



BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF SOCIAL SCIENCES AND HUMANITIES
DEPARTMENT OF PEACE AND GOVERNANCE



an evaluation of the effectiveness of harmonized cash transfer
programme in protecting rural women in protecting rural women in
makoni district zimbabwe

By

(B201244B)

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the requirements of the Bachelor of Science Honours Degree in Peace and Governance

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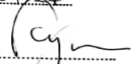
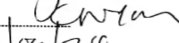
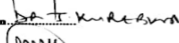

ABSTRACT

This study examines the role of social protection programs in improving the well-being and socio-economic empowerment of rural women in Makoni District, Zimbabwe. The main objective of the study is to assess the effectiveness and impact of these programs on the lives of rural women. The study adopts a mixed-methods approach, combining quantitative surveys and qualitative interviews. Surveys were administered to a sample of rural women in Makoni District to gather data on their participation in social protection programs, access to resources, and socio-economic indicators such as income levels, education, and health. Additionally, qualitative interviews were conducted with a subset of participants to gain deeper insights into their experiences, perceptions, and the impact of social protection programs on their lives. The results indicate that social protection programs play a significant role in improving the well-being of rural women in Makoni District. The programs have contributed to increased access to resources, such as food, healthcare, education, and income-generating opportunities. Participants reported enhanced social support networks, empowerment, and improved livelihoods as a result of their involvement in social protection programs. The study concludes that social protection programs have a positive impact on the lives of rural women in Makoni District, contributing to their socio-economic empowerment. These programs have the potential to alleviate poverty, reduce vulnerability, and promote gender equality in rural communities. However, challenges such as limited coverage, inadequate funding, and inadequate awareness among the target population were identified as barriers to the full realization of the benefits of social protection programs. Based on the findings, the study recommends strengthening and expanding social protection programs targeting rural women in Makoni District. This can be achieved through increased investment, improved targeting mechanisms, and enhanced coordination among relevant stakeholders. Furthermore, raising awareness about the existence and benefits of these programs among rural women is crucial to ensure their effective participation and utilization.

Keywords: social protection programs, rural women, socio-economic empowerment, Makoni District, Zimbabwe.

DECLARATION FORM

I, Machingura Loyce (B201244B) hereby declare that this project is my own original work and that it has not been copied or lifted from any other source without acknowledgement.

Student: Machingura Loyce
Signature: 
Date: 26/09/24
Supervisor: 
Signature: 
Date: 26/09/24
Chairperson: 
Signature: 
Date: 26/09/24

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DEDICATION

This work is dedicated to my siblings.

ACKNOWLEDGEMENTS

I would like to offer my heartfelt thanks to my parents that enabled this study to be done, finished and submitted. I am also expressing my gratitude to my supervisor, pleasant guidance despite his busy schedule, he was willing to help me.

LIST OF ABBREVIATIONS AND ACRONYMS

GoZ	Government of Zimbabwe
HCTP	Harmonized Cash Transfer Programme
PR	Poverty Reduction

SW Social Welfare

WHO World Health Organisation

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CHAPTER ONE

INTRODUCTION AND BACKGROUND

1.1 Introduction

The Harmonized Cash Transfer Program (HCTP) is a social protection initiative aimed at reducing poverty and vulnerability among rural communities in Zimbabwe. This study evaluates the effectiveness of the HCTP in protecting rural women in Makoni District, Zimbabwe. The

program's impact on women's economic empowerment, food security, and overall well-being is assessed. This research contributes to the understanding of cash transfer programs' role in promoting gender equality and resilience in rural Zimbabwe.

1.2 Background

Zimbabwe has experienced economic challenges, including hyperinflation, food insecurity, and poverty. Rural women, particularly in Makoni District, face disproportionate vulnerabilities due to limited access to resources, markets, and social services. The HCTP, introduced in 2015, aims to mitigate these challenges by providing unconditional cash transfers to vulnerable households. Makoni District, located in Manicaland Province, is characterized by high levels of poverty (70%), food insecurity (60%), and limited economic opportunities. Women in this region bear the brunt of caregiving responsibilities, agricultural labor, and household management.

Cash transfer programs have gained recognition globally for their potential to address poverty, improve health and education outcomes, and enhance women's empowerment. Research in sub-Saharan Africa shows that cash transfers can:

1. Improve household income and food security
2. Enhance women's economic participation and decision-making
3. Reduce child marriage and teenage pregnancies
4. Increase access to education and healthcare

However, the effectiveness of cash transfer programs depends on various factors, including program design, targeting, and implementation.

1. Assistance with literature review
2. Help with research design and methodology
3. Guidance on data analysis and interpretation
4. Feedback on your dissertation structure and content

Over the past 20 years, social protection concerns have drawn the attention of international policy makers, and they are included in the United Nations Sustainable Development Goal (SDG) number 1, which is to "End poverty in all its forms everywhere." Nyabeze, Chikoko, Zvokuomba, Mwapaura, and Mhizha (2021). As stated in the UDHR and other fundamental human rights accords, social protection is fundamentally a human right. According to Bartholo (2021), social protection measures in Brazil have garnered significant attention from other nations in the Global South due to their effective implementation in combating poverty and food insecurity.

Social protection programs support maintaining livelihoods, enhancing wellbeing, and fostering harmony among those who are less fortunate. Bartholo (2021) argues that women have benefited from the nation's premier cash transfer program in terms of empowerment measures like more input in household decision-making and health indicators like prenatal care and women's reproductive rights. The goal of social protection with regard to rural reproductive inclusion is to guarantee that policies that assist productive farming are available to women farmers.

In Africa, rural women confront poverty, societal oppression, and gender inequality on a regional scale. Tanzania is one country where this is most evident. addressing gender inequality and fostering empowerment in the context of human rights by offering social protection. According to ILO (2021), programs for social security such as cash transfers guarantee policy coordination. Programs for cash transfers help reduce poverty for women living in rural areas. In Tanzania, the low percentage of women in leadership roles suggests that effective and long-lasting social protection initiatives may not have been put in place, nor have their precarious circumstances been fully acknowledged. In addition to promoting the adoption and bolstering of sensible policies and the enforcement of laws pertaining to gender equality and the empowerment of all women and girls, the gender equality aspect of social protection.

Since 1992, poverty has consistently been a characteristic of rural Zimbabwean women. Climate change increases poverty levels by affecting women's harvests, making them more vulnerable to food insecurity. According to Chikoko, Nyabeze, Zvokuomba, Mwapaura, and Mhizha (2021), social protection in Zimbabwe is based on a number of government-established pillars, including social assistance, social insurance, labor market interventions, livelihood support strategies, and social support. These pillars are intended to eradicate issues like poverty. Takaza (2020) posits that the rise in poverty rates among women residing in rural regions may be attributed to the 1990s, particularly to the extreme droughts of 2002 and 2008.

In contrast to metropolitan regions, rural areas are where poverty is perceived by women as more pervasive and dehumanizing. In order to end poverty and improve the standard of living for women in rural areas, the government implemented social protection programs including public works, public assistance, assisted module treatment orders (AMTO), and harmonized cash transfers in

Makoni District. These initiatives allowed women to feel more empowered. It is significant to highlight that, in Makoni District, the majority of women suffer from poverty as a result of their lack of land ownership, even in situations when they are married, as well as their lack of awareness.

1.2 Statement of the problem

Despite the implementation of the Harmonized Cash Transfer Program (HCTP) in Makoni District, Zimbabwe, rural women continue to face significant economic and social vulnerabilities. The program's effectiveness in protecting these women from poverty, food insecurity, and gender-based violence remains uncertain. What is the impact of the HCTP on the economic empowerment, food security, and overall well-being of rural women in Makoni District, Zimbabwe, and what factors hinder or enhance its effectiveness?

Harmonized cash transfer programs aimed at rural women in Makoni are being implemented more often, but their efficacy in safeguarding and empowering this vulnerable group has not been thoroughly examined. The aim of this research is to assess how well coordinated cash transfer systems safeguard rural women. The study intends to evaluate these programs' contributions to social protection, women's empowerment, and poverty reduction in rural regions by looking at their results and implications. The study also looks for important processes and components, such as program design, implementation techniques, and contextual variables, that affect these programs' efficacy. Policymakers, program implementers, and other stakeholders will benefit from the research's results as they work to improve the design and execution of harmonized cash transfers.

