and 700 fatalities over the period between October 2023 and July 2024. Children under 15 comprised 48% of the cases (ZIPAR 2024a).

The urgency of doubling efforts to improve the existing social protection systems, increase their population coverage, and strengthen their ability to respond to diverse social protection needs on the ground has spurred several global policy initiatives. These include the Global Accelerator on Jobs and Social Protection for Just Transitions launched in 2021 by the UN Secretary General; the Universal Social Protection 2030 group (USP2030) launched in 2022 and hosted by the

International Labour Organization; and, more recently, the Task Force for a Global Alliance Against Hunger and Poverty proposed by Brazil's G20 presidency in 2024. Discussions around mobilizing desperately needed additional resources for social protection in the Global South are equally ongoing (e.g. Idris et al. 2024), and there has been debate regarding the establishment of a new 'global social protection fund' (Yeates et al. 2023) to respond to the acute funding gaps that are likely to increase as shocks become more frequent and intense.

At the same time 'shock-responsive social protection' and 'adaptive social protection' have gained increasing traction among international development organizations working in the sector (Bowen et al. 2020). In a similar vein the World Social Protection Report 2024–26 (WSPR) stresses the pivotal role of universal social protection in supporting vulnerable populations in regions prone to climate hazards (ILO 2024).

As the global development community, including aid-receiving countries, strives towards further progress with the SDGs and to expand access to social protection in the Global South, it is imperative to gain insight into the local experiences and needs regarding social protection interventions and systems in different humanitarian contexts, where 'traditional' social assistance and insurance mechanisms may not be sufficient or adequate. There is now a growing body of literature regarding social protection approaches in humanitarian contexts in the Global South.<sup>1</sup> This working paper contributes to this emerging knowledge and evidence base by presenting an empirically grounded, bottom-up analysis of social protection needs and opportunities in Zambia, directly incorporating local stakeholder perspectives and experiences. Given that the challenges and the 'successes' related to social protection interventions are closely related to the context and policy environment in which they are implemented, there is an ongoing need for such studies to build the knowledge for effective, equitable, and contextually sensitive social protection solutions, especially in areas where public disaster response management and social protection systems are currently 'in the making'.

More specifically, this report presents initial findings from the country case study on Zambia under the research project 'Social Protection for Humanitarian Contexts: Exploring Stakeholder Perspectives from Tanzania and Zambia'. This research generates new empirical evidence on the needs, opportunities, and challenges for social protection reform and expansion in humanitarian contexts caused by health, climate, or conflict-related emergencies. The research is realized by UNU-WIDER in collaboration with a country team from ZIPAR (Zambia Institute for Policy Analysis and Research). It is part of a larger programme titled 'From Safety Net to Social Insurance: Strengthening Social Protection in Complex Humanitarian Settings' led by Patricia Justino and Rodrigo Carvalho Oliveira.

This working paper is organized as follows. Section 2 outlines the research design, expounding on both the research objectives and methodology of the study. Section 3 builds the context of humanitarian emergencies and social protection arrangements (including their shock-responsive elements) in Zambia. Section 4 presents the results and examines the social protection needs, challenges, and opportunities in humanitarian contexts in Zambia. Section 5 concludes by discussing the implications of the study findings for policy practice and presenting key policy recommendations.

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<sup>1</sup> See forthcoming WIDER Working Paper by Lambin et al. (2024), 'Social protection in humanitarian contexts: exploring stakeholder views from Tanzania', for a review of the existing literature.

## 2 Research design

### 2.1 Research objectives and questions

This is a qualitative, forward-looking study which explores social protection in humanitarian contexts, loosely defined to include health emergencies, climate hazards and effects, and conflicts, in a bottom-up manner through stakeholder perspectives. The study has three aims: (i) to identify specific social protection needs (of local populations) associated with different humanitarian contexts; (ii) to elucidate key challenges for effective social protection delivery and expansion in the Zambian context; and (iii) to explore opportunities for the development of social protection systems that effectively respond to shocks and needs in humanitarian settings. Particular attention will be given to the needs and vulnerabilities of women and girls, as well as the informal sector.

More specifically, this report answers the following research questions:

1. What social protection needs are experienced by local populations in different humanitarian settings, as identified by stakeholders?
  - a. To what extent are social protection needs distinctive in different humanitarian settings (induced by health epidemics, climate change, and conflict)?
  - b. What particular needs are experienced by vulnerable groups, including women and girls?
2. What are the stakeholder perspectives on the most pressing challenges in the current social protection landscape in Zambia?
  - a. What issues hinder effective social protection delivery in humanitarian contexts and under existing schemes?
  - b. What are the key barriers to social protection expansion in the country?
3. How can social protection measures and institutions be developed to better respond to humanitarian emergencies, as viewed by stakeholders?
  - a. What systems-level improvements are needed (including technical capacity, institutions, resources, legislation, etc.)?
  - b. What policy reforms, re-configurations, and potential new instruments should be considered?

Moreover, the study generates additional context-specific insights regarding the broader policy environment. In so doing it sheds light on potential complementarities, synergies, and frictions between different existing social protection instruments, programmes, institutions and actors.

### 2.2 Methodologies

This is a qualitative study aimed at generating contextually relevant, rich information regarding the ongoing and prospective social protection needs and opportunities on the ground through interviews and review of relevant grey literature. Thus the research approach involves a documentary analysis of relevant policy documents, programme evaluations, statistics, and semi-

structured interviews with social protection and disaster response experts on the ground in Zambia.

Overall, 25 interviews were conducted in June–October 2024 with relevant stakeholders with expertise in social protection and different types of humanitarian situations. These included government representatives, international organizations, development non-governmental organizations (NGOs) (see Table 1), recruited through existing contacts and a snowballing approach, whereby participants approached directed researchers to other relevant experts in the field. Interviewees were selected based on their seniority, ensuring representation from individuals in leadership positions, such as heads of institutions/departments, as well as experienced senior subject matter experts, with the aim of capturing a broad range of expert views.

Table 1: Research participants

No.	Area of expertise	Type of organization	Level of seniority	Identifier
1	Social protection and climate	International organization	Social protection specialist	SP. Exp. 1
2	Climate	International organization	Senior official in social protection and disaster risk reduction	Climate Exp. 1
3	Climate	International organization	Technical specialist	Climate Exp. 2
4	Health and social protection	NGO	Senior advocacy officer	Health Exp. 1
5	Social protection	International organization	Senior official in social policy	SP. Exp. 2
6	Social protection	International organization	Senior official in social protection	SP. Exp. 3
7	Social protection and health	International organization	Programme manager in social protection and health (including gender)	SP. Exp. 4
8	Social protection	Bilateral donor	Programme manager in social protection (including gender)	SP. Exp. 5
9	Social protection	Ministry	Social sector unit officer	SP. Exp. 6
10	Climate	Ministry	Senior official	Climate Exp. 3
11	Social protection	Ministry	Senior official	Sp. Exp. 7
12	Climate	Government unit	Disaster risk expert	SP. Exp. 8
13	Social protection	Ministry	Gender officer	SP. Exp. 9
14	Climate	International organization	Technical expert in climate finance	Climate Exp. 4
15	Social protection	Bilateral donor	Social protection adviser	SP. Exp. 10
16	Social protection	NGO	Programme coordinator	SP. Exp. 11
17	Social protection and climate	International organization	Food security expert	SP. Exp. 12
18	Social protection	NGO	Programme manager	SP. Exp. 13
19	Social protection	Ministry	Monitoring and evaluation specialist	SP. Exp. 14
20	Social protection	International organization	Senior economist	SP. Exp. 15
21	Social protection	NGO	Monitoring and evaluation specialist	SP. Exp. 16
22	Social protection	Ministry	Senior monitoring and evaluation official	SP. Exp. 17
23	Social protection	NGO	Programme coordinator	SP. Exp. 18
24	Social protection	International organization	Social development adviser	SP. Exp. 19
25	Social protection	International organization	Senior project coordinator	SP. Exp. 20

Source: authors' compilation.

