



HARNESSING CASH FOR WORK FOR SUSTAINABLE COMMUNITY DEVELOPMENT IN ZAMBIA

BRIEFING DOCUMENT

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TABLE OF CONTENTS

List of Acronyms	ii
Introduction	1
Methodology	3
Understanding Cash for Work in Zambia: A Historical Perspective	3
Current Cash For Work Program Implementation	5
Governance Framework of Cash for Work in Zambia	6
Why shift to long-term?	8
Global Models for Zambia's Cash for Work Adaptation and Learning	12
Evolving CfW into a Sustainable Development Platform	15
Conclusion	17
References	18



LIST OF ACRONYMS

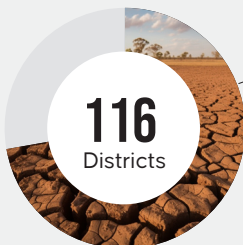
CDF	Constituency Development Fund
CfW	Cash for Work
FSP	Food Security Pack
MLGRD	Ministry of Local Government and Rural Development
SCT	Social Cash Transfer





INTRODUCTION

On 29 February 2024, Zambia declared a national emergency as a result of a prolonged drought. As at 1st March 2024, **the drought was affecting 84 of the 116 districts across Zambia's Central, Copperbelt, Eastern, Lusaka, Northwestern, Southern, and Western provinces**. The drought, which had **destroyed over one million hectares of maize** as at 5th March 2024, had significantly reduced crop yields, particularly of maize, the country's staple food. This has resulted in increased food prices across all Zambian provinces and decreased the availability of affordable food items, worsening food insecurity for millions of people across the country (Acaps, 2024).



84
Districts were affected by drought as at 1st March 2024



The Cash for Work (CfW) programme was implemented in August, 2024 by the Government of Zambia as a direct response **to address the socio-economic impacts of the 2023/2024 drought** (MLGRD, 2024). The CfW, like any social protection mechanism, is **a critical tool that builds household and community level resilience from economic shocks**. Unlike other social protection mechanisms such as the Food Security Pack (FSP) and the Social Cash Transfer (SCT), which supports incapacitated households, the CfW programme is particularly unique in that it **trades cash for individual labour, allowing for personal and community development as individuals sale their labour to somewhat earn a dignified way of life**.

According to the Zambia Statistics Agency, the 2022 Census data indicated that urban poverty had risen from 23.4% to 31.9%. In this regard, there has been an increase in the number of households that need support through social safety nets such as the Cash for Work programme. Although the CfW programme has emerged as a short-term measure, there are opportunities in scaling it in order to realise enhanced community benefits as well as improve household resilience. However, **CfW programs in Zambia are often short-lived and implemented for relief purposes**. Once the emergency passes, employment ends, and communities are left without adequate skills or assets to improve their situation. This paper argues that **CfW presents an opportunity to be repositioned as a strategic intervention for long-term community development**. If properly designed and integrated into national development planning, CfW can contribute meaningfully to sustainable livelihoods, community development, and resilience-building in Zambia.



METHODOLOGY

This study involved desk review of existing literature on CfW programmes at national, regional, and global levels. It involved analyzing policy documents, programme reports, and research articles to understand how CfW has been implemented in Zambia over time, its objectives, outcomes, and challenges. The review also drew on global experiences to **identify lessons and opportunities for improving the design and sustainability of CfW interventions in the Zambian context.**



UNDERSTANDING CASH FOR WORK IN ZAMBIA: A HISTORICAL PERSPECTIVE

The current CfW initiative in Zambia builds upon earlier public works programs such as the Project Urban Self-Help (PUSH) and Food for Work (FFW). These laid the foundation for labor-based safety nets aimed at addressing poverty, food insecurity, and community infrastructure gaps.

