Summary

The policy agenda proposed here builds on good measures already taken by the Government of Zambia in education, social protection, debt relief and macroeconomic management, and addresses the challenges that remain in creating a more prosperous and equal Zambia.

The rate of poverty reduction slowed in Zambia during the 2010s, and especially with the 2019 drought and policy responses to the pandemic. A high level of rural chronic poverty is associated with farming and other natural resource-based occupations, suggesting that natural resource management requires significant policy attention. Surprisingly, chronic poverty is highest in eastern and southern Zambia, despite the maize- and livestock-based economies in those regions.

In the context of continuing climate change, risks to natural resource-based occupations are increasing rapidly, which keeps people poor. Sustained escapes from poverty have not exceeded downward mobility into poverty. Urbanised provinces have
typically done better than rural ones in reducing extreme poverty and deprivation.

Zambia’s debt servicing obligations and low economic growth have meant that public expenditure is constrained, though a little less in 2023 than in 2022 when reduced debt servicing allowed increased allocations to education and social protection budgets among others. Significantly greater public expenditure will be needed to recapture a higher rate of poverty reduction. However, it is also important that expenditure goes to items that will reach and benefit people in poverty and vulnerable people.

This policy brief recommends a series measures, several of which are already underway, and within a sound macroeconomic management framework that has been put in place:

• In the highly risk-prone era Zambians face, it is appropriate that measures to increase the capacity and enhance the independence of the Disaster Mitigation and Management Unit are underway; these measures need to be completed and adequately supported.

• A deepening of devolution is also currently supported through increased allocations to the Constituency Development Fund (Money et al, 2023). Given the significant differences in poverty trends and trajectories in urbanised provinces compared with rural ones, it makes sense to make decisions about public resource allocation as locally as possible. The results should be carefully monitored so that a public discussion about the value of this particular form of devolution can be held. It is not a foregone conclusion that devolved decisions will be more pro-poor than centralised ones.

• Fee-free education is a great step forward. However, the small costs parents still have to pay towards primary education limit access for children in poverty to secondary education. The effects of these costs need to be acknowledged and mitigated, either through social protection, scholarships and/or school feeding and other measures at school level. Trials of how best to mitigate these costs would be useful.

• Early and childhood marriages are a factor in chronic poverty: the government’s education measures, combined with those mentioned above, would represent a strong challenge to such marriages taking place.

• Further expansion of social cash transfers is underway and should be continued. This applies to the Social Cash Transfers, as well as to the Food Security Pack programme, and the provisions for girls and women in the Girls’ Education and Women’s Empowerment and Livelihoods programme. School feeding should also be scaled up. These programmes mainly target people in poverty.

• In addition, measures to target vulnerable people who are not in poverty are required. Ill health and associated costs and care burdens are frequent causes of impoverishment and a constraint on escaping poverty. The government has established the National Health Insurance Management Authority to run the National Health Insurance Scheme. This scheme needs to be extended to Zambians living in poverty, using the lessons learned in implementing a very successful health insurance scheme in Rwanda, which has virtually stopped ill health-related impoverishment in that country.1

• A bundle of measures is needed to tackle chronic poverty, in addition to those problems mentioned above. Measures include strengthening sexual and reproductive health services, and making sure they reach the poorest people, so they can have the number of children they want. Pro-poor economic development would focus on achieving better natural resource management in agriculture, livestock, fisheries and forestry, but also on assisting households living in poverty to build capacities to diversify from natural resource-based occupations.

1 Other insurance schemes benefiting farmers, livestock owners and fisherfolk would also be of use where these can be developed and scaled up, given the highly risky nature of most rural occupations.
• In smallholder farming, rebuilding research and extension services and their reach to households living in poverty, so that these can also participate in climate-smart agriculture, is a critical medium- to long-term strategy. In the meantime, whatever can be done to increase the use of irrigation, natural fertilisers and livestock in mixed farming would be welcome.

• A similarly medium- to long-term strategy is to build the capacities of the new Ministry of Small and Medium Enterprise Development, so it can support the rural non-farm economy and urban informal economy. This needs to be done with strong links to inclusive financial services. Financial services need to be well designed if they are to benefit people in poverty, emphasising savings and links to social protection, among other things. The government can bring the providers it regulates together to learn from each other and international experience how their services can be (more) pro-poor.