Interviews lasted for approximately 45–70 minutes and were carried out in person and remotely via Microsoft Teams. Interviews were conducted in English, and the audio recordings were transcribed for data analysis. The data was analysed employing thematic and narrative analysis.

This involved both inductive analysis, where pre-identified information needs (expressed in research questions) were addressed, and deductive analysis, where new and emergent themes (that were not previously identified), were captured and explored. As new themes emerged during interview data collection, these were probed further in the subsequent interviews.

### 3 Background: social protection and humanitarian settings in Zambia

#### 3.1 Country profile: key statistics and the humanitarian landscape

Zambia is a southern African country with a population of 19.6 million (ZAMSTATS 2022a). The country’s gross domestic product (GDP) stood at of US\$28.16 billion in 2023, with central government debt amounting to 71% of GDP (World Bank n.d.). Notably, Zambia became the first African country to default on its sovereign debt in 2020 after missing a US\$42.5 million Eurobond coupon payment, significantly restricting the domestic fiscal space for social protection expenditures (Mbewe et al. 2024). At the same time the country grapples with important social protection needs: 31% of the population experience severe food insecurity—representing a 17.5-percentage-point increase in 2020–22 compared to 2017–19 (UN 2024). The country also has high doctor-to-patient and nurse-to-patient ratios which exceed the World Health Organization (WHO) recommended benchmarks, thereby affecting the delivery of quality healthcare services. Additionally, Zambia predominantly relies on hydro power for more than 80% of its electricity generation (MOE 2023) The adverse impacts of climate change have led to low water levels, severely impacting the country’s energy security and resulting in widespread loadshedding and prolonged power outages, with significant social and economic consequences.

While Zambia has made commendable progress to enhance social protection coverage, poverty remains high and continues to affect the attainment of national priorities for sustainable development. The 2022 national poverty assessment (ZAMSTATS 2022b) results reveal that national poverty has increased, from 54% in 2015 to 60% in 2022. In addition, while poverty remains predominantly a rural phenomenon in Zambia with rural poverty at 79% in 2022, urban poverty has also increased from 23% to 32%. Further, extreme poverty also increased from 41% in 2015 to 48% in 2022 (ZAMSTATS 2022b) (Table 2). These poverty numbers highlight the acute need for the government to scale up social protection coverage to reach intended beneficiaries and improve their wellbeing. Moreover, a recent scoping review of empirical literature showed that even though several existing social protection programmes are not deliberately designed to cushion against shocks, they can provide important support to vulnerable populations in times of crisis (Hirvonen et al. 2024; Oliveira et al. 2023).

Table 2: Poverty statistics for Zambia, 2015 and 2022

Poverty measure	2015	2022
National poverty line	54%	60%
Poverty headcount ratio at \$2.15 a day (2017 PPP) (% of population)	54%	64%
Extreme	41%	48%
Poverty line (ZMK)	214	517.6

Source: computation using ZAMSTATS data. ‘Poverty headcount ratio’ figure for 2015 based on World Bank calculations, see [hyperlink](#).

Social protection needs are exacerbated in contexts of humanitarian emergencies. While Zambia is not in an acute widespread conflict situation (UNHCR n.d.), it faces ongoing humanitarian challenges caused by the effects of climate change and health emergencies (such as those related

to epidemic outbreaks), alongside regional turbulences. Zambia is also experiencing high levels of climate vulnerability, risks being particularly high for changes in cereal yields and availability of medical staff (University of Notre Dame 2022).

- **Conflict:** Since gaining independence in 1964, Zambia has maintained a stable political environment with no widespread violence or national-level conflicts. The country has successfully experienced four peaceful democratic transitions of government and continues to enjoy stability throughout these changes. This enduring peace has been a cornerstone of Zambia's reputation as a beacon of political calm in the region, fostering conditions conducive to development and social progress. However, Zambia is affected by the ongoing conflict in the Democratic Republic of the Congo (DRC) and hosted about 67,096 refugees and asylum seekers from DRC and 39,038 from other countries as of October 2024.
- **Climate crises:** Zambia, like its neighbours, is highly vulnerable to effects of climate change including droughts and flash floods, which have had a significant impact on the country's energy security. In the 2023/24 farming season, Zambia experienced its worst drought in nearly 60 years, affecting over 9.8 million people (approx. 48% of the population) across 84 out of the 116 districts (OVP 2024). The drought not only compromised food security but also led to energy crises, underscoring the urgent need for climate-resilient infrastructure and diversification of the energy mix to mitigate such shocks in future.
- **Climate vulnerability:** Zambia is the 56th most vulnerable country in the world and the 140th most ready country: 'It has both a great need for investment and innovations to improve readiness and a great urgency for action' (University of Notre Dame 2022).
- **Health crises:** The recurrence of severe cholera outbreaks in the country have mobilized increasing emergency response efforts, while the rising prominence of non-communicable diseases (NDCs) (accounting for over 35% of deaths in the country; WHO, 2023) continues to threaten Zambia's efforts in pursuing Universal Health Coverage.

### 3.2 Social protection policies and programmes in Zambia

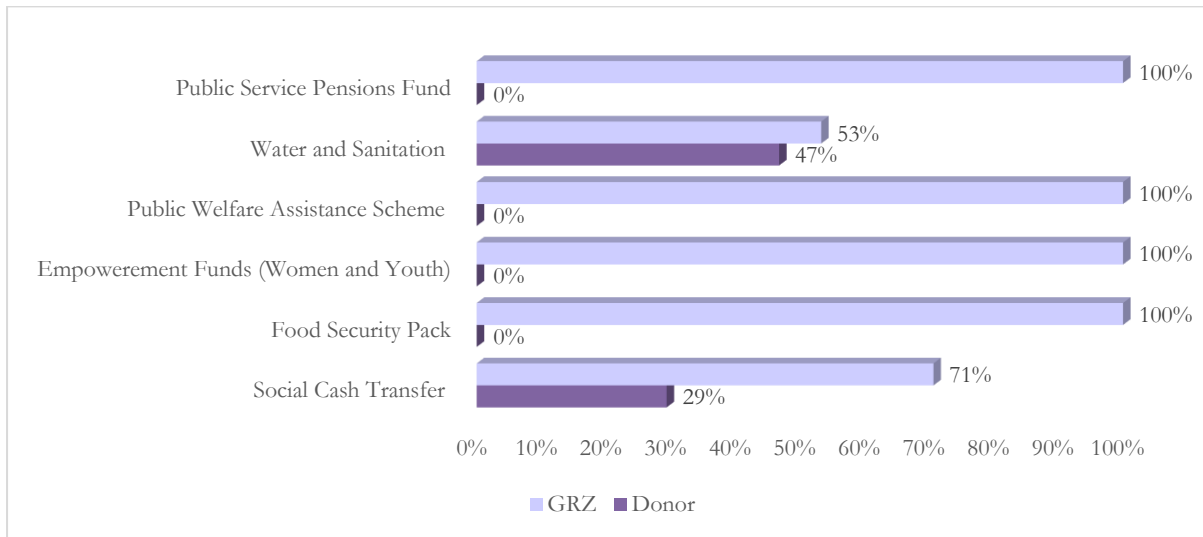
Social protection is a key feature in Zambia's policy documents and laws. The country's Vision 2030 development plan envisages 'a nation that promotes and provides sustainable security against deprivation and extreme vulnerability' (GRZ 2006). The Eighth National Development Plan (8NDP, 2022–26) (MOFnP 2022), which outlines Zambia's roadmap to achieving Vision 2030, includes a Human and Social Development component which is anchored on four pillars. The reduced poverty, vulnerability, and inequality pillar reaffirms the government's commitment to 'provide equal opportunities for every citizen by developing human capacities to reduce poverty, inequalities and vulnerability' (MOFnP 2022), ensuring that no one is left behind. Social protection is also recognized in the Bill of Rights of the Constitution of Zambia, while there is a lack of legal documentation that provides detailed guidelines for social protection. Moreover, the current 2014 Social Protection Policy (MCDSS 2014, currently under review) is designed to protect the livelihoods of the most vulnerable groups. It emphasizes the critical role of social protection in achieving sustainable growth and development.

