

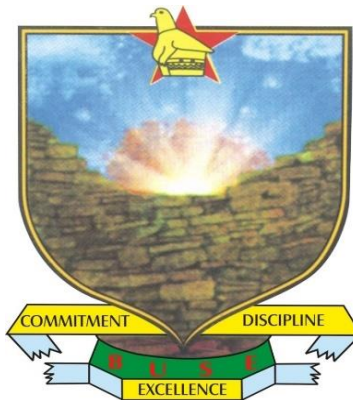
AN EXPLORATION OF THE EFFECTIVENESS OF HARMONIZED SOCIAL CASH TRANSFERS IN STRENGTHENING HOUSEHOLD LIVELIHOODS. A CASE OF WARD 24 IN RUSHINGA.

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DEPARTMENT OF SOCIAL WORK



A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF A BACHELOR OF SCIENCE HONOURS DEGREE IN SOCIAL WORK.

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Chairperson of Department Board of Examiners:

The Departmental Board of Examiners is satisfied that this dissertation report meets the examination requirements of the Bachelor of Science Honors Degree in Social Work. I therefore recommend to the Bindura University to accept a research project by **CHIKOMBA TRICIA** titled: *An Exploration of the effectiveness of the Harmonized Social Cash Transfers in strengthening household livelihoods. A case of ward 24 Rushinga*, in partial fulfillment of the requirements for the Bachelor of Science Honors Degree in Social Work.

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DECLARATION

I, Tricia Chikomba declare that this research on the effectiveness of the Harmonized Social Cash Transfer in strengthening household livelihoods, conducted in Rushinga District is entirely my own work. All the information that I have borrowed from other scholars is cited and indicated by the list of references at the bottom of the research study.

Signed: T. Chikomba

Date:

DEDICATION

The research is dedicated to my mother Ms. Beauty Bagure and my grandmother Mrs Elizabeth Dombo (Bagure).

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I would like to take this opportunity to thank God Almighty for taking me this far. Secondly I would like to thank my supervisor Mr T. S Chineka for the guidance and support he has showed throughout the way. I would also like to thank my mother Ms. B Bagure for being my pillar of strength and for her unwavering support since day one. All the participants who shared their stories are sincerely appreciated.

If it weren't for you guys this would've been a difficult task to accomplish.

May the grace of God be with you all!

ABSTRACT

Harmonized Social Cash Transfers beneficiaries continue to face challenges in as far as securing better livelihoods is concerned, despite the program allowances given to them. At times they are even found falling below the poverty datum line, which therefore makes the mandate of the program that is to alleviate poverty and suffering amongst beneficiaries questionable. This study seeks to explore the effectiveness of the Harmonized Social Cash Transfers in strengthening household livelihoods. The researcher tried to unearth the root causes of the problem by understanding all stages that were followed when the HSCT program was introduced, that is from the targeting process to the results that have been yielded so far with regards to the program. Findings for the study were drawn from ward 24 Rushinga District. The study encompassed 14 participants, 6 key participants, 4 officers from the Department of Social Development, 2 local leaders and 8 beneficiaries. A qualitative research approach was adopted throughout the study, and the research was done drawing understanding from the Maslow's hierarchy of needs theory. Conclusions that were drawn from the study entails that the Harmonized Social Cash Transfer program fails to fulfill satisfying household livelihoods for its beneficiaries as a result of many economic factors, including but not limited to inflation and erratic payments. The need to adopt community targeting amongst many others also ensures that the most deserving people are reached out to when such programs are introduced. Recommendations were given for the government, the Department of Social Development and beneficiaries to take heed of the factors hindering the program from achieving a total success in as far as strengthening household livelihoods is concerned.