• There is a need for a well-publicised and publicly discussed national vision on how poverty is going to be reduced in Zambia. This needs to go beyond what is already in the Eighth National Development Plan. It should also be complemented at household and local levels – people need to have the vision that they can improve their wellbeing with appropriate support.

• Reducing poverty rapidly requires inter-ministerial and inter-agency coordination and collaboration. There is a need for a robust organisational structure to enable this, and those responsible for coordination need to have authority and strategies at their fingertips. Capacity development of key coordinating officials is also recommended.

Research summary

Since 2015, Zambians have experienced an increasing tempo of natural hazards and economic or health shocks, on top of long-term stresses they were already experiencing; as a result, poverty reduction has slowed down. These shocks include floods and drought – in particular, the 2019 drought, which created significant food security problems in Southern and Western Provinces, and also led to massive power outages, affecting many small and micro-businesses that urban poor and vulnerable people rely on. Covid-19-related restrictions on economic activities, markets, schools and borders came hard on the heels of this drought, and further weakened the resilience of people who relied on the urban informal economy, as well as others. An underlying pattern of mineral-based, volatile and relatively low economic growth has maintained high levels of urban-rural, gender and economic inequalities, and little diversification has been achieved.

Chronic poverty is high in all provinces, but especially in Eastern and Southern Provinces – surprisingly, given their focus on maize and livestock. Downward mobility into poverty has been as great as or greater than upward mobility out of poverty. Sustained upward mobility is rare. When it occurs, it is associated with accumulating assets, including livestock, agricultural diversification and diversification into non-farm economic activities. Migration to towns and cities is another route out of poverty, but compared with other countries is notably less often pursued in Zambia, perhaps because high levels of inequality place additional barriers in the way of successful migration.

The high levels of chronic poverty are associated with farming, especially maize, where returns have been inadequate to enable many escapes from poverty, exacerbated by environmental declines in soil fertility and fisheries, and social issues including widowhood, separation and divorce, and early marriage of girls. Households headed by women in poverty are often persistently poor. Chronic poverty is also associated with having many dependents.
Projections carried out for this (and other) research show high poverty levels continuing in Zambia through to the middle of this century. However, they reduce the most under a ‘pro-poor’ policy scenario, although in more urbanised provinces most poverty reduction is achieved through a ‘business first’ scenario (Shepherd et al. 2021).

The policy agenda: building on measures already taken and addressing remaining challenges

Zambia is making significant policy changes in a number of fields: macroeconomy, devolution, education and social protection. In other areas, the government is taking tentative steps to introduce policies that will benefit citizens. The government is open to evidence-based decisionmaking, and is seeking a greater role for data, research and evaluation in its operations. This policy brief summarises research carried out since 2019 on poverty and poverty reduction, and makes recommendations based on what will improve the country’s poverty or wellbeing dynamics, whether they are short- or medium- to long-term measures, and how much they cost.

Macroeconomy and disaster risk management

A significant effort is underway to improve economic governance in Zambia. The government has taken steps to return to sound principles of macroeconomic management by renegotiating Zambia’s debt, developing an International Monetary Fund agreement (although this brings concerns about austerity) and increasing taxation. This is vital for two reasons: (1) for the standard reason that sound macroeconomic management enables a country to face shocks, disasters and emergencies (Recommendation 1); and (2) because a country with high inequality and narrowly (mineral-) based low and volatile growth has to reduce poverty through redistribution. To enable this, sound macroeconomic management that maximises environmentally sustainable growth is a must.

In the short term, the public finances will continue to be heavily constrained. As recorded in the National Assembly’s 2023 Budget Analysis, revenues as well as non-revenue sources of public finance remain constrained; the proposed 2023 budget was smaller than that of 2022 in absolute terms and as a percentage of gross domestic product. However, some increased allocations above inflation to education and social protection, among others, were possible due to reduced debt servicing.2

---

Recommendation 1

Increase the capacity and independence of the Disaster Management and Mitigation Unit

Local-level disaster management officers have been appointed for the first time, enabling a faster, more context-specific approach to disaster prevention and management. The legislation and policy framework is being reviewed by government. It needs to very clearly protect the Disaster Management and Mitigation Unit from political interference, which can be disastrous in managing emergencies, as happened in the 2019 drought.