PUSH, introduced in 1991/92 by the Department of Social Welfare with support from CARE Zambia and donors like UNDP and the World Bank, targeted vulnerable urban populations, particularly unemployed women. Communities were mobilized to identify priority projects such as road rehabilitation, drainage clearing, and waste management and then participants were selected based on vulnerability criteria often through local community assessments and

worked four-hour shifts daily, earning K10,000 per day (about US\$2 then and equivalent to K10), which was slightly below the minimum wage but attractive to poor households. Project oversight was shared among community committees, local authorities, and NGOs, and implementation was phased (PUSH I to PUSH II), eventually evolving into the PROSPECT program (*CARE International Zambia, 2001; Tembo, 2003*).

In contrast, FFW operated mainly in rural and drought-prone areas, particularly in the early 2000s. Implemented by the World Food Programme (WFP) in collaboration with the Zambian government, the program provided food rations in exchange for labor on public works projects. These included small dam construction, feeder road rehabilitation, and conservation farming activities aimed at enhancing long-term food security. **Beneficiaries were typically food-insecure households headed by women, the elderly, or those supporting orphans.** These were identified through Community Welfare Assistance Committees (CWACs) and other community structures. Participants worked for limited periods, often aligned with agricultural off-seasons, and in return, households received food packages that included a bag of maize meal, 10kg of beans or cow peas, vegetable oil and 1kg of salt. These were **designed to meet basic nutritional needs and were intended to sustain an average household for about a month** (*World Food Programme, 2005; UNDP Zambia, 1999*). While the program successfully provided short-term hunger relief and improved local infrastructure, it faced limitations in sustainability and long-term poverty reduction **due to its reliance on external food aid** (*World Bank, 2005*). Although both PUSH and FFW achieved modest gains in infrastructure and temporary income or food support, **they were largely short-term and donor-dependent.** Nonetheless, the **participatory and labor-intensive models they employed provided key lessons for Zambia's current Cash for Work strategy**, which seeks to address past limitations by offering cash instead of food, increasing government ownership, and aligning public works with local development priorities.



CURRENT CASH FOR WORK PROGRAM IMPLEMENTATION

Building upon the foundations laid by earlier programs such as PUSH and Food for Work, the government has been implementing a more structured and nationally coordinated CfW approach. Unlike PUSH and FFW, which were largely donor-driven, **the current CfW initiative is implemented under the Ministry of Local Government and Rural Development (MLGRD).**

According to the Ministry of Local Government and Rural Development, the **CfW programme seeks to provide temporary financial assistance to vulnerable populations through cash payments in return for participation in community-based public works.** These initiatives, which typically include infrastructure-related projects and serve the dual purpose of generating employment and contributing to local development outcomes. The programme is **being rolled out across 123 constituencies in 87 districts, with an emphasis on households not currently benefitting from the Social Cash Transfer (SCT) or Expanded Social Cash Transfer (ECT) programmes,** thus aiming to close critical gaps in social protection coverage (MLGRD, 2024).



The programme is being rolled out across

123

Constituencies

in

87

Districts

Beneficiaries
are paid

K60

per day for 10
days a month.



Under this intervention, **beneficiaries are paid K60 per day for approximately ten days a month, affording them the means to purchase essential goods, especially food.** While effective in providing immediate relief, **the current design of CfW is reactive and short-term in nature.** It primarily serves to cushion vulnerable households from income shocks, inflationary pressures, and structural economic challenges such as load shedding and the declining viability of micro, small, and medium enterprises.

GOVERNANCE FRAMEWORK OF CASH FOR WORK IN ZAMBIA

The governance of CfW programme in Zambia is **anchored on three core components: the national Social Protection Policy, CfW operational guidelines, and institutional arrangements for implementation and oversight.** While the programme is designed as a social protection response, its current placement and delivery mechanisms reveal both strengths and gaps in coordination.



1. Social Protection Policy Context

Zambia's National Social Protection Policy (2014) provides the overarching framework for the delivery of social assistance, including livelihood promotion and labour-based social protection mechanisms. The policy **defines social protection as a set of public and private initiatives aimed at preventing, reducing, and eliminating economic and social vulnerabilities.** Within this framework, CfW qualifies as a **productive safety net that offers short-term income support while contributing to asset creation and local development.** However, CfW remains loosely integrated within the broader social protection strategy, limiting opportunities for synergies in programming with other interventions such as SCT and FSP.