LIST OF ABBREVIATIONS

AIDS	Acquired Immuno Deficiency Syndrome
AMTO	Assisted Medical Treatment Order
BEAM	Basic Education Assistance Module
CCT	Conditional Cash Transfer
DA	District Administrator
DSD	Department of Social Development
DSDO	District Social Development Officer
DFID	Department for International Development
FAO	Food and Agriculture Organization
GNU	Government of National Unity
HIV	Human Immuno Deficiency Virus
HSCT	Harmonized Social Cash Transfer
GOZ	Government of Zimbabwe
NAP OVC	National Action Plan for Orphans and Vulnerable Children
OVC	Orphans and Vulnerable Children
SDO	Social Development Officer
UCT	Unconditional Cash Transfer
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
ZIMSTATS	Zimbabwe National Statistics Agency

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CHAPTER 1

INTRODUCTION

The chapter focuses on the background, significance and objectives of the research study. It has investigated the effectiveness of Harmonized Social Cash Transfer in strengthening household livelihoods in Zimbabwe. The idea was brought about by the level of poverty and dependency syndrome that still seem to be prevalent amongst the cash transfer beneficiaries ever since the inception of the program. The research has managed to explore the positive changes that the HSCT program has yielded till date as well as unpacking some of the grey areas that still need to be addressed for the program to responsive to the household needs of the beneficiaries. This research study shall unveil the situation of Harmonized Social Cash Transfer in respect of ward 24 Rushinga District.

1.1 BACKGROUND

In Zimbabwe the history of cash transfers can be linked to non-governmental organizations interventions to reduce shock- induced poverty and economic vulnerability. However in Zimbabwe, the Harmonized Social Cash Transfer program was introduced in 2011 (Schubert 2011), as a National Action Plan for orphans and vulnerable people. According to the Social Welfare Assistance Act (Chapter 17.06), “it is the mandate of the government to cater for the well-being of its vulnerable citizens through the provision of public assistance which encompass harmonized social cash transfer”. The government of Zimbabwe in 2011 introduced the

harmonized social cash transfer program under the Department of Social Development in response to increasing rates of malnutrition and poverty. According to Chitambara (2010), the program was introduced as a realization of Millennium Development Goals.

The HSCT program came into being during the government of national unity (GNU) through the joint efforts by the government and non-governmental organizations. As stated earlier on that it is the government's mandate to provide for its vulnerable citizens, the non-governmental sector saw it fit to intervene as the government was perceived unable to handle the devastating situation on its own (Mate, 2018). The program was introduced by the Ministry of Public Services Labour and Social Welfare through a pool fund managed by UNICEF (Seidenfeld et al, 2016).

At the time of its inception the program covered only 10 districts and the number rose to 20 districts by 2014. This shows the dedication of the program towards increasing the number of vulnerable people to benefit from the scheme so as to enable them meet their basic needs and do away with negative coping mechanisms. According to (Seidenfeld et al, 2016), the program targeted households headed by the elderly (61%), children (3%) and amongst these (81%) were female headed.

The selection process for the program was conducted by ZIMSTATS whilst the Department of Social Development is the overall seer of the program. All the logistics for the program are handled by the head office down to the provincial offices whose role is to monitor and guide the district offices on how to roll out the program. According to (Schubert 2011), it is then the role of the district office to implement the program, disseminate information to the beneficiaries, verify beneficiaries' details and monitor the payment process with the help of Child Protection Committee.

Existing literature points that HSCT was a thematic pillar in the NAP for OVC phase 2 which was aimed at reaching close to one-fifth of 250 000 households identified as labor-constrained and food-poor. From the time of its inception, it has strived to lift people out of poverty through promoting school enrollment, food accessibility and meeting health needs just to mention a few. However in as much as much as the Harmonized Social Cash Transfer program is aimed at strengthening beneficiaries' household livelihoods it would be a travesty of justice to sweep its gaps under the carpet. The challenges associated with Public Assistance programs are cemented by (Kaseke et al. 1998, Munro, 2001), who view its implementation as marred with deficiencies and inefficiency. These gaps shall be discussed on the problem statement below.