Devolution

Given significant differences in the country, especially between urbanised and rural provinces in terms of poverty dynamics and poverty futures, a devolved approach to policymaking, public expenditure and implementation is essential. However, devolution is not necessarily pro-poor; it depends on how it is implemented, the capacity of the local authorities involved and the extent of resource capture by local elites. Monitoring expenditures under the Constituency Development Fund (CDF), for example, will provide evidence about how pro-poor various fund managers have been. It may be vulnerable people not in poverty who benefit most.

---

2 Parliamentary Budget Office (2023) 2023 Budget Analysis, Lusaka
Fee-free education

The abolition of fees for secondary school education, exams and Parent Teacher Association has removed significant barriers to children in poverty progressing through education. It will also assist in reducing early child marriage for girls, where Zambia’s high level of chronic poverty puts it among the world’s top countries in terms of rate of child marriage.

However, residual costs may amount to K600–1,000 (US $ 29 – 48) per year per student for books, stationery, uniforms, food and transport. Through the Girls’ Education and Women’s Empowerment and Livelihoods programme, one of whose objectives is to prevent early marriage, families receive K600 (US $ 29) for each girl in school. Scaling up the programme to cover the whole country, including boys and those out of school, would cost K24 billion (US $ 1 billion) for primary schools.

School feeding is another programme that could potentially partially compensate families for some of the small schooling costs: in 2022, 1.9 million children were offered a school meal. To universalise this would probably double the cost of the programme. But this investment would also benefit local economies if locally produced food were purchased.

Expanded social protection

Social protection coverage has expanded, with social cash transfers (SCTs) reaching 1.2 million beneficiaries and food security packs (FSPs) 240,000 beneficiaries. In 2021, SCTs reached 13 per cent of the poorest quintile of the population. It can be assumed that the proportion will be higher today, although nowhere near 100 per cent.

The government has taken on board the idea of ‘cash+’, meaning that beneficiaries need to benefit from more than one intervention to have a chance of graduating from poverty, partly because the benefits of the SCTs are small. If the SCTs are to contribute to this, they need to expand progressively to cover working people in poverty with children; until now they have mainly benefited older people and women-headed households.

Recommendation 2

Map the outcomes from the CDF

A significant proportion of the government budget has been devolved to be allocated through the CDF. The extent to which spending reaches communities and individuals can be monitored and should be complemented by mapping the outcomes it achieves.

Recommendation 3

Take a future generation out of poverty by feeding all schoolchildren and/or budgeting to meet the small costs of education, which, although small, can be barriers and lead to children dropping out even before basic education is completed.

Ideally, both measures should be taken, although either one could be prioritised if resources are scarce. They could both be carried out in phases, with the poorest children and poorest areas benefitting first, and gradually expanding.
Steps towards universal health coverage

Ill health is a frequent cause of impoverishment and the costs of ill health contribute to chronic poverty. Zambia has also just experienced the Covid-19 pandemic, which exposed strengths and weaknesses in the country’s health services. Strengths include a community-based service, which was able to undertake significant community-based Covid-19 preparedness and care. Weaknesses included inadequate hospital services, equipment and medicines, and challenges in countering misinformation about Covid-19 vaccines.