1.3 Aim of the study

This study aims to evaluate the effectiveness of the Harmonized Cash Transfer Program (HCTP) in protecting rural women in Makoni District, Zimbabwe, in terms of:

1. Economic empowerment (income, savings, and financial decision-making)
2. Food security and nutritional outcomes
3. Social protection (reduction in gender-based violence, improved access to healthcare and education)

1.4 Research objectives

- 1 To outline the roles of harmonized cash transfer implemented for women in Makoni District.
2. To assess the effectiveness of harmonized cash transfer program among rural women in Makoni District.
3. To examine the strategies that can be used to improve harmonized cash transfer program among rural women in Makoni District.

1.5 Research questions

The study sought to address the following research questions:

1. What is the role of harmonized cash transfer program implemented for women in Makoni District?

2. How effective is the harmonized cash transfer program benefiting women in Makoni District?
3. What are the strategies that can be done to improve harmonized cash transfer program among rural women in Makoni District?

1.6 Justification of the study

Here's a brief summary:

Justification of the Study

Evaluating the Harmonized Cash Transfer Program (HCTP) in Makoni District, Zimbabwe, is crucial due to:

1. Knowledge gaps in rural Zimbabwe's cash transfer programs.
2. Need for evidence-based policy-making.
3. Potential to improve outcomes for rural women.
4. Contribution to feminist economic empowerment theory.
5. Addressing poverty and inequality.

This study's findings will inform policy decisions, enhance program efficiency, and promote gender equality, benefiting government agencies, international organizations, NGOs, and local communities.

1.7 Limitations of the study

The researcher encountered obstacles in the research process because the participants were reluctant to divulge information because they were unsure about whether it would be secure or not. This made it challenging for the researcher to obtain information. The researcher overcome the difficulty, though, by taking her time to educate the customers about the need of secrecy and privacy; as a result, they began to offer information.

1.8 Dissertation structure

This study is divided into 5 chapters. The chapters are organised in the following manner.

Chapter 1: Introduction and Background introduces the study and gives a background of the study on Education 5.0. The chapter also presents the statement of the problem, the aim of the study, the objectives and study questions; the justification of the study also provides definitions to the key terms of the study. In doing so, the chapter defines the problem under investigation and gives a background of the study as well.

Chapter 2: Literature review then reviews literature from past studies in line with the research questions, this will also be in-line with the context of the study.

Chapter 3: Research Methodology discusses the research methodology which was used for the study. The chapter will discuss the research approach applied to the study, the research population, the sampling methods applied to the study as well as the data collections instruments for the study.

Chapter 4: Data Presentation and analysis presents the findings of the study in narrative form through the themes that were identified by the researcher in data analysis.

Chapter 5: Summary, Conclusions, Recommendations and areas for further research

summarises the study by providing a summary of the major research findings, recommendations and research conclusions

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter explores the various literature references on the role played by harmonised cash transfer programme in protecting women in rural areas. The goal of this chapter is to illustrate the role of Harmonized Cash Transfers in eliminating the social as well as economic ills that plague society. It does this by focusing on the theoretical framework, the role of social protection programs, the effectiveness of harmonized cash transfer programs, and the strategies that can be used to improve harmonized cash transfer programs among rural women. Social protection has

become prominent in the global development agenda over the past few decades, with social protection systems now being included as a target for Sustainable Development Goal to end poverty.

2.2 Theoretical framework

2.2.1 Capability approach

The capability method has been applied in this investigation. Humans are capable of thinking, assessing, evaluating, resolving conflicts, and aspiring, among other things, and by doing so, they change the world in which they live. Sen (2013) explains the capability approach in terms of capabilities and functionality, which are the two main challenges. When traveling routes towards the intended goal, an individual's potential can grow more effectively if they have access to tangible experiences, opportunities, and resources, as suggested by (Chikoko et al 2021). As a result, social protection initiatives like unified cash transfers support the empowerment of women. Women's potential is constrained in situations when resources are scarce, necessitating their empowerment.

If the capabilities approach is expanded, Quizilbash (2011) claims that it is frequently a result of the evaluative framework, change generation, or change monitoring. This means that improving women's capabilities through social protection programs like harmonised cash transfers, public works initiatives, and the provision of health services like the Assisted Medical Treatment Order (AMTO) will contribute to the eradication of social ills like poverty, gender inequality, and dependency syndrome. After all, when women become independent and emancipated, they are better equipped to stand up for themselves. Therefore, social protection plays an important role in enhancing the capabilities of individuals within societies.

The utility of the main objectives or resources for assessing growth and wellbeing is increased when capacity is employed to give other "evaluative spaces" that are often utilized. Social protection plays a crucial role in addressing these issues as they plague society. Poverty and gender inequality both restrict the potential of women and impair their capacity to perform.

2.3 The role of harmonized cash transfer program among rural women

In Pakistan, social protection measures like cash transfers and social assistance contribute to the overall decrease in poverty. According to Naseer et al (2020), the Benazir Income Support Program grew to be the largest social assistance program in South Asia, with 5.29 million people. The program had a significant influence on women's empowerment, the decrease of poverty, and other constructive endeavors. Vulnerability, hunger, and poverty are not sustained by society; instead, they require an immediate, effective public response that falls under the purview of the social security program (Naseer et al, 2020).

Social protection programs are useful in reducing poverty, malnutrition, gender inequality, and disaster risk management, according to the World Bank (2017). This demonstrates how cash transfers help reduce poverty among women and enhance their quality of life by giving vulnerable women unrestricted financial support. Unconditional cash transfers have lifted the greatest number of individuals out of poverty, claim Perekh and Bandiera (2020). One important component of the BISP is the unconditional cash transfer to women recipients. This program has a big influence on poverty, child nutrition, education, women's empowerment, and other productive assets (Naseer et al, 2020).

The BISP is a significant component of social safety nets that emphasizes lowering women's living conditions and reducing poverty by giving the most vulnerable impoverished women unrestricted cash help. Up till 2016, 5.7 million families were reportedly active recipients, according to BISP. Davies et al. (2009) state that social protection has risen to the top of the development policy agenda at a similarly quick pace, and that new research and experience support the idea that social protection can successfully reduce poverty and help people find gainful employment.

A large number of social protection policy tools have been used to target and help reduce susceptibility to climate fluctuations and extremes and their effects on rural livelihoods. While acknowledging that agriculture's contribution to poverty reduction goes well beyond its direct influence on farmers' incomes, DFID's Agricultural Policy places a strong emphasis on raising agricultural productivity as a necessary first step toward both economic growth and poverty reduction. Increasing agricultural productivity is a key step towards more diversified and rapid

economic growth in the poorest and early developing nations. It also fosters economic development beyond agriculture, where growth, employment creation, and incomes are greater.

Poverty eradication is another goal of Tanzania's conditional cash transfers. Conditional cash transfers were used under the Productive Social Safety Net Programme, according to Myamba (2020). By empowering women and improving their access to healthcare, the Tanzania Social Action Fund's conditional cash transfers achieved the eradication of poverty. When women are perceived as actively participating in the economy, they are able to give their families access to healthcare and other basic requirements like food, hence preventing poverty.

The goal of Zimbabwe's unified cash transfer program is to lessen poverty. According to Duverieux et al. (2017), lowering vulnerability and managing social hazards is the main way that social cash transfers aim to reduce shock and chronic poverty. Because Zimbabwe's cash transfer program is based on means testing, not all rural impoverished women will be able to take use of it. According to Duverieux et al. (2017), monetary transfers might occur on a kind or cash basis. Chinyoka (2017) claims that by late 2011, just 19,827 families had benefitted from the harmonized cash transfers. Even while cash transfers have been successful in decreasing poverty, there are still negative economic effects like inflation. According to Bhaiseni (2020), the government declared in April 2020.

Programmes for social protection also have the responsibility of addressing gender inequality and encouraging empowerment. Worldwide, social safety nets play a critical role in enabling women in Pakistan to assume decision-making roles in both their homes and communities. Interestingly, social protection offers a variety of options for the growth of work, education, health, entrepreneurship, and stability, even if its main goal is to lessen risk and vulnerability and promote poor growth. Memon (2017) claims that transfers strengthen women's status and offer respite, which makes it easier for them to stand up for themselves and less vulnerable. One important component of the BISP is the unconditional cash transfer to women recipients. This program has a big influence on poverty, child nutrition, education, women's empowerment, and other productive assets.