In recent years the government has shown an important commitment to expanding and strengthening its social protection system. For instance, the share of government spending on the flagship Social Cash Transfer (SCT) programme, rose from 65% in 2022 to 71% in 2024. It is also



noteworthy that the Ministry of Community Development and Social Services (MCDSS), responsible for key social protection programmes, received 82% of its financing from the government in 2024, with the remaining 18% originating from donors (MOFnP 2024) (see Figure 1).

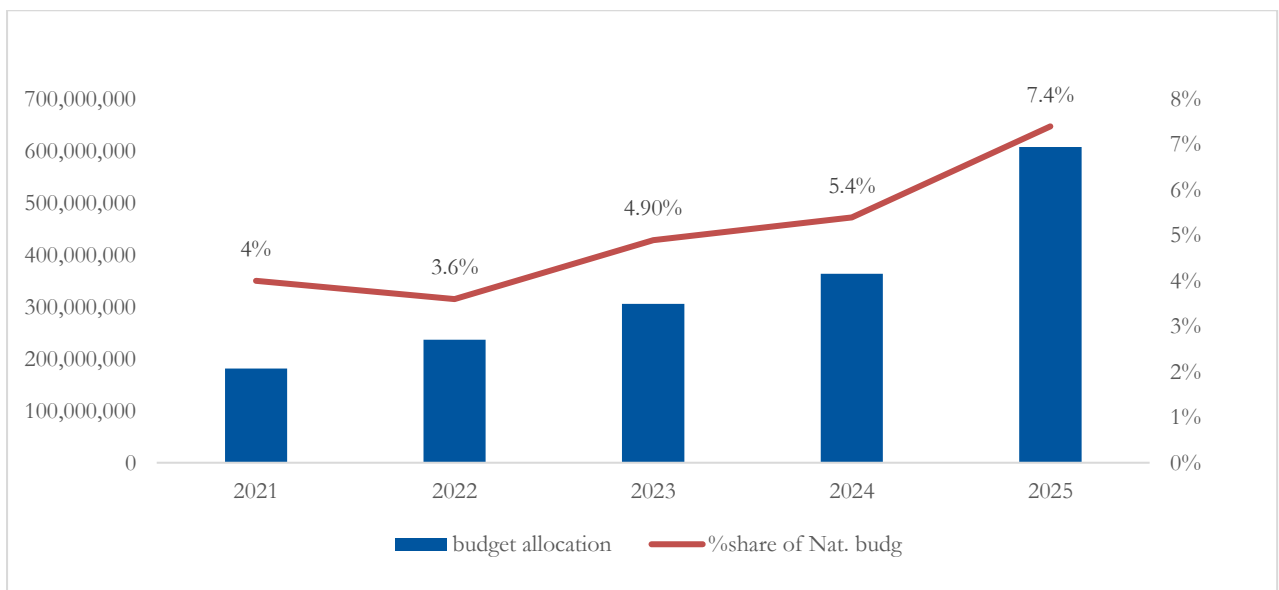
Figure 1: Donor versus government (Government of Republic of Zambia—GRZ) social protection spending in 2024



Source: constructed by the authors from estimates of revenue and expenditure data.

As a share of the national budget, Zambia has consistently adjusted the social protection budget even amidst constrained fiscal space, as can be seen in Figure 2. Crucially, humanitarian emergencies and shocks that the country has experienced in the past few years (such as the COVID-19 pandemic, drought and food insecurity, energy crisis, and economic challenges including currency depreciation) have been driving increases in budget allocations. However, in the long run, sustainable measures will be needed to expand and sustain the social protection fiscal space, especially with the different social, economic, and environmental shocks that are increasing vulnerability.

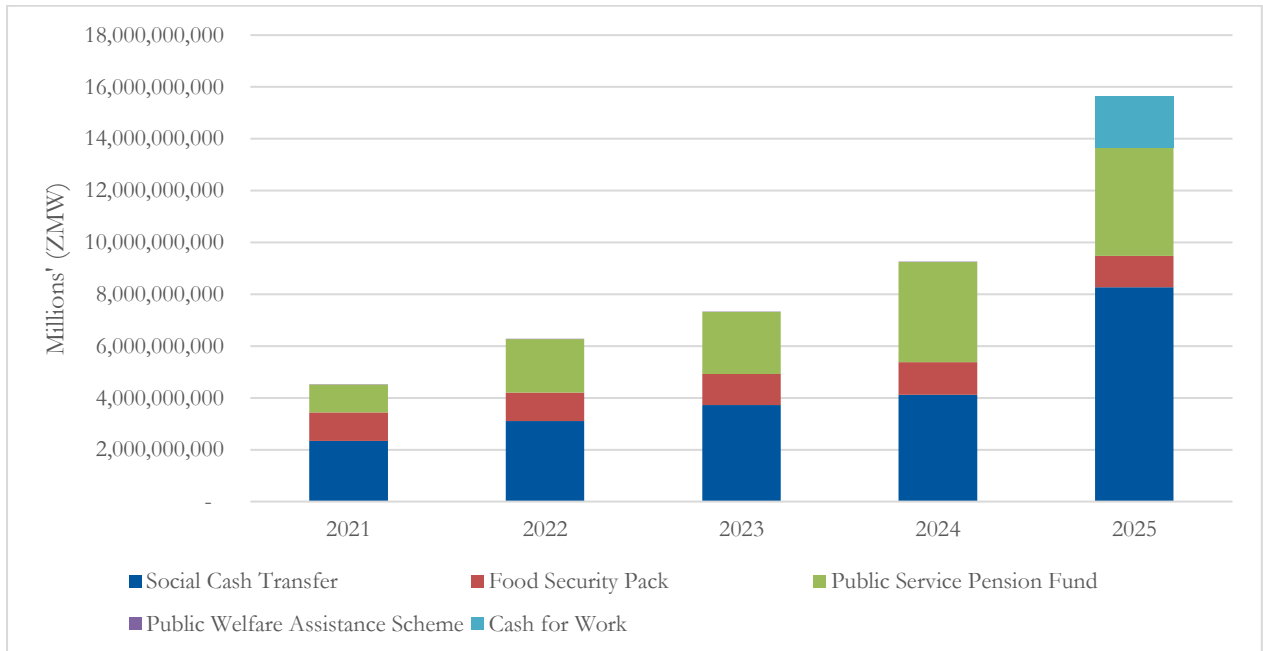
Figure 2: Budget allocation towards social protection (USD millions using the exchange rate ZMW26.6/1USD)



Source: constructed by the authors from national budget speeches.