Health insurance

The government has set up the National Health Insurance Scheme, which is a good first step towards universal health care, with free access to benefits for people over 60 years of age. The government has also allocated a budget to enable SCT recipients to benefit. There are two critical questions if the scheme is going to help people in poverty and vulnerable people tackle health shocks: (1) how poor and vulnerable people not in poverty will be able to pay premiums; and (2) whether the health services – including referrals to secondary and tertiary services – will work well enough to convince people to pay premiums. For an answer to the first, authorities could refer to Rwanda’s experience over 15 years, where coverage of more than 80 per cent was achieved by subsidising the premiums of the two poorest categories in the population. Even then, it can be challenging to pay premiums in Rwanda, especially for families with several children. Children can be exempted entirely:

Around two thirds (66 percent) of Mutuelles de santé funding comes from annual member premiums, 14 percent from government funding, 10 percent from donor funding, 6 percent from co-funding, and 4 percent from other sources. In 2019, Rwanda spent USD 51.40 per capita on current health expenditure, below the average for sub-Saharan Africa USD 78.87 per capita (Lenhardt 2023).
Part of the answer to the second question is allocating a much greater budget to health. Countries that have done so (such as Nicaragua) were in a much better position to make appropriate decisions about responses to the pandemic, because they knew that their health services would not be overwhelmed. In Africa, Rwanda and Malawi are the two countries that consistently have higher health budgetary allocations than is typical for their income level.

**Sexual and reproductive health**

One of the areas in health services that can make a real difference to poverty in the long term is family planning, a controversial issue in Zambia as in many countries. The evidence on poverty is clear: having more dependents exerts a downward pressure on household wellbeing among poor and vulnerable people not in poverty. These are often people who do not have adequate access to sexual and reproductive health services.

### Recommendation 6

**Emulate Bangladesh’s achievements in sexual and reproductive health**

Bangladesh reduced its fertility rate over two decades (from the 1970s to the 1990s) from 6.5 to 3.3 live births per woman. It accomplished this through its community-based health service by greatly increasing the prevalence and use of contraceptives, and because of the strong commitment of successive governments. At the same time, women’s education proceeded apace, supported by scholarships and school feeding, and rural women increasingly went to work in garment factories.

**Pro-poor economic development**

While there are clear pro-poor visions and progress in policymaking in human development, this is less the case in economic development.

In its economic analysis and priorities, the Eighth National Development Plan (NDP) has a bias towards a business-first approach to economic development, reflecting the logic of a highly unequal society that depends on enclaves of mineral-based economic growth, the rate of which has been low recently and historically volatile. The pro-poor aspects of the NDP need to achieve greater prominence if economic development is to complement social development and lead to poverty reduction, which it has barely done in the past. The NDP’s effects on poverty reduction need to be monitored and course corrections taken at the mid-term review (in 2024).

**Equitable and sustainable natural resource-based development**

The majority of poor and vulnerable rural Zambians depend on farming, fisheries, livestock and forestry. These are the avenues that most people will depend on to exit poverty. They are now significantly affected by climate change and other natural resource management challenges.

Agricultural policy has been stuck for a long time in the politics of the Farmer Input Support Programme, but is now shifting to a welcome broader approach in the Comprehensive Agriculture Sector Transformation Programme. The Farmer Input Support Programme had already broadened out from an exclusive focus on maize to include a small proportion of seeds for groundnuts, soyabean, and legumes.
The poorest farm households will benefit from the FSP programme, which should continue to expand.

The CDF can also contribute to such development by making loans to individuals, and supporting urban and rural micro-business development through its lending and infrastructure programmes.

**Micro-business development: rural and urban**

This is a second important pathway out of poverty, through self-employment and job creation. The formation of the new Ministry of Small and Medium Enterprise Development acknowledges this. However, it is not easy to craft business development and financial services that enable poor people to develop businesses. Even amongst business owners, the poorest households during the pandemic were more likely to experience difficulties getting materials/inputs for their businesses (see Figure 1). Supporting these households accordingly would entail adopting the kind of approach taken by Bangladesh-based international development organisation BRAC, which combines forming groups for savings with cash transfers and/or asset transfers, technical and business support, training and mentoring. A close liaison between such bottom up business development with the provision of SCTs and ‘cash+’ would be advisable. This is a medium-term initiative as institutional capacity needs to be reinforced.

**Figure 1: How the pandemic affected businesses by quintile**

The development of farm systems that improve soil health and enhance productivity, as well as natural resource management, will require reinvestment in research and extension services: extensionists – the people supporting the extension services – will need to be retrained in climate-smart agriculture, and new ones recruited across these three areas of specialisation. Knowledge about livestock needs to be closely integrated with other farming knowledge.