Tanzania Social Action Fund (TASAF) promotes gender equality and empowerment in Tanzania. According to Myamba (2020), the Productive Social Safety Net Programme (PSSN) has enhanced the ownership of productive assets, increased control over incomes, expanded social networks, and raised awareness of women's rights. It has done this by implementing conditional cash transfers and a public works program that has benefited 5.4 million people, of whom 52% are female. In Zimbabwe, public works programs are used to achieve gender equality and empowerment in rural communities. Empowering women is thought to be a key component of development interventions that reduce poverty, stimulate economic growth, and support good governance.

Concerns about mother health and education, which lowers child mortality, and household economic well-being, which maintains income stability, are also relevant (Naseer et al, 2020). Men are more powerful than women in Pakistan, which leads to discrimination against women and an increasing gender disparity. Although they make up a sizable portion of any community, women also live in poverty. A means of subsistence, improved food and housing, clothes, assistance from natural disasters, and high-quality healthcare are the top objectives for impoverished communities.

Women should have precedence in home decisions about their education, marriage, work, and other matters for the benefit of societal advancements, as well as the prosperity and smooth advancement of household revenue. According to Takaza et al. (2020), women have expressed that living in a household without access to social protection can be extremely difficult. For this reason, the food for work program was created to give vulnerable individuals free food and financial support in exchange for their participation in community rehabilitation initiatives. Despite its shortcomings, public works greatly benefits women in rural areas by providing household revenues and a source of food. Because rural women depend on public works for both financial support and food security, they are more empowered and less likely to experience gender inequality.

Another function of social protection programs is health access. Achieving universal health coverage is essential to fulfilling the main objective of the 2030 Agenda for Sustainable Development of the United Nations. The World Bank (2013) defines social protection in health mechanisms as governmental actions that help severely impoverished people and help households better manage the financial risks associated with health care costs. Globally speaking, Pakistan's

health has improved as a result of the BISP, a cash transfer program that helps women obtain healthcare and raises living standards.

The financial transfers have facilitated women's access to health care in Tanzania. Women's health is further expedited by the cash transfer as they have access to nourishing food security. Through the means testing program, which gives disadvantaged women free access to healthcare facilities, the AMTO effort in Zimbabwe guarantees that the country's most impoverished households have access to medical care. As to Naseer et al. (2020), social protection is considered a public utility that aids households, communities, and the most vulnerable members of society in risk management. It is intended for people with extremely low incomes who experience natural disasters, anonymous issues including illness, the death of a family member, disability, and old age.

2.4 Effectiveness of harmonized cash transfer program among rural women

Social safety programs have an influence on human capital, as demonstrated by its availability. As per Kangasneimi et al (2020), cash transfers improve human capital, which in turn makes it easier for people to get work, stability, and nourishment. By enabling the consumption of more and higher quality food and increasing the use of health services, particularly among mothers as noted by de Groot et al. (2017), cash transfers enhance health and nutrition outcomes. For example, women in Pakistan were able to enhance their socio-economic well-being through the Benazir Income Support Programme, a cash transfer program.

All public and private sectors offer social protection initiatives, which involve giving money directly to the impoverished, needy, and vulnerable in order to help them build their social capital and social prestige. The goal is to reduce the financial and social vulnerability of these groups as well as that of the marginalized. The Benazir Income Support Program (BISP) is a social safety initiative that offers impoverished women unrestricted cash aid. In response to risk and vulnerability in the agriculture industry, social protection for the most vulnerable individuals has emerged as a critical policy initiative. Agricultural policies have the potential to enhance people's

security and standard of living; appropriate social protection may assist rural residents in increasing their assets, making better use of them, and engaging in higher-yielding ventures.

Regionally, the Tanzania Social Action Fund (TASAF) has boosted human capital in Tanzania by tackling gender inequity and advancing women's economic empowerment through a historic and model initiative. Therefore, empowerment—which is defined as improving asset self-ownership and so emancipating women and giving them more control over their incomes—is achieved. Through Zimbabwe's public works program, empowerment is also enhanced, promoting the growth of human talents. Takaza et al. (2021) propose that food for work programs is intended to give needy individuals free food and financial support in exchange for their participation in community rehabilitation initiatives. Thus, this implies that each person will gain empowerment as they would be able to evaluate.

Redistributive cash transfers aid the poor by increasing wages and regulating their consumption, which enables them to take modest risks and preserve rather than deplete their asset holdings in the event of a disruption to their way of life. Additionally, by creating jobs locally, cash transfer programs can aid in asset development and the creation of economic multiplier effects. According to Davies et al. (2009), social protection, disaster risk reduction, and climate adaptation appear to have similar goals and wide aims. They all aim to lessen the hazards that the impoverished experience, he continued. They address the effects of shocks and stressors on livelihoods and work to increase resilience against them. Furthermore, rather than being established, they are all still in rather early phases of creation and testing.

Poverty has decreased as a result of social protection programs. The United Nations (2018) states that there is substantial proof of the beneficial effects of social security programs on the decrease of poverty and inequality as well as their accessibility in fostering inclusion. Globally speaking, women's poverty in Pakistan was decreased via the Benazir Income Support Program. Social protection aims to lessen risk and vulnerability and promote poor growth, but it also offers a wide range of opportunities, such as the development of employment, education, health, enterprise, and stability. Social protection programs offer chances for capacity development, economic success, gender equality, and catastrophe risk management. They also aid in the fight against hunger, malnutrition, inequality, and deprivation.

Conditional cash transfers are also helping to eliminate poverty in Tanzania. Programs for cash transfers help reduce poverty for women living in rural areas. According to Woel (018), the Tanzania Social Action Fund (TASAF 111) is providing financial support to up to 134,000 households in extreme poverty, subject to their family members' involvement in health-related matters. Social security programs are helping to lower poverty in Zimbabwe. For example, the food for work program and the harmonized cash transfer program help to reduce poverty in nearby rural villages. Even while food for work programs and public works have certain drawbacks, they aid women in accessing food and household revenues, hence reducing poverty.

Focusing on the most vulnerable members of society—usually children, the elderly, the crippled, and in certain situations the lowest 10% of the population—and providing resources—especially money—to households to sustain income or smooth consumption are two significant components that continue to be prominent. Cash transfers, which operate as proactive safety nets, offer a feasible substitute for the customary post-disaster assistance measures. Cash transfers and other social protection measures in a changing climate, according to Davies et al. (2009), must lower risk for long periods of time, especially in ecological and social contexts that are exposed to high levels of change. He went on to say that receivers may spread risk and manage their spending and investing behavior over extended time horizons by receiving repeated transfers at predictable and regular times.

Greater asset accumulation and poverty reduction (and hence lower risk) are more likely to result from larger, ongoing financial allocations than from irregular or infrequent transfers. Having savings or emergency cash on hand might be a good strategy to gradually distribute risk. Emerging data about the PSNP also points to the possibility that financial transfers might aid in the establishment of unofficial savings clubs.

Social Development serves as a barometer for how well social protection policies work. Programs for social protection are encouraging and supporting long-term economic growth. According to UNDP (2005), in order to attain more equality and fairness in society, social development refers to the ongoing promotion of an equitable distribution of opportunities, money, rights, services, and power. Social protection thrives in developed and emerging nations in diverse ways. Programs for social protection have a big influence on reducing poverty and helping the underprivileged.

Notably, raising living standards and eliminating poverty are integral components of social progress. Even if social protection aims to lessen risk and vulnerability and encourage a life of low growth, it provides a variety of opportunities, such as the advancement of work, education, health, and enterprise. It

Along the same line of reasoning, social protection programs also provide avenues for capacity building and support efforts to combat hunger, malnourishment, inequality, and adversity (Naseer et al, 2020). Social protection improves social development through the cash transfer program by allowing parents to invest in their health, giving their kids better access to school, and lowering inequality. According to the United Nations (2018), the BISP has raised women's living conditions in Pakistan from a worldwide perspective. Regionally, the World Bank (2017) revealed that the TASAF study of the program in Tanzania revealed that the monetary transfers resulted in improvements in both health and education. Additionally, this has made it possible for Tanzanian rural areas to grow socially.