CfW qualifies as a **productive safety net that offers short-term income support** while contributing to asset creation and local development



2. CfW Operational Guidelines

The Ministry of Local Government and Rural Development (MLGRD) issued operational guidelines to standardize implementation of CfW across all constituencies. These guidelines specify:

- **Eligibility Criteria:** Beneficiaries must be **aged 18–59, not in formal employment, not receiving benefits under SCT or other social protection programmes, and reside within the implementing district.**
- **Nature of Works:** Eligible projects **include cleaning drainages, garbage collection, road maintenance, and the construction or rehabilitation of markets, toilets, and community infrastructure.**
- **Wages and Payment Modalities:** Beneficiaries are **paid K60 per day, for up to 10 days per month (maximum K600),** with disbursements occurring twice monthly (on the 15th and 30th).
- **Targeting and Oversight:** Selection of works and beneficiaries is **guided by local authorities in collaboration with Ward Development Committees (WDCs), Community Welfare Assistance Committees (CWACs), Satellite Disaster Management Committees (SDMCs), and traditional leadership.**



3. Institutional Arrangements

The implementation of the CfW programme is **currently housed under the Ministry of Local Government and Rural Development (MLGRD)**. This placement appears to be a strategic decision based on the nature of CfW activities, which primarily involve labour-intensive public works such as drainage cleaning, community infrastructure rehabilitation, and waste management areas that fall squarely within MLGRD's mandate for decentralised service delivery and local development. Additionally, the CfW programme is **closely aligned with the Constituency Development Fund (CDF), which is administered through MLGRD,** allowing for streamlined implementation through existing local government structures.

While this arrangement enables CfW to be efficiently deployed at community level and integrated into local development planning, it also **raises questions**

about institutional coherence. As CfW is fundamentally a social protection programme intended to offer temporary income support and protect vulnerable households, its **location outside the Ministry of Community Development and Social Services (MCDSS), which oversees the majority of Zambia’s social safety net programmes presents coordination and strategic alignment challenges.** These implications are discussed further in the following section on institutional and policy gaps.

WHY THE SHIFT TO LONG TERM?

CfW has long served as a stopgap intervention offering short-term employment to vulnerable groups in exchange for their labor on public projects. The **current wage structure under CfW remains minimal and insufficient to meet basic household needs in view of the raising cost of living.** While CfW provides temporary relief, **there are greater opportunities in harnessing its potential to meaningfully address the chronic financial stress and poverty that economically vulnerable households are faced with.** Outlined below is a discussion on the rationale to evolve CfW in to long term programming;



1. High Cost of Living and Short Duration

The rising cost of living highlights the need to reposition CfW as a long-term development program. This necessity is underscored by the substantial number of individuals accessing the programme across various districts. Between August 2024 and January 2025, **a total of 1,311,633 individuals benefited from the CfW programme, with 1,091,574 (83%) successfully receiving payments amounting to over K649 million (Zambia Monitor, 2025).** Provincial breakdowns include 248,262 beneficiaries in Eastern Province, 255,539 in Southern Province, and 172,710 in Lusaka Province. Specific districts also reflect significant participation: Chadiza District engaged 13,831 residents (*Chadiza Town Council, 2025*), Kafue District recorded over 10,000 participants (*ZANIS, 2025*), and Sikongo District reported more than 2,000 beneficiaries.

