

GLOBAL ALLIANCE AGAINST HUNGER AND POVERTY: ZAMBIA SOCIAL CASH TRANSFER PROGRAM (SCTP) CASH-PLUS APPROACH INTEGRATION

FAST TRACK IMPLEMENTATION PLANNING – ZAMBIA – CASH-PLUS PROGRAM

What is the Fast Track planning process? This process, started by the Global Alliance's Board of Champions, aims to co-develop with implementing countries a high-level, strategic implementation plan for a single national, large-scale program linked to the Alliance's policy basket. The process uses the 2030 Sprints commitments as a foundation and expands on it with specific details, including partnership needs. The Global Alliance will use these plans to identify concrete partnership offers from other members, providing potential financial or knowledge support, or both, in alignment with the country's program priorities.

The implementation plans will serve as a foundation for future steps, where they will be further detailed and expanded into full operational plans. These plans will also guide formal partnership and resourcing agreements between implementing countries and both knowledge and financial partners. The Global Alliance's Support Mechanism, along with other partner structures, can provide support in this further development.

A detailed concept note and FAQ on the fast track planning process, the Global Alliance, and what to expect from them can be found here: <https://tinyurl.com/mwcahk35>

1. Executive Summary

- a) **Country:** Zambia
- b) **Program Name:** Social Cash Transfer Program (SCTP) Cash-Plus Approach integration
- c) **Main Objective:** Enhance the human capital (nutrition and education) and productive capacity (livelihoods) and resilience of low-income households through integrated cash transfers and complementary services (Cash-Plus Approach), in parallel to the existing expansion projects for the SCTP.
- d) **Brief Description:** The SCTP is an unconditional cash transfer program that serves as the country's **flagship social protection program**, currently covering 1,301,101 households, focusing on the most vulnerable populations in the country and serves as a fully established program implemented over the years. The SCTP is currently implementing pilot projects and with support of development partners the **inclusion of a Cash-Plus Approach to the program by combining unconditional cash transfers with additional services** which include nutrition support for mother and younger children (SCT 1000 days nutrition aspect, with UNICEF), and education for girls, livelihood support with gender and climate resilience components (GEWEL-2 with the World Bank) to address multidimensional poverty and hunger. Although the primary focus of this plan is introduction cash plus if there are partners that would be just interested in **supporting the expansion of cash transfers**, the plan could be amended as the Government's long term ambition is also to expand the coverage of the cash transfers.
- e) **Target Audience:** The current 1,301,101 households benefitting from the SCTP. However, in parallel the SCTP aims at covering a total of 2 million vulnerable households by 2030, focusing on rural areas, elderly, women-headed households, and children under 5.

- f) **Main Goal:** Reduce extreme poverty and child stunting by 15% by 2030 through cash-plus interventions of the SCTP.
- g) **Total Budget:**
 - Estimated total cost: USD 1.5 billion (2025–2030).
 - Domestic financing budget: 80% (existing commitment).
- h) **Need for financial support:** USD 300 million for scaling up cash-plus components (nutrition, gender-sensitive education, gender-sensitive and climate-resilient livelihoods).
- i) **Need for technical/knowledge support:**
 - Capacity building for local implementers.
 - M&E framework development.
 - Knowledge exchange with Brazil, South Africa, and Kenya.
- j) **Partners already involved in the initiative:** World Bank, UK FCDO, UNICEF, IAPRI, WFP, FAO.
- k) **References in the Global Alliance Policy Basket:**
 - [Unconditional Cash Transfer](#)
 - [Integrated programmes for gender equality and empowerment](#)
 - [Access to basic education](#)
 - [Maternal and early childhood nutrition](#)
 - [Integrated programmes for economic inclusion](#)
 - [Integrated programmes for climate and shock resilience, including programmes related to anticipatory, adaptive and shock-responsive social protection](#)

2. Proposal Details

a) **How the initiative works:**

The core component of the initiative is to **mainstream a set of complementary services and additional support** (such as girls' scholarships which are being implemented) **to the existing unconditional cash transfers – the Social Cash Transfer Programme (SCTP)**. As per today, the SCTP provides targeted poor households with a bi-monthly transfer of ZMW 400 per household (but can increase in times of shocks, such as when responding to floods). This Cash-Plus Approach goes beyond interventions focusing exclusively on financial support to poor households. The mainstreaming of this approach is based on a set of pilots and will incorporate the lessons learned from them as documented in monitoring and evaluation reports. The following Cash-Plus add-ons are being considered:

- **Nutrition:** Vouchers for food, breastfeeding education, and 1,000-day support for children.
- **Education:** Bursaries for girls in beneficiary households to complete high school.
- **Livelihoods:** Productive grants and training for microenterprises for women
- **Climate Resilience:** Food security packs and shock-responsive top-ups.