1.2 STATEMENT OF THE PROBLEM

Despite the government's effort to lift people out of poverty through the provision of Harmonized Social Cash Transfer, a quite considerable number of gaps have been associated with the program from the onset of its inception. These include how the allowances are being inflated due to economic instability as indicated by the American Institutes for Research, (2015) which highlighted that the allowances given to HSCT beneficiaries are not parallel to the market prices. For example in August 2020 beneficiaries were given ZW300 an equivalent of USD 3, whilst a 10kg bag of maize-meal was going for ZW600. Up to date the government has failed to fulfill the program agenda of allowing automatic enjoyment of other schemes like BEAM and AMTOs by cash transfer beneficiaries just to mention a few. These challenges hinder the program from fulfilling the needs of beneficiaries in as far as strengthening their household livelihoods is concerned. This study therefore seeks to critically unearth the underlying factors hindering the achievement of satisfying household livelihoods by the beneficiaries of the program.

1.3 RESEARCH AIM

To explore the effectiveness of the Harmonized Social Cash Transfer program, in strengthening household livelihoods of its beneficiaries, a case of ward 24 Rushinga District.

1.4 RESEARCH OBJECTIVES

- i. To identify how targeting is done and its importance to the selection process of cash transfer schemes.
- ii. To examine the effectiveness of Harmonized Social Cash Transfers in meeting beneficiaries needs.
- iii. To determine possible ways of making harmonized cash transfers sustainable.

1.5 SIGNIFICANCE OF THE STUDY

The research is important as it helps in the unveiling of underlying problems associated with the Harmonized Social Cash Transfer program. This is so because some the problems seem to review themselves as a tip of an iceberg, whilst a huge part of the iceberg will be covered under the ocean. In like manner the research is also important as it provides a background through which policy makers are likely to draw ideas from in as far as policy making and policy reviews is concerned. The research is equally important to other academia because it is going to be informative to them through the substantial volumes of research findings it will carry thus enabling other researchers to draw information when carrying out their research findings.

1.6 DEFINITION OF TERMS

Cash transfer according to the Independent Commission for Aid Impact, (2017) refers to regular payments made to individuals and households to reduce poverty and vulnerability.

Ninno et al. (2016) defined it in terms of policies, programs that help individuals, groups and communities to build resilience to daily and life risks.

Household livelihoods according to the International Federation of Red Cross and Red Crescent Societies, (2023) refers to the activities, assets and capabilities required for people to earn money and secure a means of living.

Frankenberger and McCaston (1996), defines household livelihood as a sustainable stream of resources which enables people to meet basic necessities (health facilities, education, adequate food etc.).

1.7 CHAPTER OUTLINE

Chapter 1: Introduction

The chapter focuses on the background, significance and objectives of the research study. It has investigated the effectiveness of Harmonized Social Cash Transfer in strengthening household livelihoods in Zimbabwe. The idea was brought about by the level of poverty and dependency syndrome that still seem to be prevalent amongst the cash transfer beneficiaries ever since the inception of the program. The research has managed to explore the positive changes that the cash transfer program has yielded till date as well as unpacking some of the grey areas that still need to be addressed for the program to be responsive to the household economy of the beneficiaries. This research study shall unveil the situation of Harmonized Social Cash Transfer in respect of ward 24 Rushinga District.

Chapter 2: Literature review

The chapter reviews literature relevant to the study. The literature is reviewed in relation to the research objectives. The chapter also encompasses the theoretical framework.

Chapter 3: Research methodology

The chapter looks at the research design, sampling methods, data collection and research methods.

Chapter 4: Data presentation

Focus on the presentation of the results, analysis, interpretation and discussion of the findings. The findings are interpreted and discussed basing on the reviewed literature.