Data from the Jesuit Centre for Theological Reflection (JCTR) shows that **the Basic Needs and Nutrition Basket for a family of five in Lusaka rose from ZMW 10,408.84 in October 2024 to ZMW 11,417.99 in April, 2025.** This upward trend clearly demonstrates how quickly the cost of essential goods and

services is increasing. Yet, **CfW currently offers only ZMW600 for 10 days of work, translating to ZMW 20 per day, which is inadequate to meet the basic monthly needs of an average household.** This means that, even if a household participated in multiple CfW cycles throughout the year, their total income would fall drastically short of what is needed to secure basic food, shelter, energy, and other essentials. **This persistent mismatch contributes to food insecurity, poor nutrition, and limited access to healthcare and education further entrenching cycles of poverty.**



Furthermore, Devereux (2000) demonstrates that the CfW model based on immediate consumption response by providing relief to economically constrained households, is **inadequate if poverty interventions are to provide a significant impact in communities.** Findings suggest that when a similar intervention was implemented in 3 districts in the Western province, the **proportion of participating households experiencing poverty had fallen to 74% in Kalabo and Mongu but remained considerably high in Lukulu at 97% by the end of the programme in 1997.** Devereux further argues that **although there was income enhancement and acquisition of assets in the implementing districts, the effects were temporary with participants not being able to gain employment elsewhere when the programme ended.** Therefore, although CfW responded to protection of livelihood and consumption benefits, **more needed to be done in order to derive impactful benefits on participating households and communities.**

In this context, enhancing the Cash for Work programme toward long-term sustainability presents a critical opportunity to support households on the margins of extreme poverty. The **economic conditions in countries such as Zambia necessitate a fundamental shift in the way CfW is conceptualized and implemented.** Rather than providing short-term, low-wage employment, CfW could be restructured into a **platform for sustainable community development one that focuses on creating durable assets, stimulating local economies, and equipping participants with transferable skills that persist beyond the project duration** (Subbarao et al., 2013; FAO, 2020).



2. Lack of Skills Transfer

The CfW program primarily involves unskilled manual tasks such as clearing drainage systems, sweeping streets, and rehabilitating basic community infrastructure, among others. While these activities provide temporary employment and income and are relevant to the community, they **do not equip participants with transferable skills that can enhance their long-term employability or entrepreneurial capacity**. As a result, **beneficiaries often exit the program without any new skills, returning to the same state of vulnerability once the cash flow ends**.

For instance, CfW **beneficiaries are engaged in basic tasks like slashing overgrown vegetation or digging shallow trenches, work that requires minimal training and offers no pathway for skill progression**. This stands in contrast to more dynamic programs in countries like Ethiopia, where CfW participants under the Productive Safety Net Programme receive training in improved farming techniques alongside their work. Similarly, India's programming under Mahatma Gandhi National Rural Employment Guarantee Act has **piloted skill training modules in construction and eco-friendly agriculture, helping participants transition into the formal labor market or start small enterprises**.

In Zambia, **the absence of such integrated skills development limits the potential of CfW to contribute meaningfully to long-term poverty reduction**. Without targeted training such as in carpentry, agro-processing, or financial literacy, participants miss the opportunity to gain tools that would enable them to sustain livelihoods after the program ends. This weakness highlights the need to shift CfW toward a long-term development strategy that incorporates structured skill-building to promote self-reliance, productivity, and economic resilience.



3. Limited Scope and Integration

Another **major limitation of the current CfW approach is its integration with complementary social protection and economic development programs**. CfW often **operates as a stand-alone intervention, disconnected from funding streams and initiatives such as deliberate efforts to link beneficiaries on the**

CfW programme to empowerment loans and grants under CDF, Citizens Economic Empowerment Commission (CEEC) loans, vocational training bursaries, and other livelihood support mechanisms.