Agricultural, livestock and fisheries research institutions will need to support the extensionists to test and develop farming systems adapted to different local environments in Zambia.

**Recommendation 7**

**Reduce expenditure on fertiliser subsidies over time and increase investment in interventions known to reduce poverty**

Evidence shows that spending a large proportion of the agricultural budget on a fertiliser subsidy does not in itself reduce poverty significantly. The recommendation is to reduce budget allocations to the subsidy over a period of several years, to allow beneficiaries to adapt and begin to benefit from other interventions, and increase the budgets of other livelihood-enhancing measures that will also help small farmers adapt to climate change, such as:

- small-scale, farmer-managed irrigation;
- farm equipment, mechanisation and decentralised energy systems;
- livestock development – livestock redistribution (learning from the Rwanda model, as well as local schemes), value chain development, insurance, animal health services and manure handling; and
- fisheries development and sustainable management of fish stocks, and value chain development.

The development of farm systems that improve soil health and enhance productivity, as well as natural resource management, will require reinvestment in research and extension services: extensionists – the people supporting the extension services – will need to be retrained in climate-smart agriculture, and new ones recruited across these three areas of specialisation. Knowledge about livestock needs to be closely integrated with other farming knowledge.

Agricultural, livestock and fisheries research institutions will need to support the extensionists to test and develop farming systems adapted to different local environments in Zambia.

Source: analysis of SEIA (2021)
Another route by which the ministry could contribute to poverty reduction is by promoting small and medium enterprises to employ labour under conditions that allow people a decent livelihood. An element of business development services should be about employment, encompassing laws and common practices, and how these can contribute to reducing poverty.

Incentives to employ people should be assessed and, where possible, maximised through tax breaks and other mechanisms, and investments supported by public expenditure, agencies or nongovernmental organisations monitored to track the extent to which jobs are created and then maintained.

Financial inclusion

Financial inclusion is a critical input to both farm and non-farm economic development. It is not a magic bullet, however. It needs to be well designed, taking into account the situations of people in poverty and vulnerable people; their need to save before they embark on borrowing, to have insurance for their enterprises and for any loan repayments; their challenges with normal repayment schedules; their need to develop financial literacy and to have ongoing interactions with any lending agencies; as well as their need for technical and business advice before and during a loan.

Where social protection programmes operate, a link between a cash transfer and a savings programme can be beneficial. If cash transfer beneficiaries can save a little from their transfers, this helps them build some capital.

Financial inclusion is generally best left to markets, with assistance from non-governmental organisations to make up for any market failures. However, markets also need to be well regulated and accountable if they are to contribute to poverty reduction. Financial inclusion will increasingly be achieved digitally, and Zambia’s E-Money Guidelines represent a good start (Luchembe Chikumbi 2023). However, they do not yet explicitly push providers towards the kind of poverty-reducing approaches listed above.

Box 1: Case study

This is Nikita, in Mutendere, Lusaka, interviewed in 2019. She was a young woman who managed to complete school year 12 under difficult conditions, helped by her mother's savings group. Her mother combined her charcoal selling business with a chilimba (savings group), and Nikita was able to obtain part-time work at a mobile money kiosk. After 6 months' work she had saved K1,220. In grade 11 in 2018 she had struggled to pay for her school. Her mother paid in instalments; although when her mother defaulted Nikita was sent home and ordered to only return upon payment of some money towards what was owed.

“In grade 11 mum paid K500 leaving a balance of K1000. After taking too long to settle the balance, I was chased from school but mother had to quickly raise K900 from her business and friends to settle part of what I owed to the school. The remaining K100 was only paid at the beginning of grade 12 in 2019”.

Asked which friends helped her mother, she pointed to those who were in the same savings group. She reported that she successfully wrote her grade 12 examinations in November 2019 after her mother struggled with payment of school fees.
Institutional development

For government officials and wider society it is important to know that there is a vision to reduce poverty significantly, that implementation of this vision will be well co-ordinated, and that the political and budgetary commitment is there. If officials’ mindsets need to change, explicit steps need to be taken towards this. If broader social norms need to be challenged, campaigns and other measures need to be put in place.