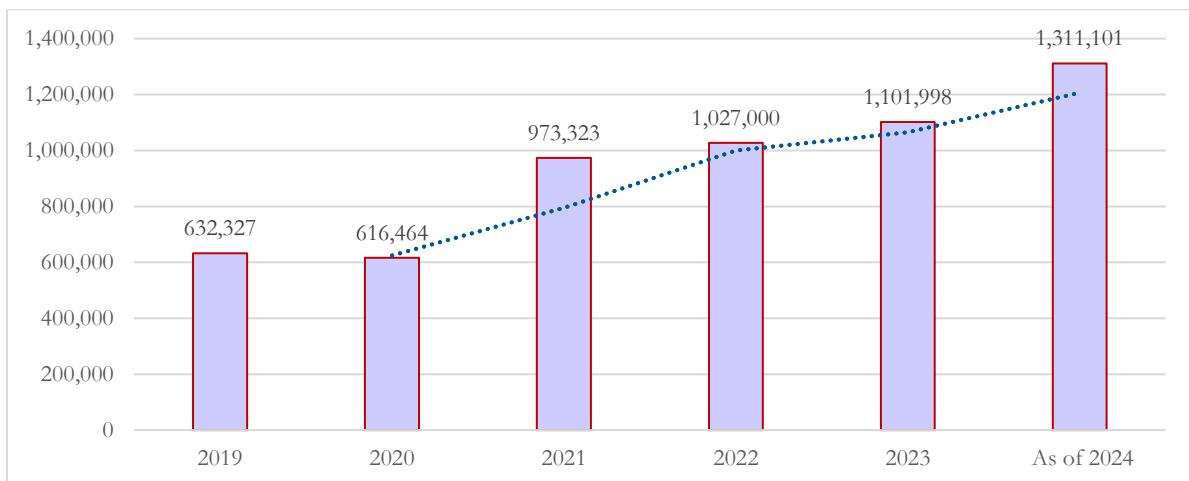
The prominence of the governments SCT flagship programme is exhibited both in the national budget (as shown in Figure 3) and population coverage (see Figure 4). The programme has also emerged as a key vehicle for the delivery of additional social protection in the context of humanitarian crises, including the COVID-19 Emergency Cash Transfer (C-ECT) (see Table 2 for details).

Figure 3: Approved annual budget allocations for social protection programmes (2020 to 2024)



Source: constructed by the authors from national budget speeches.

Figure 4: Number of Social Cash Transfer (SCT) beneficiaries



Source: constructed by the authors from data provided by the Ministry of Community and Social Services.

In addition social protection programming in Zambia has evolved with the increasingly influential ‘Cash Plus’ agenda which promotes an approach where cash transfers to individuals facing crises are supplemented with complementary forms of assistance. These may be in-kind benefits, supportive services to promote behaviour change, psycho-social support, nutrition education and promotion, and school feeding programmes, as well as components that are independent of the

cash transfer but offer alternative services or facilitate linkages to services.<sup>2</sup> One existing example of a Cash Plus programme in Zambia is the Keeping Girls in School (KGS) initiative, which has been integrated with the SCT programme to address education barriers for adolescent girls from vulnerable households. The initiative provides cash benefits to low-income households and offers scholarships and school essentials, such as uniforms and learning materials, to support girls' education. Additionally, KGS incorporates mentorship activities aimed at reducing early marriages and fostering a culture that values girls' education. The initiative, implemented in provinces like Southern and Western Zambia, has contributed to increased school enrolment and reduced dropout rates among adolescent girls, underscoring the effectiveness of combining financial assistance with targeted social interventions (Gasior et al. 2021). Over the years both the transfer amounts and number of beneficiaries under the SCT programme and the KGS have been scaled up—the latter supporting over 94,000 girls in 2023 and 65,500 girls as of June 2024, a significant increase from the around 9,500 girls in 2017 (data from the Ministry of Education).

Crucially, the extant social protection landscape is increasingly accommodating the humanitarian crises, with several shock-responsive in-built mechanisms and broader objectives across programmes, as reviewed in Table 3. These programme-specific aspects are coupled with a growing integration between programmes. For instance, there has been a recent intent to extend the coverage of the National Health Insurance Scheme to over 100,000 SCT beneficiaries to bolster social protection for vulnerable populations.

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<sup>2</sup> For a simulation of potential effects of Cash Plus reforms on poverty reduction in Zambia see Gasior et al. (2021).

Table 3: Current social protection schemes in Zambia and their shock-responsive elements

Social protection scheme	Institutional features	General objectives and features	Population coverage	Shock-responsive elements
Social Cash Transfer (SCT) programme	Established in 2003. The programme is financed by GRZ with support from cooperating partners	Aims to protect the extremely poor and vulnerable households by ensuring they meet their basic needs. The SCT consists of non-contributory payments of ZMW400 (US\$15) to beneficiary households, received bi-monthly. Disabled people receive double, amounting to ZMW800 (US\$30) over the same period (MCDSS 2022).	Targets female-headed households, child-headed households, households with persons who are chronically ill, with a person(s) with severe disability, and elderly who are 65 years and above (MCDSS 2024d). 1.3 million beneficiary households in 2024 (representing 72% of the extreme poor population) (MCDSS 2024d)	Currently an additional 1.2 million households severely affected by the drought, who are not enrolled in the existing SCT programme, have been targeted for assistance through the Emergency Cash Transfer programme, receiving ZMW400 monthly until June 2025. SCTs demonstrated flexibility by modifying eligibility criteria and benefit levels according to specific needs during the coronavirus pandemic to support families impacted by job losses. A COVID-19 Emergency Cash Transfer (C-ECT) ran from July 2020 over six months, to offer monthly transfers of ZMW400 (~ US\$14.7) per household. SCTs have also been utilized to deliver the Emergency Cash Transfer Drought Response, protecting farmers against drought.
Food Security Pack (FSP)	Government funded, running since 2000.	Aims to empower households with agricultural inputs and livelihood skills to boost productivity through a diverse basket of improved seeds, fertilizers, and other technologies delivered by extension officers. The ultimate goal is to enhance the food, nutrition, and income security for small peasants, thereby promoting self-sustainability and reducing poverty (MOFnP 2023).	Targets vulnerable but viable farmer households. The coverage has recently been expanded to 242,000 beneficiary households in all 116 districts of the country (MOFnP 2023).	By design, the FSP initiative primarily empowers vulnerable but viable farmer households which have lost their productive assets due to recurrent unfavourable climatic conditions and adverse effects of structural adjustment reforms. The programme budget allocations consider weather forecasting and flood and drought predictions.
Girls' Education, Women Empowerment and Livelihood (GEWEL) project. Two key programmes: Keeping Girls in School (KGS) and Supporting Women Livelihoods (SWL)	Effective in 2016. Implemented by three ministries namely Education, Community Development, and Gender. The programme is a cooperation between the World Bank and GRZ. Additional Financing provided	The KGS aims to increase vulnerable girls' access to education, particularly those at risk of dropping out, ensuring sustained learning amidst socioeconomic challenges. In practice it provides school fees for female secondary students from SCT households. The programme is also linked to the School Feeding Programme, which provide meals for beneficiaries.	The KGS programme supports over 150,000 girls, with plans to expand support to 262,444 girls in light of the Free Education Policy (2022), which promotes increased access to education from primary to secondary levels.	KGS adapts to challenges in traditional education delivery by supporting remote learning solutions, keeping students engaged despite disruptions caused both by shocks and personal challenges. Through integration with the health and education sectors, the KGS can provide additional support which mitigates risks like early pregnancies and school dropouts, which increase during crises.