This isolation **restricts participants' access to a broader support system that could help them build sustainable livelihoods.** Without linkages to skills development, financial services, or entrepreneurship support, **many beneficiaries revert to vulnerability once their CfW engagement ends.** Enhancing integration between CfW and these programs would create a more holistic support structure. For example, **aligning CfW with CDF funding could enable community-driven targeting and ensure stable financing, while partnerships with CEEC and training bursaries would help equip participants with skills and resources needed for long-term economic empowerment.** Addressing this integration gap is **crucial for transforming CfW from a short-term cash relief tool into a platform for sustainable social protection and economic development.** Without such transformation, CfW risks becoming a revolving door of temporary aid, rather than a pathway to resilience and economic inclusion. Therefore, to enhance its effectiveness, **CfW should be aligned with Zambia's broader development goals by making it more strategic, skill-based, and integrated into national social protection and economic empowerment efforts.**



4. Institutional and Policy Gaps

While the placement of CfW under MLGRD was primarily driven by the nature of the works involved such as drainage clearing, minor road maintenance, and market infrastructure, **the arrangement presents significant challenges when considering CfW as social protection instrument.**

Key Ramifications of the Current Institutional Setup:

- **Social protection goals are de-emphasized:**

MLGRD's mandate is rooted in service delivery and infrastructure, not in managing poverty reduction or welfare programmes. As a result, **CfW tends to focus more on physical outputs (completed works) rather than human outcomes (household resilience, empowerment, or graduation from vulnerability).**

- **Weak connections to other social protection programmes:**

CfW being implemented outside the MCDSS **limits its integration with core social protection services offered under the Single Window approach such as case management systems, and empowerment interventions such as livelihood training or support for vulnerable households.**



GLOBAL MODELS FOR ZAMBIA'S CASH FOR WORK ADAPTATION AND LEARNING

While Zambia's CfW program is primarily designed as an emergency response to shocks like drought, other countries have successfully **transformed similar programmes to the CfW into long-term development tools that build community assets, generate employment, and promote resilience.** These global models offer valuable lessons that Zambia can adapt and contextualize.



Ethiopia's Productive Safety Net Programme (PSNP)

One of Africa's most renowned CfW models, the PSNP combines cash and food transfers with public works focused on land restoration, water conservation, and infrastructure stands out as a leading example of a CfW model that supports long-term food security and resilience. What distinguishes the Ethiopian approach is **its emphasis on long-term participation and its integration with climate-smart agriculture.** Participants are **not only paid for their labor but also receive training and livelihood support, enabling them to eventually graduate from the program.** This model has proven effective in mitigating the

impacts of droughts and enhancing agricultural productivity goals that are increasingly relevant for Zambia amid growing climatic challenges.



India's Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Unlike Zambia's CfW design and implementation model, **MGNREGA is embedded in law and guarantees 100 days of paid employment annually for rural households.** Participation is **based on household registration, followed by a verification process to confirm vulnerability, and only one eligible person per household can participate.** The program has **reached over 50 million households and focuses on labor-intensive infrastructure development such as rural roads, water harvesting systems, and afforestation.** India's rights-based approach institutionalises CfW interventions as a permanent fixture in the country's social protection framework, offering both employment and community asset creation on a vast scale.



Rwanda's Vision 2020 Umurenge Programme (VUP)

VUP **blends public works, direct support, and financial services in a unified social protection strategy.** Under this program, CfW beneficiaries are **selected based on household vulnerability and are paid according to the number of family members, ensuring more equitable support.** Importantly, the program offers **year-round employment opportunities rather than limiting engagement to short-term cycles.** VUP also **facilitates the transition from public works to entrepreneurship through access to financial services such as savings schemes and microcredit, making it a dynamic model of economic empowerment.**



Bangladesh's Employment Generation Programme for the Poorest (EGPP)

The programme is designed to support extremely poor rural households, particularly during agricultural lean seasons. The program **offers 80 days of employment annually, divided into two phases one before and one after the planting season ensuring that families can maintain income flows during periods when agricultural labor is scarce.** A strong emphasis is placed on **gender inclusion, with special efforts to engage female-headed households.** Projects are also designed to **accommodate flexible schedules and sometimes offer childcare support, removing barriers that often prevent women from participating in labor-based programs.**

SUMMARY OF LESSONS LEARNT

Zambia can draw lessons from the following models to enhance its programming;