Overall, the cash-plus approach expected to be used by the SCTP aims to provide a more **holistic approach to poverty eradication, addressing underlying causes and supporting long-term development**. It has a long-term goal of stepping up the program's efficacy regarding these objectives.

b) **Goals:**

1. Reduction in the proportion of beneficiary households living below the national extreme poverty line in the next 3 years
2. Reduce stunting among children under 5 by 10%.
3. Increase girls' secondary school enrolment by 20%.

4. Increased participation of women in training and economic empowerment initiatives.
5. Increase in beneficiary household income from non-transfer sources.
6. Improved climate resilience scores among beneficiary households, such as the use of adaptive farming techniques, participation in climate training, or uptake of drought-resistant crops.
7. Increased integrated delivery of social protection services in all districts by 2030.

c) **Specific objectives:**

To reach the aforementioned goals, specific objectives have been set out:

1. Strengthen household nutrition and access to health services.
2. Improve education outcomes for children in beneficiary families.
3. Enhance women's economic empowerment and promote gender equality.
4. Integrate cash transfers with social services in order to strengthen institutional and policy development
5. Promote and develop sustainable livelihoods.
6. Integrate climate adaptation and household resilience measures into the cash transfer.

d) **Timeline & Budget:**

Year	Districts	Cumulative Districts	% Coverage of 116 Districts	Notes
2025	5	5	4.3%	Pilot standardized cash plus in districts
2026	16	21	18.1%	Early scale-up phase
2027	21	42	36.2%	Expand based on lessons learned
2028	24	66	56.9%	Midway expansion
2029	25	91	78.4%	Target harder-to-reach districts
2030	25	116	100%	Complete nationwide scale-up +M&E

Some of the specific costs are broken down as follows for the next 5 years:

	Activity	USD	USD – Existing development partners funding	USD – Government financing	USD – gap required from development partners
Direct program costs	Provide Cash Plus to beneficiaries	800,000,000	100,000,000	600,000,000	100,000,000
	Scale up the 1000 days SCT Nutrition Pilot to the remaining districts	250,000,000	50,000,000	150,000,000	50,000,000
	Women's Empowerment and Livelihood Projects	200,000,000	30,000,000	120,000,000	50,000,000
	Food security Pack support	150,000,000	N/A	120,000,000	30,000,000
	Establish a system to track graduation of beneficiaries from social protection programs	40,000,000	20,000	N/A	39,980,000
Indirect costs	Establish cash-plus packages for social protection programs	20,000,000	5,000,000	1,000,000	14,000,000
	Strengthen the capacity of social protection implementers in shock responsiveness (In order to Operationalize graduation pathway for programs)	15,000,000	10,000,000	N/A	5,000,000
	Design diversified livelihood packages in all provinces/Develop a monitoring and evaluation framework for social protection programs/Communication & Community Engagement/ Set up an inclusive referral mechanism for social protection beneficiaries	25,000,000	10,000,000	4,000,000	11,000,000
Total		1,500,000,000	205,020,000	995,000,000	299,980,000

e) **Target audience selection criteria:**

Selection and identification of beneficiaries will **continue using existing mechanisms from the SCTP but adapted to the relevant objectives of the Cash-Plus approach**. Beneficiaries of the Cash-Plus benefits are different from existing beneficiaries, in particular regarding productive capacity, which will **require adaptation of the criteria currently used**. This will also strongly depend on the promotion of the **National Social Registry** which is currently being developed using the SCTP database. At the moment, selection is therefore focused on categorical focus, with beneficiaries that must meet one of the **categorical criteria**:

- Elderly, above 65 years old
- Severely disabled
- Chronically ill
- Child-headed household
- Female-headed household with three or more children