	through a Multi-Donor Trust Fund.			
Farmer Input Support Programme (FISP)	Started in 2002. Supported by GRZ, the programme is implemented through the Ministry of Agriculture.	The primary aim of FISP is to improve the accessibility of agricultural inputs (seed, fertilizer) for small-scale farmers at a reduced cost, thereby enhancing their productivity.	FISP is now operational across all ten provinces and 116 districts of Zambia with a beneficiary target of 1,024,434 small-scale farmers in the 2023/24 farming season (Minister of Agriculture (n.d.)).	FISP incorporates shock-responsive elements by stabilizing agricultural productivity during adverse climate events and economic disruptions. In the past these measures included timely provision of seeds and fertilizers and promotion of climate-smart agricultural practices and diversification to reduce vulnerability (through extension services).
Home Grown School Meals (HGSM) programme	Jointly revived in 2003 by the government and the World Food Programme (WFP). Implementation of the programme is a responsibility of the Ministry of Education.	The HGSM aims to deliver home-grown school meals to learners while simultaneously reducing poverty and malnutrition through increasing crop diversification and access to markets. For most schools the assistance is in the form of one cooked meal a day, consisting of a wet ration of high energy protein supplement and vegetable oil, a locally produced fortified soya blend cooked on site by school volunteers.	Targeting considers both economic and social status of households (National Strategy on Home-Grown School Meals 2020–24). Away from the drought, the programme is currently benefitting over 2 million learners at about 5,200 schools in 70 districts (MOE 2024).	As a direct response to increased vulnerabilities experienced from the drought in Zambia in 2024. Government, through a supplementary budget, decided to upscale the School Feeding Programme from early childhood education to secondary education in about 37 affected districts. This has ensured that children continue attending classes and do not miss school due to hunger and starvation during this period
Public Welfare Assistance Scheme (PWAS)	Oldest welfare programme, established in 1950.	The service under the PWAS is mostly for social support needs such as repatriation of stranded clients, secondary education requirements, purchase of baby formula for babies left without care, and other emergency referral cases from institutions such as the Police Victim Support Unit .	As at June 2024, the MCDSS, in charge of implementing the programme, supported 27,257 incapacitated households with in-kind support, recommended 859 vulnerable students for bursaries for tertiary education, provided welfare and marriage counselling services to 861 families, and further provided transit shelter to 70 stranded persons at Matero After Care.	No purpose-made component/aspect to address shocks other than those at the household/individual level.

Public Service Pension Fund (PSPF)	The PSPF is a creation of an Act of Parliament under Cap 260 of the laws of Zambia, Act No. 35 of 1996.	PSPF is mandatory as social insurance for formal sector public employees. It also administers a home ownership scheme and micro finance (benefits paid on the basis of statutory retirement, national interest, medical retirement, and death benefits).	One-third of the workforce contributes. Of this estimation, 13% of the elderly are covered. Furthermore, as of 2023 the Ministry of Labour and Social Securities has estimated PSPF beneficiaries to sit at 95,000. <sup>3</sup>	No purpose-made component/aspect to address shocks other than those at the household/individual level.
Extension of coverage to the informal sector through the National Pensions Scheme Authority (NAPSA)	Initiated in 2017. In 2019 the government established a Statutory Instrument (SI) No.72 of 2019 to extend pension schemes to the informal economy.	Voluntary forms of social insurance aimed at informal sector workers. SI. No. 72 provides that the authority shall pay retirement, early retirement, invalidity, survivors, maternity, and family funeral benefits to members. History has shown that some domestic workers (house helpers) are registered with NAPSA as the pension scheme mechanism generally targets employees in the formal sector.	Extension is initially targeting two key categories of informal worker associations—namely the Bus and Taxi Drivers Association of Zambia (Miti et al. 2021). Current number of enrolled members is not publicly available.	In the pursuit to tailor benefit packages, NAPSA included two key benefit ‘sweeteners’ to include a Weather Index Insurance (WII) and access to credit facilities. Under WII, members will contribute K50 (~ US\$2) per year towards insurance index. A benefit payout of K500 (~ US\$20) per season will only be made when crop failure is caused by adverse weather. Additionally, under the access to credit component and using a financial institution, members have access to an investment portfolio which is meant to prevent members from borrowing against future pension entitlements (NAPSA n.d.).
National Health Insurance Scheme	Launched in 2019, operated by the Ministry of Health. The National Health Insurance Management Authority (NHIMA) also plays a key management role.	NHIMA contributions are pegged at 2% of basic income for those formally employed, split equally at 1% between the employer and employee. For informal sector workers, the contribution is at an average of K50 (~ US\$2) per family per month to cover up to 7 members. Key benefits include consultation, medicines, surgical services, maternal and paediatric services, inpatient care, vision care, physiotherapy, rehabilitation, dental and oral, cancer, and mental health.	As of June 2024 the combined coverage of individual NHIMA members and beneficiaries stood at over 4.6 million (representing 23% of the population) (Ministry of Health 2024). Registration among SCT beneficiaries has been promoted through shared efforts with the Global Fund and the International Labour Organization (ILO).	The scheme is shock responsive in nature considering that several health challenges arise as a result of shocks.

Source: authors' compilation from relevant fact sheet profiles of MCDSS and MLSS reports and website.

<sup>3</sup> This number was mentioned in a presentation from the Ministry of Labour and Social Securities entitled *State of the Informal Economy & Social Security Packages in Zambia – Insights from the Labour Force Survey*, held on 25 July 2023.

## 4 Findings: examining social protection needs, challenges, and opportunities in humanitarian contexts in Zambia

As the previous section clearly indicates, efforts to build shock-responsiveness into the overall social protection system in Zambia are ongoing. This section draws on the interviews with social protection and humanitarian experts on the ground to explore initial study findings on the existing social protection needs, challenges for effective implementation and expansion of social protection, and the opportunities for moving toward shock-responsive systems in the future. It is noteworthy that most of the discussions revolved around climate-induced humanitarian crises, given their preponderance in the Zambian context. In addition health emergencies such as cholera often emerge in times of floods, given that (the already poor quality) housing infrastructure and sanitation systems are compromised—highlighting the strong interlinkages between health and climate emergencies.

### 4.1 Understanding social protection needs in humanitarian settings

#### *Social protection needs in different humanitarian settings*

Interviewees discussed how health crises, such as pandemics and frequent outbreaks of epidemical disease, can increase the need for social protection. Also, climate emergencies, such as those created by droughts and floods, were perceived to exacerbate poverty and vulnerability due to disruptions in agricultural productivity, depletion of household income sources, and straining local resources and support systems. This leads to very tangible gaps in meeting the basic needs, including water, housing, and food. As the interviewees cited below noted, humanitarian emergencies such as those caused by climate in Zambia drive food insecurity both at the individual and the national level, as grain stocks deplete rapidly. By way of example, the Disaster Management and Mitigation Unit (DMMU) extended food relief to approximately 2.4 million individuals from October 2023 to March 2024 alone due to the drought and the looming hunger situation.

An emergency usually disrupts the normal way of life and what gets impacted is access to basic needs which include water, health services, or food. (Health Expert 1)

Agreeably, people need food assistance. An assessment that was done recently shows that food prices are increasing in most of the areas. Additionally, even with the food relief, how much stock, as a country, do we have to support the people until the next harvest? (SP. Expert. 1)

Moreover, the interview data highlights the variability of social protection needs in humanitarian settings. Unlike traditional lifecycle contingencies (typically highlighted by the ILO, for instance), such as maternity, illness, and old age, which create social protection needs, vulnerabilities generated by humanitarian crises are less predictable and ‘universal’. In contrast these needs vary across time (e.g. different seasons), space (e.g. across regions), and population groups (e.g. rural versus urban), requiring context-specific interventions, as highlighted by an interviewee in the following quotation.

In areas where local markets are non-functional, such as in Northwestern Province, it’s important to have mechanisms to provide direct resources like food and medical supplies instead of cash alone, to address immediate needs effectively. (SP. Expert. 10)

These findings resonate with the existing literature which highlights the distinctive social protection needs of rural populations, who often face food crises caused by negative impacts of climate change on yields (e.g. Devereux 2013).