Chapter 5: Conclusion and recommendations

Conclusions are drawn from findings and recommendations for future researchers and policy makers.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

The chapter focuses on reviewing literature that has been discovered globally, regionally and locally with regards to cash transfers and their impact on people's lives. Bossewell and Cannon (2009) define literature review as a written and a summary of research which is conducted on a particular topic. The chapter is of crucial importance as it reveals what other researchers have discovered in relation to the topic under study. It also gives the researcher a background to draw some of her needed data from and guides her to come up with an academic write-up that is vested with relevant scholarly opinions. According to Saunders and Thornhill (2006), literature review is of paramount importance when carrying out research as it helps in the avoidance of mistakes that were once made by previous researchers. This therefore entails that a researcher can build on and improves the previous methods and techniques that were not successful. The chapter will further look into the theoretical framework behind the research study.

2.1 THEORETICAL FRAMEWORK

This study shall be grounded within the Maslow's hierarchy of needs theory (Maslow 1943). Theoretical framework describes the theory that elaborates why the research problem under study exists, (Swanson, 2013). This therefore means that a theoretical framework provides an understanding of where the problem under study emanates from. Maslow's theory is based on 5 stages of needs which include the physiological needs (hunger, thirst, and bodily comforts),

safety needs (being out of danger), belonging needs (affiliate with others, be accepted), self-esteem (to achieve, be competent, gain approval and recognition) and self-actualization (development of wisdom). These needs help in coming up with a clear understanding of human behavior or action if they are met or not. Therefore Maslow is of the notion that for a person to move on to the next phase of needs there is need for the fulfillment of lower needs. The fulfillment of lower needs paves way for next higher needs to take place.

2.2 Relevance of the theory to the study

This theory is relevant to the study as it helps in providing an explanation for the reason behind cash transfer (HSCT) beneficiaries failure to attain satisfying household livelihoods despite the allowances they are given. The failure according to the theory points out to the existence of deficiencies in the program that hinders people to grow and develop. Therefore the theory gives the relevant department (Department of Social Development) an insight on which unmet needs need to be looked into so as to come up with recommendations to fill in the gaps of the HSCT program such that it strengthens beneficiaries' household livelihoods.

The theory is relevant to the study as it gives an explanation of what prolonged periods of unmet needs result in. According to Maslow prolonged periods where a particular need is not satisfied can result in fixation. For example people who grew up in poverty might continue to be dominated by anxiety about food even if they were lucky enough to escape poverty later. In relation to HSCT program it helps to understand situations of people who benefit from the program but still fail to use the money for its intended purposes.

The theory is also relevant to the study as it provides an understanding of how individuals' character is influenced by the fulfillment of needs. When one's needs are met the person is bound to react positively or negatively according to the theory. Given the case of meeting people's needs through the Harmonized Social Cash Transfers it is understandable for recipients to posit positive outcomes through investing in productive asserts whilst others can portray negative outcomes probably as a result of dependency syndrome. This therefore helps one to come to an understanding as to why HSCT beneficiaries are failing to attain fulfilling household livelihoods despite the presence of the program.

However there is need to take into cognizance the loopholes of the theory when trying to understand the outcomes, as the theory major focuses on behavioral outcomes as being shaped by stages of needs. When trying to understand the outcome of recipients' failure or success to utilize the cash transfer program towards reaching fulfilling household livelihoods the researcher needs to acknowledge factors like personal interaction and one's inborn traits.

2.3 Approaches/ strategies to social assistance program targeting.

Targeting is a process of determining one's eligibility to social protection services and ensuring that those found eligible are reached out to, so as to ensure that there is efficient utilization of resources. According to Coady Grosh and Hoddinott (2004), there are six methods of targeting which are proxy means testing, community based targeting, self-targeting, demographic targeting, geographical targeting and means testing. In like manner Samson (2009), identifies three methods of targeting which entails categorical approach, community based approach and

individual or household assessment. This study will adopt different types of targeting bringing out their advantages.

Categorical approach is used as a way of targeting beneficiaries. The categorical approach entails reaching out to groups/demographics that are at high risk of being affected by poverty for example groups of the elderly, women and the disabled. This approach is crucial as it seek to reach out to the special populations that are found within communities. For example, the Benazir Income Support Program (BISP) in Pakistan which was implemented aiming poor women so as to sooth poverty and effects of slow economic growth. This cements the World Bank (2015), view that safety nets like cash transfers contributes towards the reduction of poverty gap by 15% world-wide.