Through a proxy-means test, poverty is also assessed in order to select beneficiaries among selected groups.

f) **Program coverage:**

The objective of the program is to reach SCTP beneficiaries. **By 2030, this would include 2 million eligible rural and urban poor households.**

g) **Main stakeholders:**

The main implementation actor of the SCTP is the **Ministry of Community Development and Social Services**, in charge of the operation of the program.

h) **Other stakeholders in the country:**

With the inclusion of additional services, the **Ministry of Health, the Ministry of Education and the Ministry of Agriculture** will also be included. Due to the share of the national budget, the **Ministry of Finance** is already involved in the development of the SCTP.

i) **Existing external partnerships:**

The **Human and Social Development Cluster** in the country, constituted by key development partners that support the SCTP, are also core supporters for this plan. This includes, notably:

- **World Bank**, currently financing the women's livelihood and girl's education efforts (GEWEL)
- **UNICEF**, which promotes nutrition efforts for children in their 1000 first days of life
- **FAO**, working directly with food security efforts.

j) **Data sources:** National household surveys, SCTP beneficiary registries, pilot evaluations

k) **Monitoring & Evaluation:**

In order to ensure the success of the program and monitor potential impact of the cash-plus approach, Zambia is aiming at setting up a **new M&E framework** with the objective of tracking these specific cash-plus outcomes (nutrition, education, livelihoods) as well as effects on poverty. This will also require baseline and endline surveys for impact assessment.

l) **Consultation process:** With the progressive implementation and setting up of the Cash-Plus Approach, **consultations on the cash-plus approach have been carried out at multiple levels** (national, provincial, district and community).

3. Specific Support Needs

a) **Detailed financial support needed:**

As indicated before, while most of the financing should be undertaken within the national budget, **a total of around USD 300 million financial support is still required from** in which Global Alliance members could intervene, preferably in the form of **grants or concessional loans**. These resources would be channeled mostly to support the operationalization of services and their integration with the SCTP, setting up a new M&E system for the SCTP cash-plus format, and the expansion of services available for beneficiaries, in particular for the nutrition component.

The financial support currently required for this program amounts to USD 300,000,000

b) **Detailed knowledge / technical support needed:**

While existing capacities exist at the national level, **technical support by Global Alliance partners would be required in multiple areas** to assist Zambia with the development of a new Cash-Plus Approach to the existing SCTP cash transfer:

- Technical support on the design stages of the program would be needed.
- Knowledge support towards managing integrated services with cash transfers.
- Technical support for the development of a monitoring and evaluation system of a Cash-Plus Approach

c) **Capacity Building:**

- Capacity building at the local level for existing social services (nutrition, health, education), notably when linked with cash transfers.
- Capacity building for frontline staff of the SCTP.

d) **Learning/Exchange:**

Multiple countries have had experiences with poverty reduction and types of programs that could provide relevant learning experiences for Zambia's SCTP. In this plan, member countries from the Global Alliance that can be highlighted are:

- **Brazil**, due to its success in poverty reduction and inequality through Bolsa Familia and other social programs, including social services. [Bolsa Familia](#) is a successful experience that serves as a Country Example in the Global Alliance's Policy Basket.
- **South Africa**, due to its successful public works cash plus program.

- **Kenya**, due to recent improvements that have been made in outcomes related to school attendance, nutrition and healthcare access for children, particularly in rural areas, as well as through the provision of financial resources to care for vulnerable children and access critical services.

e) Proposed Role for Alliance Partners:

At this stage, multiple potential partners can be involved:

- World Bank, FCDO, SIDA, AfDB as well as other international financial institutions, development agencies or international NGOs can provide financing for the scale-up efforts
- World Bank technical assistance for the implementation of an M&E system
- IAPRI knowledge support for monitoring and setting up evaluation mechanisms
- UNICEF technical assistance on early childhood support and Cash Plus Approach for children
- WHO technical and financial assistance on linkages with health services
- WFP, FAO and IFAD technical and financial assistance for nutrition initiatives and services
- FAO technical and financial assistance on food security pack tools
- SIDA, World Bank, ILO, UNICEF capacity building and technical support for involved staff
- Brazil, South Africa and Kenya learning assistance and knowledge sharing with cash-related programs and nutrition, education and health services.

f) Sustainability strategy:

The SCTP has been largely financed by the national Zambian budget. The exception was last year (2024), when financial constraints to the emergency context reduced the Government's revenue which led to IDA financing being predominant for the program. **The current plan needs to factor in that in the medium to the long term the SCTP will be fully financed by the government, therefore unrealistic increases in coverage and/or costly components must be avoided.** Development partners can support the development of tools and the strengthening of capacities and temporarily cover the recurrent costs of the program, but they should not be involved in a permanent basis in the financing of these components. This should not be a challenge as the SCTP budget already comes largely from the government.