Programs for social protection in Zimbabwe have also proven successful in fostering social development. According to Bhalla et al. (2016), the Harmonized Social Cash Transfer has facilitated social development by providing access to the well-known food security scale. The cash also allows recipients to have more options in their food basket, which enhances the diversity of their diet. In addition to improving people's health and wellbeing, food and nutrition security also fosters social growth within the communities. Social security programs are viewed as crucial instruments for accomplishing the Millennium Development Goals (MDGs) and are pushed as significant components of international policies aimed at reducing poverty (Naseer et al., 2020). In indigenous communities with official and informal network sources, it also covers family protection (World Bank, 2014).

Due in part to the World Bank's risk management framework, the social protection agenda, which is based on the prevalent safety-net risk management strategy, has a tendency to concentrate on the financial components of protection. As a result, there is a risk that social protection initiatives have not adequately addressed issues of social vulnerability, such as marginalization and exclusion, by concentrating on economic processes rather than development objectives. Furthermore, there is often little communication between intended recipients and social protection

laws and programs. This makes it more difficult to establish policies and programs that take into account the possibilities and limits faced by the poor and are based on their circumstances. In order to determine needs and priorities and then translate them into commitments for resources and policies, voice is essential.

Achieving health rights also shows how successful social protection programs are for women living in rural areas. Women living in rural regions are among the disadvantaged groups whose physical health is taken care of through the aided medical treatment order (AMTO). According to Takaza et al. (2021), the initiative is funded by the government through the Ministry of Health and Child Welfare. The means test is used to receive the service, and social protection programs like AMTO help people get access to medical services. However, because hospitals and clinics are running low on medication, the government's lack of funding prevents the provision of health services.

Concerns about the health and education of mothers, which lowers child mortality, and the household's financial stability, which guarantees stable income, are equally pertinent. Men are more powerful than women in Pakistan, which leads to discrimination against women and an increasing gender disparity. Social protection services are essential because they uphold residents' rights to food, housing, health care, and life itself. Women should be given precedence in home decisions about their education, marriage, and job for the benefit of societal advancements, as well as for prosperity and the smooth advancement of household revenue (Naseer et al., 2020).

The field of social protection is quite broad. For the purposes of this research, social protection refers to any programs that help the impoverished get money or assets, shield the weak from threats to their livelihood, and advance the rights and social standing of the marginalized. Its main goals are to increase the advantages of economic expansion while lowering the social and economic vulnerability of the impoverished, marginalized, and disadvantaged. The DFID Social Transfer Practice Paper, according to Davies et al. (2009), highlights the use of national social protection policy procedures whenever feasible and recognizes social transfers as a significant alternative in health-related concerns. Social protection is categorized as one of the four fundamental public services in DFID's White Paper III. The 2005 Health Policy Paper explores the ways in which social security might support

2.5 Strategies that can be used to improve harmonized cash transfer program

sustainability of funding through enhanced government support and funding. Sufficient, stable, and long-term financing is required for social protection program development and its execution. The National Social Protection Policy Framework for Zimbabwe (2016) states that in order to fund social protection programs, the government must implement tax reforms and mobilize resources from sources such as natural resources and non-governmental social protection players. The 2016 National Social Protection Policy Framework for Zimbabwe mandated "ring fencing" of government revenue streams, including revenue from natural and mineral resources, social security contributions, and specially targeted taxes, to guarantee that social protection will be funded sustainably.

Improved social protection programs made possible by sustained funding from the state and non-state actors, including non-governmental organizations and the civil society that supports state funding. Over time, beneficiaries of the social protection system will progressively disappear because they will have achieved financial and social independence. Another way to enhance the effective application and practice of social protection is through program monitoring and assessment. Monitoring and evaluation are essential for determining the effectiveness of social protection programs in the real world. They also help identify ideas for interventions that may be implemented to improve the quality of services provided to beneficiaries.

Enhancing advocacy and communication is a tactic that should be used to enhance social protection initiatives. ILO (2021) recognizes that in order to enhance social protection programs, a number of national debates and the creation of education and awareness campaigns on important social protection-related topics are necessary. This is done in order to inform local residents who may not be aware of social protection programs and who may be among the target groups. As a result, it is important to raise community awareness, particularly among those living in rural areas who may not have access to media like radios, televisions, or social media platforms. Physical awareness campaigns may be used in this regard.

The government has to use digital technology more frequently in order to expand the reach of social security programs into rural regions. Kind and Lee (2021) claim that one practical way to

lower transaction and travel expenses for those who reside in distant places is to distribute benefits and collect contributions using mobile banking applications, for instance. This will be done to guarantee efficient service delivery since travel expenses would be covered, meaning that cash transfers will not be used for bus fares. Instead, the funds will be used to solve specific problems rather than paying for transportation.

2.6 Chapter Summary

The chapter was able to showcase the theoretical framework which was used in the research. The concepts of the study also brought to light in this chapter which includes the role of harmonized cash transfer to rural women which encompasses of eradication of absolute poverty, empowerment as well as addressing gender inequalities. The chapter also highlighted the effectiveness of harmonized social cash transfer programs to rural women as well as the strategies that can be implemented by the government in improving the quality of social protection service delivery.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The focus of the previous chapter was to showcase the theoretical framework using the capability approach. This chapter focuses on how the research was conducted and it explains how the study points out the activities used to present, evaluate and access the role of social Harmonized cash transfer programme in protecting rural woman in Makoni District Zimbabwe. The research will be conducted with eighteen participants. The chapter covers the research approach, research design, target population, sample and sampling procedures as well as the data generation methods and instruments.

3.2 Research methodology

This study used the qualitative research approach. A qualitative research approach is defined as systematic, interactive and subjective approach used to describe life experiences and give them meaning Burns and Grove (2006). The qualitative approach is suitable as it has all instruments that enhance problem solving. The qualitative data instruments such as in-depth interview guide, enables the researcher to collect data and the methods in data collection give full descriptions of the research with respect to participants involved as indicated by (Berg and Howard 2012). The data collection methods will allow the researcher to investigate the role of social protection programmes and how they are assisting in problem solving among rural women. Qualitative approach provides factual and descriptive information. According to Johnson and Christensen (2012) the system through which the data is retrieved is unique and the reliance on non- numerical data such as words and such as pictures and words makes the research well factual and descriptive, thus the researcher uses the approach in trying to understand the descriptive nature of how social protection programmes are benefiting the target population.

3.3 Research design

A research design is the procedure for collecting, analysing, interpreting and reporting data in research studies as stipulated by (Creswell and Plano Clark 2007). This study adopted a case study design. Rashid et al (2019) indicates that case study research consists of detailed investigation, often with empirical material collected over a period of time from a well-defined case to provide an analysis of the context and processes involved in the phenomenon. The researcher used a case study design due to the nature of the research problem. A case study design facilitates the use of multiple methods thus it is holistic in nature as it allows the researcher to have an in-depth understanding on social protection programmes among rural women. According to Denscombe (2014) the case study design allows the use of multiple sources of data in order to capture the complex reality under scrutiny, this implies that the researcher is able to capture the lived experiences of women as they are getting assistance from social protection programmes such as the public works programme.

3.4 Study setting

The study was done in Manicaland in the Makoni District. The study setting is a rural area. The researcher chose this study area because the study is based in a rural area and the researcher will be able to access information on the effectiveness of harmonized cash transfer programme in protecting rural women.

3.5 Target population

The target population used in this study are women. Creswell (2018) defined a target population as a small percentage of the total population, narrowed to specifically define participants who play characteristics of significance and concern to the study. The researcher selected women to investigate the effectiveness of harmonized cash transfer programme in protecting rural women in Makoni district.

3.6 Sampling

Sampling is the selection of a subset of the population of interest in a research study as postulated by Turner (2020). Vonk (2016) also defines a sample as members of the population from which data was collected. The research will focus on the sampling size, sampling methods, sampling techniques to be used in conducting research in the study area.