- Zambia can draw lessons from Ethiopia **by integrating CfW with climate smart agriculture and land rehabilitation while offering multi-year participation for the chronically food insecure.** With clear graduation pathways Zambia can navigate climatic shocks which are becoming more prominent while offering a safety net to households in need of support.
- From India, Zambia can **institutionalize CfW as a permanent feature of social protection, not just an emergency tool and guarantee a minimum number of workdays per year for vulnerable households with consideration for a minimum wage.**
- From Rwanda, Zambia can **use CfW as a stepping stone to entrepreneurship and skill enhancement by linking beneficiaries to CEEC loans, business grants under CDF, and financial literacy programs.**
- From Bangladesh, Zambia can **foster greater gender inclusion through the provision of flexible schedules in order to remove barriers that often prevent women from participating in labor-based programs.**



EVOLVING CFW INTO A SUSTAINABLE DEVELOPMENT PLATFORM

To unlock the full potential of Cash for Work, Zambia could **reengineer CfW as a strategic investment in people and community resilience in exchange for labour that can enhance community outcomes**. This requires both policy reforms and practical innovations, including:

1. Secure Funding for CfW

Embed CfW into CDF by rethinking programming like Grants and Loans under CDF as a possible stream to take up the Cash for Work programme to enable citizens to offer a service to their communities for exchange of a wage under the funds made available through CDF. In that vein, amend the Guidelines governing CDF to allow for such consideration.

2. Embed Skills Training and Certification

- **Integrate on-site training modules in trades such as carpentry, plumbing, landscaping, and agro-processing.**
- **Partner with TEVETA and vocational colleges to certify the skills learned during CfW projects, improving post-program employability.**

3. Align CfW with National Development Plans and CDF

- **Link CfW activities with CDF projects and the Eighth National Development Plan (8NDP)** to ensure relevance, ownership, and sustainability.
- **Prioritize community infrastructure, green projects, and social services** that address local priorities.

4. Increase Duration and Payment Flexibility

- Expand participation duration **from 10 days to 3–6 months**, allowing for deeper community impact and meaningful income support.
- Introduce **tiered pay structures based on roles and skills acquired**, motivating higher productivity and progression.

5. Create Post-CfW Pathways

- **Connect CfW graduates to CEEC loans, youth empowerment programs, or small enterprise start-up kits** to support transition from public works to private entrepreneurship or employment.

6. Mainstream CfW in Social Protection Policy

- To strengthen its long-term impact, the CfW programme **should be mainstreamed into Zambia's social protection policy framework**. This includes **transferring policy leadership to the MCDSS, which is better aligned with social protection goals** such as vulnerability targeting, gender inclusion, and graduation from poverty.
- Given the MLGRD's strength in implementing public works, **a collaborative model is recommended with MCDSS leading on policy and integration**, while MLGRD handles technical execution at community level. This approach will **help institutionalize CfW as a sustainable and permanent safety net, rather than a temporary relief measure**.

7. Leverage Technology and Data

- Use **digital registration, payments, and monitoring systems to improve transparency, reduce leakages, and track outcomes such as skills gained, income changes, and project impact**.

CONCLUSION

The Cash for Work programme **holds significant potential to move beyond its current role as a short-term safety net and become a cornerstone of Zambia's long-term community development strategy.** In the face of rising economic hardship and widespread poverty, CfW **could evolve into a more strategic, skill-building, and inclusive intervention.** Evidence from global case studies, combined with Zambia's own experience, demonstrates that with the **right design and policy support, CfW can serve as a powerful tool for community development, job creation, and resilience-building.** To realize this potential, CfW could be integrated into Zambia's broader development and social protection agenda. This means, **embedding skills training, aligning projects with national priorities, and creating opportunities towards entrepreneurship and formal employment.** Thus, transforming CfW into a sustainable development instrument **requires coordinated efforts among government agencies and communities.** Moreover, if these reforms are implemented, CfW **can become not only a response to crisis, but a driver of inclusive growth and long-term empowerment for Zambia's most vulnerable populations.**

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