With a proper M&E system set up and capacity being built at the level of government staff (at all levels, including local), the objective is to provide the necessary technical support and assistance to kickstart a Cash-Plus approach of the SCTP in an organized manner, which would be carried out by the relevant national stakeholders in the medium and long term.

The program can proceed beyond the timeframes of the initial implementation and eventually become fully funded and operated by the implementing country, autonomously by:

- Establishing strong Monitoring, Evaluation, and Learning (MEL) system.
- Developing standard tools and procedures for the Cash Plus Approach.
- Building technical capacity at the national, provincial, and district levels.

- Institutionalizing Cash Plus mechanisms within the Ministry of Community Development and Social Services (MCDSS).
- Ensuring harmonization with existing programs, including education, health, nutrition, and livelihoods services.
- Transferring ownership of key program components from development partners to government systems.
- Beginning budget line creation or integration for Cash Plus components within the Medium-Term Expenditure Framework (MTEF).
- Government fully absorbing operational and recurrent costs.
- Transition partners ensuring advisory and quality assurance roles.
- Institutional MEL system enabling adaptive management and evidence-based policy decisions.

Further, to make this fast-tracked, partner-supported transition successful, key partnership principles must guide implementation:

Principle	Practical Application for Zambia's SCTP – Cash Plus
Shared Vision & Commitment	Formalize roles in MoUs, joint work plans, and national strategy alignment.
Mutual Respect & Trust	Empower local experts in design and implementation, and encourage transparent dialogue.
Resource Sharing	Partners provide tools, knowledge, and temporary funding; Zambia brings local structures, knowledge, and leadership.
Joint Planning & Decisions	Co-develop budgets, timelines, and delivery plans within national planning systems.
Capacity Building	Focus on government systems, including district-level staff training and peer learning.
Flexibility	Create feedback loops and mechanisms to adjust the Cash Plus model based on local realities.
Monitoring & Learning	Establish real-time data systems; conduct joint reviews and policy dialogues.
Sustainability Focus	Avoid overly expensive models; emphasize government leadership and realistic scale-up paths.

In terms of the envisaged timeline for this to be actualized, we consider a period of 7 years.

4. Background and Current Status

a) Country experience on this issue:

The SCTP is the government's flagship social protection program, which was started in 2003 with small pilots in some districts and has been continuously scaled up. It currently reaches **1.3 million households among the most vulnerable across the country** (through proxy-means testing), providing regular unconditional cash transfers. However, Zambia's government aims at ensuring there are more tangible progress towards poverty reduction.

Recently, the SCTP has been adopting a cash plus approach at a limited level, with the goal of integrating **complementary services** such as nutrition, education, and climate adaptation. This has marked a significant shift towards more holistic poverty alleviation. Zambia's government also carried out **the biggest national response to drought**

emergencies in 2024 through the SCTP (reaching around 2 million households) with support from the World Bank.

Furthermore, in practice, there are efforts to already **implement additional Cash-Plus services linked to the SCTP**, which has always had some format of a Cash-Plus approach. For instance, an additional support is in place to keeping girls in school (through bursary support for beneficiary households) as well as a World Bank funded program to support women's livelihood and welfare (which has reached 145,000 women from the SCTP to date).

To promote a lifecycle approach, work is currently underway on targeting and on reaching children: nutrition services for SCTP households with lactating women and children under 5 through top-ups is being implemented in some districts. With UNICEF's support, a pilot to provide nutrition support with the cash transfer to the first 1000 days of children benefitting from the SCTP has also been implemented.

b) **Current status:**

In 2025, the Government of the Republic of Zambia allocated ZMW 8.5 billion to the SCTP, marking a significant increase aimed at strengthening support for vulnerable households, particularly in the face of ongoing drought-related challenges. The current population coverage of 1,311,101 households across the country focuses on the most vulnerable households, such as child-headed, elderly persons, female-headed households, and persons with disabilities.