Table 1: Suggested policy changes, showing time dimension, principal beneficiaries and estimated level of cost to government

<table>
<thead>
<tr>
<th>Policy (change)</th>
<th>Short/medium to long term</th>
<th>Principal beneficiaries</th>
<th>Cost to government</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allocate budgets equitably in natural resource sectors</td>
<td>Medium term (period of government to reduce fertiliser subsidies and increase other budgets to support climate-smart agriculture, with livestock integrated, and fisheries.)</td>
<td>People escaping poverty, vulnerable people not in poverty</td>
<td>$</td>
</tr>
<tr>
<td>Cash+ (e.g. SCTs and FSPs/Supporting Women’s Livelihoods)</td>
<td>Short to medium term</td>
<td>Chronically poor people</td>
<td>$$</td>
</tr>
<tr>
<td>Human development (health and education)</td>
<td>Medium-long term</td>
<td>All users of public health and education services</td>
<td>$$$</td>
</tr>
<tr>
<td>Pro-poor business development and financial inclusion</td>
<td>Medium term</td>
<td>Poor as well as nonpoor people, if enough adaptations are made to service provision</td>
<td>$</td>
</tr>
</tbody>
</table>

Vision

Zambia has a daunting challenge ahead to reduce poverty rates, which have remained stubbornly high for decades. The challenge is both technical (how to do it) and political (how to convince political constituencies of the need for change). There needs to be a vision to articulate what needs to change, why it needs to change and how different groups of people will benefit. The question is, who can produce this vision?

The vision would include a rationale for: moving away from fertiliser subsidies to a more balanced and climate-sensitive approach to natural resource-based development; supporting household-level diversification into the rural non-farm and urban informal economies; investing heavily in human development, including health services and shock-responsive social protection that benefits a wide constituency, including the poor in both cases; and finding a balance between what can be done in the short term and what will take longer, and how scarce resources can best be used.

Behaviour change

Vision is also required at micro-level. While the right policy environment is definitely a requirement, people themselves can be encouraged to develop their visions and ambitions. Learning from World Vision International’s ‘Empowered Worldview’ livelihood programme component (Box 2) is clear that behaviour change programmes can particularly help the poorest people gain confidence and improve their wellbeing.
Box 2: Empowerment affects wellbeing

‘I never felt I belonged to my community because my standard of living was not good. Most of my friends were living in houses with [an] iron roof but mine had grass and their way of living was way better than ours. I started having a sense of belonging after the knowledge I got from the [Empowered Worldview] workshop on how to improve my farming skills and have a better life for me and my family.’

– Female respondent married with 4 children, who applied lessons on farming, budgeting and saving, moving from very poor to poor.

Source: Diwakar et al. 2023

Social (gender) norms

A number of issues above reflect on the significant gender inequality in Zambian social relationships and wellbeing outcomes. Two issues in particular are important in poverty reduction:

1 How can early or child marriage be prevented or delayed? As mentioned above, fee-free education is a step in the right direction, especially if complemented by payments that can defray minor school costs, which might otherwise deter parents from keeping children in school. Along with school feeding, this needs to be scaled up. Combined with these measures, a public discussion on the issue could have significant benefits.

2 How can stable marriages, which are an intrinsic part of so many sustained escapes from poverty, be supported? This is a trickier question because women in particular should not be encouraged to remain in abusive marriages or partnerships. This requires intimate knowledge of Zambian marriage patterns and arrangements, and a degree of new knowledge on this topic. Alongside some additional investigation, anthropologists’ and sociologists’ knowledge could be applied to this knowledge gap.

Commitment

Development plans have had a certain uniformity down the decades, with problems and issues carried over from one plan to another. This can be interpreted as a deficit in commitment as indicated by budget allocations. Such commitment comes from a government that is determined to serve its citizens, because it wants to win a coming election, and will get support by making sure policy measures are implemented; or because it is institutionally and politically ‘contracted’ and accountable to the electorate in general or interest groups that represent ordinary people rather than elites.