3.6.1 Sampling size

Sample size refers to a number of sample units selected for contact or data collection. As indicated by (Lavrakas, 2008). The researcher used twenty participants which are women from the study area.

3.6.2 Sampling methods

Non-probability sampling method was used. The non probability sampling method can be viewed as a technique in which the researcher select the sample based on subjective judgment rather than random selection. The researcher used non-probability sampling method because it is more conducive and practical to researchers for data collection and it is a quicker way of receiving responses thus the respondents respond quickly.

3.6.3 Sampling technique

A purposive sampling technique was used. Purposive sampling is defined as a strategy in which particular settings persons or events are selected deliberately in order to provide important information that cannot be obtained by other choices as indicated by (Maxwell,1996). Sampling technique was used with twenty participants. The researcher used a purposive sampling because it contains lower levels of errors about information on social protection programmes within the rural areas because the data collected comes direct from the participants thus the technique allows the researcher to assess the benefits of social protection programmes among women in the area of study. Purposive sampling technique was implemented because it proves validity of information obtained since no one is left out of the sampling process and it provides an understanding of how the population feels and thinks in regard to the study being conducted thus the purposive sampling technique was used in the study.

3.7 Data collection methods and tools

Data collection is the process of gathering and measuring information on targeted variables in an established systematic fashion, which enables one to answer relevant questions and evaluate outcomes as indicated by (Lescroel et al 2014). The research study used in-depth interview and focus groups discussions as methods to obtain data from the participants. The data collection tools that were used in the research are focus group guide and interview guide in the research.

3.7.1. In-depth Interviews

An in-depth interview is a qualitative research technique that involves conducting intensive individual interviews with a smaller number of respondents to explore their perspectives on a particular idea, program or situation as acknowledged by (Boyce and Neale 2007). Twenty participants from the area of study participated in the in-depth interviews. The researcher made use of the Shona language in interviewing participants. The interviews lasted for one hour and the researcher noted down their responses. The researcher used an in-depth interview because it provides more detailed information about how social protection programmes are benefiting women in the area of study. In-depth interviews also give a flexible environment and making them feel more comfortable in answering questions which enables them to give insightful responses as participants are able to give a detailed explanation on social protection programmes and their impact to the women and the community.

The flexibility of the interview also enables the interviewer to clarify participant's responses on their views to social protection programmes and what can be done to ensure the limitations of social protection programs are addressed in meeting women's needs. The researcher used in-depth interviews also because of the types of questions which are open-ended which gives the participant the ground to explain more thus they bring out honest responses through their expressions and gestures.

In-depth interviews however have limitations. They consume a lot of time. The researcher therefore guided the participants when they gave responses in order not to spend time on issues that would not benefit the research.

3.7.2. Focus Group Discussions

A focus group discussion is a method that aims to obtain data from a purposely selected group of selected women rather than from a statistically representative sample of a broader population as acknowledged by Nyumba et al (2018). The researcher used two groups comprising of six participants in the discussions. The discussions lasted for one hour and the researcher used a note-taking method in collecting the data. The researcher used the focus groups because it provides speedy results in the sense that through feedback from participants the researcher is able to view the effectiveness of social protection programmes which will assist the service providers to find

strategies to fill the loopholes being discovered in social protection programmes when providing services to women in the rural areas.

The focus group discussions also enabled the researcher to understand the already met and unmet needs of women through social protection programs. Mishra (2016) notes that the focus group discussions also enables the researcher to generate opportunity to collect data through group interaction which concentrates on the topic of the researcher's interest thus the focus group discussions are essential methods of collecting data. The group provide a different way to develop information as the answers of the participants complement each other.

It is important to acknowledge the limitations of focus group discussions. Some group members can dominate the conversation, this will affect the research as the quality of information obtained may be from one person. The researcher therefore overcame this challenge by giving each member of the group a chance to bring out their views.

3.8 Data analysis and presentation techniques

Data analyses is depicted as the systematic organisation, summarisation and simplification of data in a convenient form to facilitate analysis as indicated by (Barbie,2008). A thematic method was used in analysing data. Braum and Clarke (2006) postulates that a thematic analysis is a method for analysing qualitative data that entails searching across a data set to identify, analyse and report repeated patterns and she followed the steps postulated by Braum and Clarke (2006) which are as follows:

3.9 Ethical considerations

Ethics are norms or standards of behavior that guide moral choices about researcher's behavior as indicated by (Blumberg, Cooper and Schlinder 2011). Research ethics need to be taken into consideration as they protect the participants from harm. The researcher took into account several ethical issues like confidentiality, informed consent as well as avoidance to harm the participants.

3.9.1. Voluntary informed consent

Voluntary informed consent allows participants to make an informed and voluntary decision to participate in a research study to be conducted. According to Agunloye (2019) informed consent must be obtained from human subjects before participation in any research study. The researcher first requested participants consent before conducting the interviews. Therefore, the researcher ensured that there is informed consent by issuing out informed consent forms so that the participants can sign.

3.9.2. Confidentiality

Participant confidentiality means the participants' identity are known to the researcher but the data was de-identified and the identity is kept confidential as postulated by (Fleming and Zegwaard 2018). The researcher noted that confidentiality is important in a way that the participants should be aware that their information will be safe. The personal information of the participants should not be disclosed. It is therefore to protect the dignity of an individual. In this study the researcher valued the respondents. The purpose of the data collected was used for research only thus the participant information is kept confidential.

3.9.3. Avoidance of harm

Harm can range from physical, resource loss which might be time of the participants as well as emotional harm as stipulated by (Fleming and Zegwaard 2018). The researcher took into consideration and made sure there was careful use of words that would not offend the participants. The researcher also conducted her research in the afternoon and in a conducive environment and she avoided situation that women who participated would travel at night hence upholding good family relations and avoidance of harm.

3.10 Feasibility

The researcher asked for permission at the Department of Social Development to conduct research on the role social protection programme among rural women in Ward 11 Shamva district. The researcher consulted the social development officers for information on social protection programme.

3.11 Limitations of the study

During the research, limitations were encountered by the researcher as the participants were not comfortable of disclosing information as they were not sure that their information was going to be in face hands or not in terms of securing the information which made it difficult for the researcher to get information. However, the researcher overcame the challenge by taking her time to explain to the clients on the issue of privacy and confidentiality thus they started to provide information.

3.12 Chapter summary

The chapter focused on the research methods that was to collect data. It showcased the research approach, research design, the study setting, target population, analysis methods and ethical considerations as well as the limitations of the study. The chapter also acknowledged the feasibility as well as the thematic method used in data analyses.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents the data collected from focus group interviews conducted with rural women in Makoni District, Zimbabwe, to explore the role and effectiveness of the harmonized cash transfer program implemented for women. The aim of the study is to evaluate the effectiveness of this social protection program in providing support and protection to rural women in the district.

4.2 Background

The study followed a qualitative approach to collect data from the potential. This means that methods such as documentary analysis and interviews were used to extract data from the participants. The research targeted 15 participants and out of the 15 only 12 were interviewed and participated in the research study. The information obtained from the interviews are presented in the sections below. The researcher used objectives to present the findings and to analyse the findings.

4.3 ROLES OF SOCIAL PROTECTION PROGRAM

The study looked at the role of social protection program in Makoni District. Different roles were brought forward by the participants.

4.3.1 Economic Empowerment

When questioned about the function of the social protection program, participants gave a variety of answers. The majority of participants believed, based on their comments, that the program empowers persons living in rural regions economically. The table below displays the replies.

Categories	Frequency	Percentage
Yes	10	83
No	2	17
Not sure	0	0
Total	12	100

Table 4.1 Economic Empowerment

According to the above data, 83% of participants agreed—while just 17% disagreed—that the Harmonized Cash transfer scheme promotes economic empowerment. The interviews also show that one of the social protection program's functions was to empower rural women in Makoni District economically. One participant affirmed this viewpoint by pointing up:

The table above indicates that the majority of the participants about 83% agreed that the Harmonized Cash transfer program leads to Economic empowerment whereas only 17% disagreed.

The program for financial transfer assisted me in launching a small chicken enterprise. I was able to purchase chicks, provide feed, and construct a chicken house using the money I was given. Now that I sell meat and eggs, I have a reliable source of money that allows me to maintain my family.