*Social protection needs experienced by vulnerable groups including women and girls*

The findings also highlight the needs of different vulnerable populations in humanitarian emergencies. Women in particular face significant disadvantages given their limited assets and resources, which can act as a buffer against reduced incomes. Additionally, the rise in domestic violence during crises, as well as women's limited mobility and ability to flee due to care responsibilities, was noted.

Women and girls, while not a minority, encounter substantial risks during crises. These risks include sexual violence, early or forced marriages, and challenges in accessing education, as well as menstrual and reproductive health services. Typically, crises lead to an increase in violence against women and girls, which further exacerbates their vulnerability. To address these issues, it is essential to implement targeted interventions and support systems aimed at mitigating the elevated risks they face. (SP. Expert 9)

(...) in most communities it is women who stay home to feed the children and, with the disasters, they may have nothing to support the children. (SP. Expert. 5)

Moreover, there is substantial evidence highlighting the detrimental effects of disrupted school attendance on children caused by humanitarian emergencies (Villegas et al. 2021). In the context of this study, interviewees shared that droughts negatively impact girls' school attendance due to food shortages in schools—a key social protection need that has captured policy makers' attention.

(...) girls in weekly boarding facilities are responsible for cooking their own meals. When drought occurs, they lack food, which discourages them from attending school out of fear of hunger. In response, we are collaborating with Disaster Management and Mitigation Unit (DMMU) to target schools affected by the drought and ensure they receive food supplements. (SP. Expert 7)

Furthermore, interviewed stakeholders drew attention to mobility issues faced by people with disabilities (already challenged by pre-existing hurdles in terms of livelihoods) in the context of humanitarian crisis.

We know for sure that largely at community level you find persons with disabilities cannot move from one area to another because there are floods. And for them to move they either need another person for assistance or an assistive device. (SP Expert 5)

It is noteworthy that gender responsiveness has been increasingly mainstreamed into social protection interventions in Zambia, and many programmes specifically target women and girls (as well as child-led households). These include the KGS and the Supporting Women's Livelihoods programme. Disabled people, in turn, constitute a population group that suffers from multiple deprivations. While Zambia's social protection programmes include provisions for persons with disabilities, with their families receiving higher monetary transfers from the SCT, challenges remain particularly in their effective implementation and accessibility, largely due to limited funding.



## 4.2 Mapping key challenges in the current social protection arrangements

### *Challenges hindering effective social protection delivery in times of crisis*

Experience from recent droughts has shown that Zambia's existing social protection arrangements fail to deal with crises in a timely manner, partly due to limited government resources. This is exemplified by the 2023/24 drought crisis in the country, during which government reaction was delayed by six months due to a resource gap. As a result the country created a shock-responsive social protection programme with an additional US\$207.6 million in financing approved by the World Bank in July 2024 (World Bank 2024). The funds included US\$200 million from the International Development Association and US\$7.6 million from the Zambia Girls' Education and Women Empowerment and Livelihood (GEWEL) Multi-Donor Trust Fund (Lutena 2024). These funds are designed to support the government's drought response strategy through both vertical and horizontal expansion, temporarily increasing transfer amounts for current SCT recipients and extending benefits to new beneficiaries in drought-affected districts.

Another finding relating to financial restrictions which emerged from the interview data is that the DMMU was considered effective in quickly mobilizing actors and resources in emergencies but focused on crisis response rather than long-term solutions, including preparedness. As such, several interviewees expressed their concern that the existing systems were reactive (with delay) rather than proactive. Interviewees raised the example of cholera outbursts, which are experienced nearly annually, yet interventions are activated only during the outbreak. Similarly, severe droughts are potentially predictable and continually require anticipatory planning and building of resilience and adaptation capacity. However, such action is currently missing in Zambia.

We are yet to have a mechanism to respond to pandemics or shocks. We usually act when it happens. (SP. Expert. 20)

When you look at humanitarian response, it is supposed to be immediate. Additionally, when you look at the responses that are supposed to be provided by the government, we can say that the government was quite responsive given the drought situation in that the first response was the declaration of the national emergency. Now, in terms of the resource mobilization, this was done later and took long, especially for other players to be on board and respond. (SP. Expert. 19)

Moreover, coordination issues were frequently mentioned in interviews, and social protection experts acknowledged that despite Zambia's increasing social protection coverage, the different (government or international) organizations that deliver them are not communicating appropriately. This was seen to result in duplication of efforts and ineffective delivery with inclusion and exclusion errors: many families receive support from several programmes, while others are without any provisions from the existing social protection system. These issues lead to inequitable access to income support and hamper accurate delivery of additional support during abrupt shocks.

Gaps in the provision of social protection include the gap created by poor coordination among different social protection players. You will find that we are all responding to the same people and our goal is to reduce vulnerability. So, you will find that, perhaps because of the lack of a unified social protection information system, duplication occurs in terms of targeting and offering the services, yet there are others who require the same benefits. (SP. Expert. 1)

So, there is lack of integration among social protection programmes which lead to inefficiency and duplication of efforts. We have NGOs that are doing social protection programmes but how are they being integrated with the social welfare department? Then we have agriculture that is giving fertilizer, we have social welfare that is also giving fertilizer to viable farmers. How do we ensure that we integrate all these and have a full programme that is helping to make sure that the benefits are spread wide? Because this is a situation where you have a beneficiary benefitting from more than one programme. (SP. Expert. 16)

Crucially, and in line with current debates and policy deliberations (e.g. Beegle et al. 2018), the findings also point to important misalignment and gaps in the use of social registries, hindering adequate monitoring of benefit distribution and targeting of affected populations. For example, interviewees explained that, while there is a register for the SCT, there is no common data base operated by the MCDSS (see quotes below). Relatedly, interviewees complained about the difficulties in identifying programme members, resulting in a lengthy and difficult process to onboard new members and some ‘double-dipping’, whereby some beneficiaries claim support across several programmes. One interviewee quoted below also addressed the challenges related to graduation from cash transfer programmes, perceived to hinder effective targeting and provision for new eligible households.

So there is the FSP, EMIS, the ZISPIS, NHIMA also has its own management information system, there are also the NGOs that have their own integrated systems. If all these systems could be integrated to have a unified system, it would make it easier to track the kind of support that is being provided to social protection beneficiaries. (SP. Expert. 1)

The other gap is the unclear graduation pathways in existence. There are certain social protection programmes where a person can only be there for two years. Others are running but a graduation pathway has not been defined. So, there is need for clear graduation pathway to reach proper targeting. (SP. Expert. 1)

Finally, one stakeholder raised the issue of low capacity among policy practitioners to tackle social protection needs in humanitarian contexts. This insight echoes the general concern in the country, notably regarding the low staffing of public services in the social sector at sub-national level (e.g. ZIPAR 2024b).

And then of course there are capacity issues, the human technical capacity issues to address social protection. Those ones are there and, in every intervention, [my organization] has always made sure that there is a capacity building aspect. Even if it is money we are giving, we always set aside some money for technical assistance. (SP. Expert. 15)

#### *Barriers to social protection expansion in humanitarian contexts*

In Zambia the informal sector makes up 76.6% of the labour market (women at 81.9% and men at 72.5%) (MLSS 2022), and those working in the informal sector (and their dependents) continue to have limited access to statutory social protection through legally instituted schemes (NAPSA 2024), while coverage by social assistance programmes remains targeted and low. This pre-existing gap in social protection provision for households outside of formal employment constitutes a pivotal issue for securing the livelihoods and welfare of low-income families, who are particularly vulnerable when facing shocks. For instance, the SCTs have not yet reached all eligible

beneficiaries (around 9.4 million people, based on authors' calculations)<sup>4</sup> as only 1.3 million Zambians are being supported.