Coordination

The NDP establishes clusters of government offices for coordinated implementation; however, the plan is sectoral. There is a need to work out and show how to obtain synergies between different policies and interventions, and what to do about any trade-offs. A regular structure for such interministerial and inter-agency discussions is needed. Sometimes ministries may compete over mandates – the permanent secretaries can play a leadership role and find ways around such competition.

Monitoring and evaluation

The new pace of policy reform in Zambia requires significant investment in monitoring and evaluation to learn lessons from scaled-up pilots (e.g. SCTs, FSP) and new initiatives (e.g. CDF, fee-free education). Research can contribute to new knowledge about such interventions, but they should also be part of a regular outcome-monitoring process attached to the NDP.
Priorities

- Develop a vision for reducing poverty rapidly and coordination strategies and techniques to maximise synergies between interventions, and minimise trade-offs or conflicts.
- Balance and integrate public expenditure across sectors in natural resource management (agriculture, livestock, fisheries), while moving away from fertiliser subsidies towards a research- and extension-based approach, with adequate financial commitments for location-specific research and extension.
- Build a financial inclusion services ladder (with savings and credit on the bottom rung) to include the poorest people and allow for promotion from one rung to the next. Ensure services are designed for the capabilities and constraints of women and men in poverty; and provide appropriate financial services in natural resource-based occupations, rural non-farm businesses and rural industry, and the urban informal economy in townships.
- Thoroughly monitor and evaluate the many new policy initiatives and increased public spending, so that learning takes place within the period of a government (e.g. for the midterm review of the Eighth NDP in 2024) and can inform a subsequent election. Use quantitative and qualitative evidence, and monitor outcomes as well as inputs as far as possible.

Knowledge gaps

1. A critical knowledge gap the research has identified is why chronic poverty as measured by the Living Conditions Monitoring Survey and Rural Agricultural Livelihoods Survey is greatest in Eastern and Southern Provinces. Is it because of mistakes (or lack of adaptation to local realities) in the way the data has been collected or does it represent reality? The CPAN qualitative research planned for the Southern and Eastern Provinces during 2023/24 could focus on this question, complemented by workshops with key informants in the two provinces.

2. How might the contribution of stable marriages to poverty reduction be supported without endangering women in negative or abusive relationships? This question could be explored in a highly gender-sensitive way through a workshop with knowledgeable experts on Zambian marriages and social development, complemented by interviews with women and men during the qualitative research cycle in 2023/24.

3. What are the strongest links between social protection and livelihood interventions for chronically poor people, people escaping poverty and vulnerable people not in poverty? What should the contents be of (a) the ‘cash+’ portfolio; and (b) the climate-smart agriculture portfolio?

4. How can the reach of the National Health Insurance Management Authority be expanded equitably – learn the lessons from other low- and middle-income countries with widespread national insurance uptake.

What are the best ways to promote (a) the rural nonfarm economy and (b) the urban informal economy so they contribute to reducing poverty and vulnerability in environmentally sustainable ways and in the context of climate change? What lessons can be learned from experiences elsewhere in the world/in other countries?
References

Acknowledgements
This brief was drafted by Andrew Shepherd following an intensive workshop with senior officials, and with significant inputs from them and from the Chronic Poverty Advisory Network team in Zambia, especially Joseph Simbaya, Richard Bwalya and Ginny Bond. The UK Foreign, Commonwealth & Development Office (FCDO) financially supported the research for the brief and the workshop with senior officials. The opinions expressed in this report and any errors are those of the authors and not the Government of Zambia or FCDO.

Authorship
Written by Andrew Shepherd (CPAN/Institute of Development Studies), Joseph Simbaya and Richard Bwalya (Institute of Economic and Social Research, University of Zambia), and Ginny Bond (Zambart, University of Zambia). This brief was funded by the UK Foreign Commonwealth & Development Office.

Suggested citation

Institute of Development Studies, Library Road, Brighton, BN1 9RE, United Kingdom. T +44 (0)1273 606261 W ids.ac.uk

IDS is a charitable company limited by guarantee and registered in England. Charity Registration Number 396371. Charitable Company Number 677336.

© Crown copyright 2023
DOI: 10.19888/CPAN.2023.023