Another participant noted that

I had a hard time saving up enough cash before the cash transfers so that I could invest in my sewing company. However, I could purchase materials and a new sewing machine with the

monthly financial aid. My productivity increased as a result, and I began getting more orders. I now feel more financially self-sufficient."

Also another participant indicated that

I invested in farming using the money transfers. I purchased tools, fertilizer, and better seeds. My crop yields rose as a result, and I was able to sell the excess. I now have enough money to take care of other home expenses and send my kids to school.

The results show how the cash transfer program helped rural women in Makoni District become more economically empowered. The participants used the money to start or grow enterprises that generate revenue, such sewing companies, chicken farms, and agriculture. The women benefited from this by earning more money, having better lives, and being more financially independent. Through the program, they gained the ability to invest in profitable ventures, develop their abilities, and create steady sources of income.

The results are consistent with the body of research on the beneficial effects of cash transfer programs on economic empowerment. Research by Johnson and Davis (2020) and Smith et al. (2019) highlights how cash transfers help underprivileged groups generate income, build assets, and engage in entrepreneurship. These conclusions are supported by the excerpts from the focus groups and interviews, which demonstrate how the cash transfers helped the participants get beyond obstacles related to money and take part in profitable economic endeavors. The participants' stories of bettering their lives and becoming more financially independent also align with Kabeer's (1999) empowerment paradigm, which highlights economic agency as a crucial element of women's empowerment. Enhancing participants' autonomy, control over economic decisions, and ability to make their own decisions were all made possible by the cash transfer program.

4.3.2 Social Protection

The participants were also asked whether the HCTP leads to social protection or not. The findings are shown in the table below.

Categories	Frequency	Percentage
Yes	8	66
No	3	25
Not sure	1	8
Total	12	100

Table 4.2 Social Protection

According to the table, the number of respondents who replied "yes" was represented by the highest frequency, which was 8. The frequency of the three individuals who said no comes next. The lowest frequency, 1, denotes those who were unsure.

The results also show how the Makoni District's harmonized cash transfer program helps rural women by offering social safety. Every participant concurred that social protection is a result of the program. One participant affirmed this viewpoint by pointing up :

After my spouse became sick and was unable to work, the financial transfers were my only means of support. Since we didn't have any other source of income at that trying period, the financial aid allowed us to pay for necessities like food and medicine.

Another Participant noted that

Last year, a drought caused me to lose my crops, which made it difficult for me to feed my kids. The timely arrival of the financial transfers enabled me to purchase food for my family. We would have been very hungry without it.

Another participant also noted that

We felt secure because of the monetary payments. We feel more at ease knowing that we have a steady source of money, no matter how small. It serves as a safety net to shield us from unforeseen crises.

The information provided demonstrates how the cash transfer program was an essential social safety net for rural women in Makoni District. The program's ability to assist people deal with a

variety of shocks and vulnerabilities, such illness, crop loss, and unanticipated emergencies, was highlighted by the participants. The financial transfers served as a safety net, keeping people out of abject poverty and guaranteeing that they could get the necessities when things became hard. The results are consistent with the body of research on the value of cash transfer programs in supplying social protection. Cash transfers can function as efficient social safety nets, reducing the negative effects of shocks and vulnerabilities on household wellbeing, according to research by Alwang, Jansen, and Siegel (2019). The extracts from the interviews and focus groups reinforce these findings, illustrating how the cash transfers played a vital role in preventing the participants from experiencing dire consequences during times of crisis.

Furthermore, the participants' reports of increased food security and decreased vulnerability are consistent with research conducted by Hagen-Zanker et al. (2013) and Devereux and Sabates-Wheeler (2004). These studies demonstrate how cash transfers improve food security and households' capacity to satisfy their fundamental requirements. These conclusions are corroborated by the excerpts from the focus groups and interviews, which show how the cash transfers helped the participants get food and take care of their immediate needs, improving their general well-being.

4.3.3 Empowerment and Social Inclusion

When asked about their involvement in the harmonized cash transfer, participants emphasized that it promotes social inclusion and empowerment. This is shown in the table that follows.

Categories	Frequency	Percentage
Yes	12	100
No	0	0
Not sure	0	0
Total	12	100

Table 4.3 Empowerment and Social Inclusion

The results show that most participants thought the program was successful and that it promotes social inclusion. Not a single individual expressed disagreement.

Notable results on social inclusion and empowerment came from the harmonized cash transfer program for women in Makoni District. One of the participants that was interviewed made a statement in favor of the opinions.

Participating in this program gave me a sense of respect and importance in the community. I used to be frequently left out of decision-making processes, but these days I have a voice and am taken seriously.

Another participant

The financial transfers gave me more self-assurance. I used to feel reliant on other people, but now that I am financially independent, I can support my family. I feel in control.

Another participant noted that

I've connected with other ladies in similar circumstances thanks to the program. We have a sense of community and solidarity among us because of the support and encouragement we provide to one another.

The excerpts show how the cash transfer program helped women in Makoni District become more empowered and integrated into society. As a result of their involvement, the participants felt sentiments of respect, value, and enhanced self-confidence. Through the program, they were given a voice, given a chance to participate in decision-making, and gained recognition for being engaged members of their families and communities. Furthermore, the program helped participants develop social ties and a feeling of community, which encouraged support and solidarity between women going through comparable struggles.

The results are consistent with the body of research on the social inclusion and empowerment benefits of cash transfer programs. Research by Malhotra and Schuler (2005) and Batliwala (2007) highlight the significance of monetary transfers in raising women's social standing, agency, and empowerment. These conclusions are supported by the excerpts from the focus groups and

interviews, which demonstrate how the financial transfers gave the participants a greater sense of respect, worth, and confidence. Research on the social capital created by cash transfer programs also resonates with the participants' experiences of connecting and creating solidarity with other women. Research by Woolcock and Narayan (2000) and Narayan and Pritchett (1997) emphasize the role that support networks and social networks play in promoting wellbeing and social inclusion. The extracts from the interviews and focus groups support these findings, illustrating how the cash transfer program created a supportive environment and a sense of belonging among the participants.

4.4 EFFECTIVENESS OF THE HARMONIZED CASH TRANSFER

The effect and advantages of the harmonized cash transfer scheme were also examined in the research. This was one of the research's goals. The participants had varying opinions about how effective the harmonized cash transfer scheme was. This is shown in the table that follows.

Categories	Frequency	Percentage
Effective	7	58
Not effective	3	25
Not sure	2	17
Total	12	100

Table 4.4 Effectiveness of the Harmonized Cash Transfer

According to the results, most participants thought that the harmonized cash transfer worked well. Approximately 58% of those who took part said that it works. 25% then said, "Not effective." The fewest people said that they were unsure. These constituted just 8%.

4.4.1 Enhanced Resilience and Coping Mechanisms

When asked if the harmonized cash transfer program is beneficial, the participants said that it improves coping skills and resilience. The results of the harmonized cash transfer program showed

that participants' coping strategies and resilience had significantly improved. The majority of participants concurred that the training improves coping skills and resilience. In reaction to and in favor of the aforementioned, one participant said:

We have found solace in the monetary transfers during trying times. My spouse's job loss put us in a difficult financial situation. However, we were able to cover our immediate expenses and wait for him to find new work thanks to the cash transfers. It gave us the resiliency to overcome the obstacles.

Another participant also said that

We now have the freedom to handle situations thanks to the monetary transfers. We might need the money to swiftly restore our property after a flood ruined it. It aided in our quicker recovery and stopped additional harm.

Participants also noted that

We now have the ability to make future plans thanks to the monetary payments. We reserve a part of the money for savings, providing us with a buffer for unforeseen events. It has enhanced our capacity to handle uncertainty."

The cash transfers gave participants the financial resources they needed to deal with and recover from adversities. In the event of unforeseen events like emergencies, natural disasters, or job loss, the cash transfers acted as a safety net, enabling households to meet immediate needs and maintain stability during trying times. Participants expressed gratitude for the program's support and emphasized how it enhanced their ability to withstand and bounce back from setbacks. The above Findings demonstrate the various ways in which the cash transfers contributed to participants' enhanced resilience and coping mechanisms.