The SCTP has shown positive results in various sectors:

- **Poverty alleviation and economic mobility:** The SCTP has been instrumental in reducing poverty, particularly among rural and elderly populations. A study by UNU-WIDER indicates that the program reaches 76% of the extremely poor, reducing poverty by 4 percentage points, with even greater impacts in districts where additional programs are implemented.
- **Child Protection and Nutrition:** The SCTP has contributed to improved child nutrition and protection outcomes. Research by Save the Children highlights that consistent cash transfers enable families to better meet children's nutritional and educational needs, thereby enhancing their well-being.
- **Policy Integration and Gender Equity:** The Cash Plus approach promotes gender equality by empowering women through access to education and financial resources. Notably, the government has already extended support to girls in cash transfer households, providing free education at both secondary and tertiary levels, which is a significant policy advancement.

Nevertheless, some **gaps** exist that require attention:

- First and foremost, the need to develop **sustainable means of providing for the SCTP** in a way that will not overly burden the government at a long term has been identified as an issue, in particular due to Zambia's fiscal constraints. Inconsistent disbursements have undermined the program's reliability, with delays in payments ranging from 8 to 332 days, without regular inflation adjustments.
- There are **targeting and coverage limitations**, since the SCTP predominantly benefits elderly and rural populations, with limited reach among the extremely poor

in urban areas and working-age male-headed households. This targeting gap results in a significant portion of the poorest households being excluded from assistance.

- **Limited capacity at multiple levels (such as the local government) and the lack of the necessary skills and infrastructure to actually implement the cash-plus approach components:**
 - **Institutional and administrative constraints** are a challenge, due to inadequate infrastructure, limited human resources, and insufficient incentives for community volunteers. These factors hinder effective implementation and monitoring, especially at the district level
 - Similarly, there is a **lack of structure to start implementing the cash-plus approach**: existing groundwork is being carried out, which is followed by more strategic documents to ensure sustainable expansion of these programs with the government's participation.
- On a related note, **service delivery is fragmented**: coordination among various social protection programs and related services is often weak. The absence of a unified management information system leads to duplication of efforts and inefficiencies, limiting the potential impact of integrated approaches like Cash Plus.
- The **absence of existing M&E systems** appropriate to monitor a cash-plus approach constitutes another identified gap. There is a lack of comprehensive monitoring and evaluation mechanisms to assess the impact of the SCTP and future Cash-Plus initiatives, hindering the ability to measure outcomes.
- Finally, the **absence of existing services and infrastructure in rural areas**, where much of the vulnerable population is situated, can further hinder the implementation of the cash-plus expansion.

c) **Current Partnerships:**

Zambia is currently partnering with **UK's FCDO** as well as the **World Bank** regarding its social protection sector for **funding and technical support**. **IAPRI** also provides **research and evidence** to shape the country's social protection policies, especially regarding issues for vulnerable populations in rural areas. However, there are limitations on the sustainability of external funding.

Cash-plus additions to the SCTP, more generally, also exist in some forms by programs with the World Bank, FCDO and UNICEF. **Coordination** is a key preoccupation to be highlighted when implementing the cash plus approach.

Multiple financing partnerships structures are also in place:

- **International Development Aid (IDA) resources** finance part of Zambia's social protection system
- A **Multi Donor Trust Fund** administered by the World Bank that has received contributions from the FCDO, SIDA, Irish Aid and KfW is administered by the World Bank. The Trust Fund is able to channel funds to the Girls Education and Women's Empowerment elements of social protection mechanisms in Zambia

- **A UN Joint Program** is also present in the country, currently counting with the participation of UNICEF, WFP, ILO and UNDP. For the next phase of the Joint Program, agencies involved will be UNICEF, WFP and FAO.