At the same time existing evidence shows that the SCT benefit value remains too low to effectively support people to transition out of poverty and strengthen their adaptive capacity and resilience to shocks—as highlighted by interviewees.

(...) there is also the SCT which has been heightened whereby the government is giving people more money to access services. While these are good interventions, the SCT money is not enough (...). (Sp. Expert. 7)

Despite rising living costs driven by inflation, no additional funding has been allocated to increase SCT transfer values, except for a temporary K200 (~US\$7) top-up introduced for regular beneficiaries affected by the drought, which is set to continue until June 2025. While this amount slightly exceeds the 2022 poverty line of K517 per adult equivalent, it falls significantly short of the K1,522 (~US\$5) required for a basic food basket that meets minimal nutritional needs for a family of six. A public expenditure review conducted by the World Bank and UNICEF estimates the poverty reduction potential of 3.7 percentage points for the SCT, provided that the payments are consistent and rise above inflation levels. Without indexing SCT values to maintain purchasing power, the programme's potential to reduce poverty cannot be fully realized. Additionally, given the rising poverty rates and increasing climate impacts, the vulnerability gap is expected to widen with growing social protection needs (ZIPAR 2024b). These observations stress the acute need for vertical and horizontal expansion of the overall social protection provision in Zambia.

Furthermore, interviewed social protection experts stressed that the sustainability of social protection programmes heavily relies on donor funding. Securing adequate and consistent domestic financing remains a significant challenge, creating uncertainty and limiting scalability. In a similar vein, some interviewees highlighted the need for a bespoke emergency fund that can provide resources and a fiscal 'buffer' during crisis situations.

Despite the social protection space growing, the resource envelope is small to accommodate the growing needs. For instance, in a drought year like this one, vulnerability has increased and the number of people who need social protection has also increased. This means that the programmes that were planned for are now not meeting the growing needs. Therefore, the resource becomes a gap because the pool of people that need support has grown. (SP. Expert. 10)

Finally, as for effective social protection delivery, poor coordination and harmonization of current interventions was seen to hinder effective coverage expansion. Given that programmes are run by different actors operating under different reporting lines (see Table 2), fragmentation was highlighted as an ongoing issue. Fragmentation of interventions is closely related to the issue of competition, as different development organizations (both external and domestic) seek to further their own priorities and gain visibility 'fighting for space' rather than contributing towards a domestically led programme that harmonizes objectives and pools resources (see quotes below). Such fragmentation and competition lead to ineffective use of resources (by multiplying administrative processes and expenses, for example) that could have been directed towards new beneficiaries, and direct attention away from a holistic, strategic approach to expanding the overall population coverage, notably among informal sector workers.

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<sup>4</sup> In Zambia extreme poverty (ZAMSTATS 2022) sits at 48%, which is 9,413,169 million people.

There is a lot of competition, and this is where duplication comes in due to lack of coordination. What also affects the lack of coordination is the different approaches and reporting lines from the various implementing institutions which make people want to do things differently. (SP. Expert. 14)

To some extent, there is friction in the space. There is sometimes the human element that people may not realize to try to outshine the other. This does not work well for the beneficiaries, because you are busy fighting and kind of raising issues that do not directly translate to the benefits of those on the ground. (SP. Expert. 10)

### **4.3 Exploring opportunities for strengthening social protection delivery for humanitarian contexts**

*System-level improvements (technical capacity, institutions, resources, legislation, etc.)*

Recent responses to droughts and the COVID-19 pandemic have shown the importance and high potential of digital systems in enabling social protection delivery during humanitarian emergencies. Crucially, the Zambia Integrated Social Protection Information System (ZISPIS) has reportedly enhanced Zambia's capacity for rapid emergency response by ensuring timely and efficient benefit disbursements, optimizing programme management, and enforcing data protection protocols (MCDSS 2024d). The system, which is a collaborative effort between the E- Government Division also known as Smart Zambia and the MCDSS, 'aims to ensure transparency, effectiveness, efficiency and accountability in the delivery of social protection programs' (SZI n.d.). This was corroborated by the interviewees, who underscored the importance of digital systems like ZISPIS to enhance the efficiency and reach of social protection programmes (see quotes below). These findings suggest that further development and use of digital systems constitute a key opportunity for bolstering harmonized but tailored delivery of social protection in humanitarian crises.

There is a registry of the SCT beneficiaries, the ZISPIS. But the best thing would be to have a population register to allow different social protection schemes to tap into the register, be it pensions, social welfare and so on. (SP. Expert. 3)

We could do a social registry as soon as possible. We have the national database of the different economic standings of the populations and then we can map geographically by gender, level of vulnerability and who needs more support. It is data demanding but it can be done. (SP. Expert. 20)

Another technical, system-level recommendation shared by stakeholders is strengthening the use of meteorological and forecasting data in a synchronized manner with relevant social data. This was asserted to enable effective, contextually relevant, and timely social protection interventions in humanitarian emergencies.

For effective and timely delivery of social protection interventions, essential data systems include reliable meteorological and forecasting data from sources like the UN Climate Secretariat and HughesNet. However, it's crucial to integrate social data, such as education statistics, to tailor interventions more precisely. For example, monitoring school dropout rates during crises can help target support effectively. The system should clearly define which social protection measures are best suited for different types of shocks, such as droughts. (SP. Expert. 12)

As elucidated earlier, another significant focus of the discussions during interviews was on the role of government and the importance of coordination among various stakeholders, including international organizations, NGOs, and local authorities. Strengthening coordination among various stakeholders, including government ministries, international donors, local civil society organizations, and the private sector, was seen as a significant opportunity to move towards a shock-responsive social protection system in the country. Regular coordination meetings and integrated planning involving actors across different sectors were seen as key to achieving this goal and shifting away from reliance on last-minute humanitarian aid (e.g. food donations). However, some interviewees asserted that coordination was already strong in the country, highlighting the diverging viewpoints of different stakeholders.

For social protection to be effective, there needs to be a central body that coordinates the activities of different government departments. (SP. Expert. 2)

There isn't enough coordination. For instance, us from the civil society organizations (CSO) with government. Our organization is able to engage and work with government from the onset of implementation of projects. But most organizations and government institutions work in silos. (...) this is where we have government implementing certain activities, the NGO goes in the same community and implements the same activity. (...) And instead of expanding to other communities so that other targeted populations can benefit, you are now putting all services in one area which now does not deal with the issue of ending poverty. (SP. Expert. 16)

There is a cooperating partners framework where we get to know who is implementing what social protection activities, so that the responses are coordinated not duplicated. Also, each party is aware of the others' programmes, in that sense, Zambia is well organized. (SP. Expert. 15)

The coordination mechanism is quite robust. Of course, it starts all the way from State House, then Cabinet, where we have the inter-ministerial committee chaired by her honour the Vice President. You will also realize that the DMMU is under the Vice President's office, and she is supported by various ministries. And so, these structures are layered at Provincial level where we have members of the Provincial District Coordinating Committees (PDCC), and at district level where we have members of the District Development Coordinating Committees (DDCCs), all the way toward levels. These are the coordination systems, and they meet once every month and when the need arises. (SP. Expert. 17)

At the same time it is noteworthy that domestic discussions regarding the importance of an integrated approach, increased collaboration (including the establishment of a shared database), and multistakeholder policy deliberations are already ongoing in the context of planned Cash Plus initiatives (presented earlier in this paper). The organization of emergency cash transfers (ECTs) in the context of droughts is equally furthering strengthened collaboration between key actors, including the ministries, NGOs, cooperating partners, and those at sub-national level.