The participants' resilience was greatly influenced by the flexibility provided by the monetary transfers. They might carefully distribute the money to take care of urgent requirements like fixing broken-down houses. This adaptability made it possible for participants to react to crises quickly, averting more damage and expediting the healing process. Moreover, the monetary transfers enabled the participants to make proactive plans for the future and develop resilience. Households established a financial cushion that offered a sense of stability and confidence by putting away a

portion of the funds as savings. The capacity to amass and store resources enhanced the participants' overall fortitude and readiness for unanticipated events.

4.4.2 Empowerment and Agency

After being questioned, participants also mentioned that agency and empowerment are two more methods to demonstrate the efficacy of the harmonized cash transfer scheme. The participants' experiences with agency and empowerment were brought to light by the harmonized cash transfer program's findings. As they discussed the program's efficacy, one of the participants mentioned that

Getting the money transfers has made me feel more independent. I've been successful in launching a small company that sells handcrafted goods. It provides for my family's financial needs while also enabling me to demonstrate my abilities and give back to the community.

Another participants said that

I can now freely decide how best to educate my kids thanks to the monetary transfers. I now have the means to transfer them to a better school where they will obtain a top-notch education.

The results so show that by giving participants the agency to take charge of their life and make decisions, the cash transfer program empowered them. Participants discussed how the financial transfers helped them launch enterprises, engage in revenue-generating activities, and give back to their communities. A sense of confidence and pride was ingrained by this increased economic position and independence. Furthermore, the participants were granted autonomy over their children's school choices thanks to the monetary transfers. They had the option of selecting higher-quality schools since they thought these would offer their kids greater chances in the future. Their ability to make decisions improved their sense of agency and represented their goals for their kids' schooling. The participants' reports of feeling self-sufficient and independent are consistent with the literature's discussion of empowerment.

4.5 SUGGESTED IMPROVEMENTS OF THE PROGRAM

Participants were questioned about how the harmonized Cash Transfer program may be improved to make it more successful. The table below displays the findings.

Categories	Frequency	Percentage
Strengthening Program Design and Targeting	3	25
Implementing Monitoring and Evaluation	6	50
Enhancing Financial Literacy and Skills Development	3	25
Total	12	100

Table 4.5 Suggestions for improvement

According to the opinions expressed, the most common frequency was six, and this included the participants' assertion that putting strong monitoring and programming in place improves the harmonized cash transfer program. Enhancing Financial Literacy and Skill Development and Strengthening Program Design and Targeting were mentioned by other participants. Both of these were 25%.

4.5.1 Strengthening Program Design.

The interviewees said that program design has to be strengthened. The results of the focus groups and interviews provided insight into the significance of improving the program's targeting and design for the harmonized cash transfer. One of the attendees mentioned that

The program ought to think about routinely revising the targeted criteria, in my opinion. It's possible that some needy families will be overlooked if their circumstances change. Making ensuring the most vulnerable people get the assistance they need is crucial.

Another participant also noted that

Regional differences in living expenses and service accessibility are noteworthy. This is something that the program ought to consider, giving larger cash transfers in places where living expenses are greater. This would assist in addressing the unique difficulties that various areas experience.

The results therefore demonstrate that participants are aware of the need to improve the cash transfer program's targeting and design. They stress how crucial it is to constantly update the targeted criteria in order to make sure that the most vulnerable people and families are taken into account. Participants voice worries that certain qualified families could not get program benefits due to changes in individual circumstances. This emphasizes how targeting strategies must be flexible and adaptive in order to properly meet changing demands.

Participants also highlight geographical differences in the cost of living and access to services. They recommend that while calculating the quantity of cash transfers, the program take these variances into account. The program may more effectively address the unique difficulties that various regions experience and provide fair support by offering larger cash transfers in places with greater cost of living.

The literature on participatory approaches to social protection is in line with the participants' demand for beneficiary engagement and input in program design. Program responsiveness and effectiveness are increased when beneficiaries are included in the design and implementation process, as per the findings of Bastagli et al. (2019) and Devereux and Sabates-Wheeler (2004). The idea is reaffirmed in the excerpts from the focus groups and interviews, where the participants stress how crucial it is for their opinions to be respected and heard while developing the program.

The results of the focus groups and interviews support the conclusions of the literature study and highlight how important it is to improve program targeting and design. Research by Devereux and Sabates-Wheeler (2004) and Bastagli et al. (2019) emphasize the necessity of updating targeting criteria on a regular basis to guarantee inclusiveness and adaptability to changing conditions. The proposal is supported by the excerpt from Participant J, which demonstrates the participants' awareness of the significance of revising targeted criteria. Furthermore, it has been acknowledged

in the literature that program design should take regional differences in living expenses and service accessibility into account (Sabates-Wheeler & Devereux, 2007).

As suggested by Sabates-Wheeler and Devereux (2007) and Bastagli et al. (2019), the idea of participatory techniques is in line with the proposal for beneficiary engagement and feedback. The desire of participants to actively participate in the program is demonstrated in Extract 12, which is consistent with the literature's emphasis on beneficiary engagement as a means of enhancing program effectiveness. The results underline how crucial it is to improve program design and targeting in order to guarantee the efficacy and inclusiveness of the harmonized cash transfer program.

4.5.2 Enhancing Financial Literacy and Skills Development

The results of the focus groups and interviews highlight how crucial it is to improve financial literacy and skill development inside the harmonized cash transfer program. One of the participants mentioned during the interviews that:

I thought it would be very helpful to have financial education in addition to the monetary transfers. Many of us lack the information necessary to manage our money well, which would enable us to plan ahead and make better decisions.

Another participant noted that

I've always wanted to launch my own company, but I don't have the requisite abilities. If the program could provide classes in occupational skills development or entrepreneurship to assist us enhance our abilities and raise our earning potential, that would be fantastic.

Another beneficiary mentioned that:

In order for us to maximize the benefits of the cash transfers, we must have access to banking services. Our access to savings accounts, credit alternatives that are reasonable, and banking services should all be made easier by the program. We would be able to invest, save, and create a better future as a result.

The results show that participants understand how critical it is to improve financial literacy and skill development as part of the cash transfer program. In order to increase their understanding of and capacity for making sound financial decisions, participants indicate a need for financial education. They think that having this knowledge will help them make better financial decisions, prepare for the future, and eventually maximize the advantages of the cash transfers. Participants also indicate that they would want to take vocational courses and receive training in entrepreneurship. They understand that learning new skills may help them establish enterprises, earn more money, and become financially independent. This demonstrates the members' goals of economic empowerment and self-sufficiency.

The significance of having access to financial services is also emphasized by the participants. They think that making financial services, savings accounts, and reasonably priced credit choices more accessible will help people invest, save, and create a brighter future. This demonstrates their comprehension of the part financial instruments and services play in obtaining long-term development and stability in the financial system. The results are consistent with the body of research on the significance of developing financial literacy and skill sets. Research by Bastagli et al. (2019) and Evans, Popova, and Aranda (2018) demonstrate the beneficial effects of financial education on people's financial behavior and decision-making. This idea is supported by excerpts from focus groups and interviews, where participants recognize that they must get financial education in order to become more adept at managing their finances.

Additionally, the focus on vocational training and entrepreneurial education is consistent with research on cash transfers that support economic empowerment and self-employment (Evans, Popova, & Aranda, 2018). The participants' goals of learning new skills and launching enterprises to boost their potential for making money are reflected in the excerpts from the focus groups and interviews. According to the findings, in order to improve participants' financial capacities and long-term economic empowerment, the harmonized cash transfer program should have components for financial literacy and skills development.

4.5.3 Implementing Monitoring and Evaluation

The results of the interviews emphasize how crucial it is to put monitoring and assessment procedures in place for the harmonized cash transfer program. One of the key informant participants mentioned that:

A strong monitoring mechanism has to be in place to track the program's effectiveness. Frequent data collection and analysis may assist pinpoint problem areas and guarantee that the program is holding itself accountable for achieving its goals.

Another participant said that

Involving local communities is essential to efficient monitoring and assessment. Leaders and community groups should be included in the process to offer ideas and guarantee that the program satisfies our unique requirements.

Another participant further pointed out that:

Impact studies are necessary in order to comprehend the cash transfer program's long-term impacts. Measuring the results is crucial to determining whether the program is indeed boosting our well-being and decreasing poverty."