5. Connections with the Global Alliance against Hunger and Poverty

a) **Specific references in the Policy Basket:**

- [Unconditional Cash Transfer](#)
- [Integrated programmes for gender equality and empowerment](#)
- [Access to basic education](#)
- [Maternal and early childhood nutrition](#)
- [Integrated programmes for economic inclusion](#)
- [Integrated programmes for climate and shock resilience, including programmes related to anticipatory, adaptive and shock-responsive social protection](#)

b) **Alignment with 2030 Sprints:** According to the 2030 Sprints, Zambia aims at further improving its major social protection intervention, the Social Cash Transfer Programme, which benefits over 1.3 million households across the country, implementing a cash-plus approach to step up its efficacy regarding long-term positive impacts on nutrition, learning.

c) **Strategic Importance:** The changes to the SCTP, linking with other related services, are strongly linked to the Global Alliance's objectives regarding poverty and hunger reduction. In particular, the SCTP cash-plus approach is strongly related to Zambia's objective of having a more lasting impact on poverty reduction.

6. Next Steps & Contacts

Over the next weeks the Government of Zambia and the Alliance Support Mechanism will work with current and potential Alliance members to complement this pre-plan with concrete and specific indications of support. **If you are an Alliance member already involved or believe your country or organization can contribute, we invite you to delve into each plan and [submit a non-binding Expression of Interest through the provided link or QR code](#).** This will get you into a concrete country-level dialogue on implementation, including the country government and the other potential partners.

If you have questions on the plans, on the next steps, and on the submission of Expressions of Interest, please write to zambia-cashplus@endhungerandpoverty.org and/or reach out to the focal points below:

- **Government Focal Point:**
 - Susan Mwiche Musonda, Acting Chief Planning Officer, Policy Coordination, Ministry of Community Development and Social Services, Susan.Mwiche@MCDSS.GOV.ZM, Phone: 260977317540
- **Global Alliance Support Mechanism Contact:**
 - Fabio Veras Soares, Interim Coordinator zambia-cashplus@endhungerandpoverty.org
 - João Pedro Bregolin Dytz, Research Associate zambia-cashplus@endhungerandpoverty.org

EXPRESSION OF INTEREST / PARTNERSHIP STATEMENTS (about 1 page per partner)

The aim of the partnership statement is to briefly summarize areas of potential engagement for individual country plans. The statement is *not* a commitment to provide financial or other support. It is aimed at indicating areas of interest, as well as the resources, experience, and capabilities of partners in areas relevant to the ambition set out in national plans. The statement should be limited to around one page, recognizing that more detailed country plans will be developed.

- a. **Reason for interest** / *Brief summary of how the proposed country plan aligns with your institutions mandate, priorities, and work programs/.*
- b. **Institutional Capacities and Strengths** *[briefly outline those applicable to this program, avoiding both overly broad and detailed descriptions].*
- c. **Intended/expanded partnership role(s)** *[Describe your potential role in this partnership, with a specific focus on the requests for external support described in the program. List all potential modalities (ie. grants, loans, concessional loans, technical assistance, capacity building, knowledge exchange, learning/training materials, co-implementation of specific program components, and other measures).*
- d. **Indicative Finance:** / *Where possible include indicative financial envelopes/ranges in US\$ in **aggregate** and for each modality.]*
- e. **Current and prospective partnership role(s) in the program (if applicable)** *[briefly describe your current/past contributions to this program implementation only in case your organization is already a partner for it]*
- f. **Alignment with 2030 Sprints (if applicable)** *[If your organization joined the 2030 Sprints process under the Global Alliance with a public commitment/announcement, please state which Sprint and briefly state how the present expression of interest would help deliver on that commitment]*
- g. **Current potential co-partnerships** *[Please list intended, desired or already planned co-partnerships with additional third countries, organizations and/or other Alliance members, describing potential roles for those organizations (i.e. co-financing, technical assistance, M&E, blended finance, others) and synergies with your own institution´s role]*
- h. **Applicable Conditions and Restrictions** *Briefly list major conditions and restrictions that apply, recognizing that further commitments might, for example, be subject to board approval, future *arrangements* and agreements with implementing government, applicable terms and conditions for grants/loans, availability of resources, further understanding, negotiation and fact-finding missions, and future technical and legal arrangements”].*
- i. **Focal point(s) in institution for follow up:** *[list full name(s), title(s), and contact details (email and mobile/WhatsApp)]*

Submit your expression of interest here:

<https://forms.gle/7CtL5NEXvuMPbrzWA>