Finally, a robust legal framework for non-contributory social protection was considered in the interviews as another important avenue to strengthen the overall system. Contributory schemes like pensions and health insurance have legal backing but non-contributory programmes such as the SCT lack legislative support, threatening their sustainability and expansion. While the National Social Protection Policy is currently being revised, the implementation plan foresees legal updates only for 2026, indicating that this is not a leading government priority. However, interviewees

emphasized that social protection expansion should not be a ‘good will issue’ but should be guaranteed through adequate legislation.

May I say that, currently, we do not have legislation for social protection, particularly the non-contributory aspect of the social protection. On the contributory side, we seem to be doing quite well on that as there is sufficient legislation that supports and protects those on the contributory side. But on the non-contributory side, we do not have legislation and this threatens the sustainability of the interventions that we are currently doing. (SP. Expert. 17)

#### *Opportunities for policy reforms, re-configurations, and potential new instruments*

The findings underscore the need for more tailored and nimble responses to social protection needs in humanitarian contexts experienced in the country. The ongoing conversations around the Cash Plus strategy are addressing context-specific interventions (including family-specific provisions), which may lead to new flexible approaches in targeting and social protection delivery, alongside increased monitoring of evolving needs. The pertinence of tailored approaches was also discussed in regard to vulnerable populations, as these groups often face the greatest risks during crises and purpose-made support can significantly improve their resilience and outcomes.

At the same time, new types of social protection instruments have recently been furthered to respond particularly to climate-induced vulnerability (see also Table 2). Climate insurance instruments for farmers, such as the Mayfair Weather Insurance payouts, have gained particular traction (Mayfair 2019; UN 2021). Several interviewees endorsed the idea of climate insurance, noting in particular the example of the African Risk Capacity providing sovereign climate insurance, which demonstrates potential benefits of such initiatives (ARC 2024). Others mentioned the household-level Weather Index Insurance which has already been introduced in the Eastern province of the country and provides payouts to farmers based on specific conditions (e.g. crop loss). However, some interviewees also stressed that climate insurance interventions aimed notably at low-income households are being faced with important challenges, including lack of public awareness and trust amongst target populations, contribution capacity, and preference for semi-informal social security arrangements, such as village banking or rotational credit systems.

Over the years we have realized from the different health and climatic shocks the importance of adopting things like drought insurance under the Africa Risk Capacity arch where Zambia paid a premium for 2021 and 2022. The payout was triggered and ended up paying the emergency cash transfer in the affected districts. It is one of the things that the country has adopted and has gone further to do another one for the current drought crisis. So, these are the adaptation strategies in terms of how you can embed shock response in the social protection systems. (SP. Expert. 19)

Finally, it was suggested that policy planning and implementation in the area of social protection should involve community-level engagement to ensure that local needs are heard and adequately addressed.

Community leaders should be involved in the planning and monitoring of social protection programmes to ensure they address the real needs of the people. (Climate Expert. 1)

## 5 Conclusions and recommendations

Existing literature shows that strong welfare service institutions and mature systems are paramount to ensure ongoing service delivery in humanitarian contexts, and to provide additional support as needed (Gentilini et al. 2018; Kreidler et al. 2022; O'Brien et al. 2018; Sabates-Wheeler et al. 2022). However, climate effects, health epidemics, conflict, and global economic shocks create new and continually evolving social protection needs. Therefore, there is also a need to rethink social protection through a new angle, going beyond the traditional focus on 'life cycle contingencies' which do not account for destruction to houses and other assets or loss of crop yields due to climate impacts.

When social protection needs vary by season, population group, geographical location, and other factors, tailored, flexible approaches to delivery are necessary. The results of this study also point to the importance of anticipating and adequately planning for social protection responses to humanitarian emergencies, rather than reacting only when they occur. At the same time recent experimental studies which tested anticipatory cash transfers in the context of expected flash floods in Somaliland highlight the limitations of this particular type of anticipatory intervention, given that the floods did not materialize despite forecasting data suggesting so (Swift et al. 2024). Careful consideration must therefore be given to the best possible forms of anticipatory action.

Moreover, the findings of this study warrant a multistakeholder approach to policy planning, design, and implementation which builds bridges between actors operating in a narrower 'humanitarian' space, those leading cash transfer programmes and contributory schemes, as well as other actors furthering climate adaptation. Comparative advantages and the specific expertise of diverse actors can be leveraged for holistic, coordinated, and synergistic social protection systems and interventions. Bringing different actors, including those with particular expertise in working with children, disabled people, and other vulnerable groups, is also crucial for developing interventions and strategies that adequately address the needs of the most vulnerable.

At the same time there are already some positive examples of such coordinated, multi-sectoral, and synergic activity in Zambia. The SCT and KGS programmes, for instance, have been successful in modifying eligibility criteria and benefit levels according to specific needs in humanitarian contexts such as the COVID-19 pandemic. Additionally, the stakeholder interviews conducted for this study highlight that their collaborative framework enables swift resource mobilization through partnerships with government, NGOs, and community organizations, enhancing their capacity to respond to crises efficiently and in a coordinated manner. Moreover, the SCT and KGS have built-in monitoring systems that enable administrators to continuously assess impact and adjust strategies to maintain relevance and effectiveness. Through integration with the health and education sectors, they can provide additional support that mitigates risks like early pregnancies and school dropouts, which increase during crises. Collectively, these programmes meet immediate needs and build long-term resilience in communities, empowering households to invest in their children's education and maintain stability through crises. The lessons learned from the Zambian SCTs and KGS can and should be extrapolated to the social protection system more broadly, to drive adequate reconfiguration needed for effective coordination and delivery of cash transfers, in-kind support, and services in emergencies.

The findings of this study also repeatedly point to the importance of deploying adequate technological and digital tools, including population data and social registries, meteorological forecasting, and other tools that can predict and respond to social protection needs as they emerge. The issue of anticipatory action and timely response should not, however, overlook the need to

expand coverage among informal sector workers and increase benefit values in relation to inflation and the actual need of beneficiaries—priorities clearly articulated by the interviewed stakeholders.

Furthermore, given the particularly acute and only intensifying effects of climate change, this study draws attention to cross-sectoral interlinkages and broader public policies in protecting vulnerable populations against climate impacts. These include, among others, diversifying energy sources, carefully managing national grain stocks, and investing in adaptive infrastructure including water and sanitation systems. Representing ‘social protection by other means’, such measures are crucial in protecting livelihoods and economic activity, restricting food insecurity, protecting and improving essential housing and social infrastructure (e.g. schools and hospitals), and mitigating health emergencies through a holistic approach.

Other key recommendations include:

- Enhance domestic financing: increase domestic budget allocations for social protection to reduce dependency on donor funding and ensure programme sustainability. This could include the establishment of a purpose-made buffer fund;
- Strengthen legal frameworks: develop and enact legislation to support non-contributory social protection programmes to provide a stable and predictable foundation for these initiatives;
- Improve coordination and integration: foster better integration and coordination among various protection programmes, ministries, and external actors (including NGOs) to eliminate duplication and enhance service delivery;
- Expand digital systems: invest in and expand digital systems like ZISPIS to improve beneficiary identification, payment processes, and data management;
- Leverage insurance mechanisms: explore further the opportunities and long-term impact of social insurance schemes to manage climate and health risks, drawing on successful models like the African Risk capacity;
- Focus on vulnerable groups: design and implement targeted ‘intervention packages’ for women, children, and persons with disabilities to address their specific needs during crises; and
- Promote self-reliance: develop programmes that balance immediate relief with long-term capacity building to reduce dependency and promote self-reliance among beneficiaries.

By addressing these areas, Zambia can strengthen its social protection systems, ensuring that they are more responsive, sustainable, and capable of effectively supporting vulnerable populations during humanitarian crises.

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