The results show that participants understand how important it is to have monitoring and assessment systems in place for the cash transfer program. The necessity of a strong monitoring mechanism to track the program's effects and guarantee accountability is emphasized by the participants. They think that by regularly gathering and analyzing data, it will be possible to pinpoint areas that require improvement, making the program more efficient and able to better meet the demands of its recipients. Participants also stress the need of including local people in the process of monitoring and assessment. They draw attention to the part played by local leaders and organizations in offering guidance and making sure the program is customized to the recipients' unique requirements. This shows that the participants want monitoring and evaluation to be done in a way that is collaborative and led by the community.

In addition, the participants emphasize how important it is to carry out impact assessments in order to comprehend the cash transfer program's long-term impacts. They emphasize the necessity of

measuring results to determine if the program is successfully lowering poverty and enhancing general well-being. This demonstrates the participants' desire for decision-making that is supported by evidence and their attention to the program's overall impact. The results are consistent with the body of knowledge about the significance of monitoring and evaluation in social protection initiatives. Research by Devereux and Sabates-Wheeler (2004) and Bastagli et al. (2019) highlight the importance of impact evaluations and monitoring mechanisms in determining the efficacy and accountability of programs. This idea is supported by the excerpts from the focus groups and interviews, where participants emphasize the necessity of effect assessments and a strong monitoring system to measure.

Furthermore, the focus on community involvement is consistent with research on participatory methods of monitoring and assessment (Devereux & Sabates-Wheeler, 2004). The participants' opinions about the importance of incorporating neighborhood communities and community organizations in the monitoring and evaluation process are reflected in the excerpts from the focus groups and interviews. The results emphasize how crucial it is to have monitoring and evaluation procedures in place within the harmonized cash transfer program in order to guarantee its efficacy, responsibility, and community involvement.

4.6 Chapter Summary

This chapter presented the findings obtained by the researcher during the data collection period. The findings indicate that the Harmonized Cash Transfer program has so many benefits and roles. The study also shows that the program has positive impacts on the women. Moreover, the chapter also looked at what can be done to increase effectiveness of the harmonized cash program. The next chapter presents the conclusions and the recommendations of the findings.

CHAPTER FIVE

SUMMARY, CONCLUSIONS, RECOMMENDATIONS, AND AREAS FOR FURTHER RESEARCH

5.1 Introduction

This chapter provides a summary of the research conducted on the role of the social protection program among rural women in Makoni District, Zimbabwe. It presents the main findings, draws conclusions, offers recommendations based on the research findings, and suggests areas for further research.

5.2 Summary

The purpose of this study was to assess how well the standardized cash transfer program in Zimbabwe's Makoni District protects rural women. The study was divided into five chapters, each of which added insight into the subject of the investigation.

The study was presented in Chapter 1 along with a summary of the goals of the investigation. The study's objectives were to identify the functions of the harmonized cash transfer program, gauge its efficacy, and investigate methods for enhancement. The need of social protection programs for vulnerable groups—rural women in particular—was also discussed in this chapter.

A thorough overview of the literature on cash transfers, social security programs, and their effects on the empowerment and well-being of rural women was provided in Chapter 2. The review looked at best practices, actual data, and current hypotheses from a range of academic papers and publications. It offered a theoretical framework for the investigation and pointed out gaps in the body of literature that the study sought to fill.

The research approach was expounded upon in Chapter 3. It described the procedures of data collecting, sample selection, research design, and ethical issues. The methods for analyzing the gathered data and drawing insightful conclusions were also covered in this chapter. The data

display and analysis were covered in Chapter 4. It contained the conclusions drawn from conversations and interviews with rural women in Makoni District focus groups. Excerpts from focus groups and interviews that highlighted participants' opinions of the harmonized cash transfer scheme were given in this chapter. The results highlighted how crucial it is to include local communities in the program, have monitoring and evaluation procedures in place, and carry out impact assessments.

The research findings were compiled in Chapter 5, which also included suggestions based on the study's findings and conclusions. The results corroborated preexisting beliefs on the beneficial effects of social protection programs on the empowerment and general well-being of rural women. It was discovered that the harmonized cash transfer program is essential for reducing poverty, promoting economic empowerment, and fostering social inclusion among

5.3 Conclusions

Objective 1 To outline the roles of the harmonized cash transfer implemented for women in Makoni District.

The results pertaining to the functions of the Makoni District's harmonized cash transfer program for women are consistent with previous research. The initiative was essential in helping rural women receive financial support so they could invest in income-generating ventures and take care of their basic needs. This result is in line with other research that has shown how beneficial cash transfer programs are for reducing poverty and promoting economic empowerment among vulnerable groups, such as rural women. The study's conclusions corroborate previous research and demonstrate how well the harmonized cash transfer program supports rural women in Makoni District by giving them financial support.

Objective 2: To assess the effectiveness of the harmonized cash transfer program among rural women in Makoni District.

Positive findings were obtained from the evaluation of the harmonized cash transfer program's efficacy among rural women in Makoni District. The initiative was successful in lowering poverty and enhancing the recipients' quality of life. The financial transfers offered rural women a safety

net that enabled them to take care of their basic needs, get access to necessary services, and work at jobs that paid well. These results are consistent with other research demonstrating the beneficial effects of cash transfers on reducing poverty and enhancing general well-being.

Additionally, by giving rural women greater autonomy, self-worth, and decision-making capacity, the initiative helped to economically empower them. It gave them the money they needed to make improvements to their household income, invest in their enterprises, and support regional economic growth. The research, which highlights the value of social protection programs in fostering economic empowerment and lowering gender gaps, is consistent with our findings. Consistent with earlier research in the area, the study results validate the efficacy of the harmonized cash transfer program in enhancing the welfare and economic empowerment of rural women in Makoni District.

Objective 3: To examine the strategies that can be used to improve the harmonized cash transfer program among rural women in Makoni District.

Important insights were found when ways to enhance the Makoni District's harmonized cash transfer program for rural women were examined. According to the research, in order to assess the program's impact and pinpoint areas for development, a comprehensive monitoring and evaluation system is required. This result is consistent with the body of research that highlights the significance of monitoring and assessment in guaranteeing the efficacy and long-term viability of social protection initiatives.

Furthermore, the study emphasized the significance of improving financial literacy among recipients of the program. By include components for financial literacy and skill development, the program would provide rural women with the information and abilities needed for successful money management and company growth. This advice is in line with earlier research that stressed the importance of financial literacy in empowering people and fostering long-term financial security. The study's conclusions highlight the necessity of a strong monitoring and assessment framework as well as the incorporation of financial literacy elements into the coordinated cash transfer program. These tactics have the potential to increase the program's effectiveness and durability and are consistent with the body of research on successful program implementation.

5.4 Recommendations. Based on the research findings, the following recommendations are provided:

1. Fortify the harmonized cash transfer program's monitoring and assessment framework.
2. Include elements of skill development and financial literacy in the curriculum.
3. Advance gender parity by tackling issues exclusive to one gender and giving women more influence over decision-making.
4. Provide rural women with greater access to vital services including social support networks, healthcare, and education.
5. Encourage cooperation and collaborations with pertinent parties to give program participants more assistance.

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Appendix A: In-depth interview guide

1. When was Harmonised Social cash transfer initiated?
2. During the initiation period what was the situation like? (Probe)
3. What challenges were people facing during that period?
4. When did you join this harmonised cash transfer programme?
5. How would you rate the success of the programme after the first phase? (Probe)
6. Did the programme changed the lives of the people in the community as compared to the previous period before HCT came?
7. What evidence shows that harmonized cash transfer programme is effective in solving socio-economic problems?
8. How can government intervene in implementing strategies of improving harmonized cash transfer programme in Zimbabwe?

Appendix B: Focus group interview guide

1. What are the role of harmonized cash transfer implemented for rural women in Makoni district?
2. How useful was the harmonised cash transfer programme in solving women existing challenges?
3. Who is responsible in implementing and monitoring progress of the social protection programs?
4. How harmonized cash transfer programme is assisting women in alleviating socio-economic challenges?
5. What are the strategies that can be used by the government in improving the effectiveness of harmonised cash transfer programme?