Furthermore, proxy means test is also used to select beneficiaries for various cash transfer programs. The eligibility for proxy means testing is determined by households' ability to provide desirable answers to asked questions. Mostly the questions are in relation to household assets and income streams, if their answers meet the expectations they are then considered eligible. By the virtue that the process consumes a lot of time, efforts and costs it leads to a process of self-targeting whereby the rich are discouraged to continue with the process thus ensuring that the neediest (poor people) apply. For example, the Keluarga Harapan Program in Indonesia adopted this method whilst reaching out to pregnant women and children under 18.

In like manner proxy means testing is of crucial importance as it helps in reaching out to households that can be neglected if income assessment is done alone. For example the Palestine

National Cash Transfer Scheme, a program which aims at assisting the disabled and vulnerable in the country

Individual or household assessment is also used as targeting criteria. This form of targeting entails verifying a person or household's means of survival as well as the assets entitled to them. For example the Bolsa Familia Program (BFP) which was aimed vulnerable households living in chronic poverty so as to ensure access to education and positive health outcomes. This type of targeting ensures that recipients are helped if their means of survival is parallel to the assets they possess.

Community based approach as a way of targeting is adopted in programs like the Tanzania Pilot Community Based Conditional Cash Transfer. Community based approach entails giving the locals the responsibility to identify the vulnerable in the society based on the assumption that they are in a better position to identify and understand vulnerability in their local context. This is crucial as it supports community participation as the locals will be bound by a sense of ownership of the program. The Tanzania Pilot program seeks to reach out to the most vulnerable aiming at improving educational and health outcomes of beneficiaries.

The harmonized social cash transfer in Zimbabwe adopted the means testing targeting approach based on household income. The notion behind means-testing is informed by lack of resources meant for beneficiary households. Means-testing ensures that the most eligible recipients receive cash transfer services, thus reducing cases whereby the most deserving are left out whilst the least deserving benefit from the program. The targeting for the program was

done by the national statistical agency (ZIMSTAT) with the aim of covering the chronically poor households whose household income fell far beyond the poverty datum line as postulated by Bhalla (2018). As the household beneficiaries were screened for eligibility the idea was to reduce malnutrition which by 2018 had an estimated level of 45%.

Demographic targeting is also a characteristic of the HSCT program in Zimbabwe. This type of targeting entails covering recipients on the basis of certain characteristics for example orphan hood and gender just to mention a few. The harmonized cash transfer program took this dimension as it considered such groups. This is highlighted by (Seidenfeld et al., 2016), who stated that the scheme covered the elderly by 61%, females and children. This is a clear indication of the demographic target of the HSCT program.

Geographical or local targeting also characterized the selection process of the HSCT program. This form of targeting was informed by lack of resources which did not permit the program to be rolled out in all districts of the country on the first goal. Therefore, the program was first introduced to 10 districts which includes and are not limited to Chivi, Rushinga and Umguza, hoping that by 2014 about 20 districts of the country would have been enrolled in the program. This form of targeting is of paramount importance as it strives to promote quality rather than quantity in the sense that the available services are given to proportional beneficiaries at a time rather than availing few resources to many recipients.

2.4 role of social cash transfers in strengthening household livelihoods.

Large volumes of literature has emerged with regards to the use of social cash transfers in countries like Mexico, UK, Brazil just to mention a few. In most of the developed countries when cash transfer is given it is given at a larger scale due to the economic capacity of the country to cover many people. Globally social cash transfers are portrayed as a response to limitations of earlier development policies (Leisering, 2009). This study seeks to unpack the impact of cash transfers at global, regional and national level in as much as strengthening household livelihoods and responding to limitations of development is concerned.

The cash transfer programs that are being implemented in countries like Mexico are innovative in nature. For example the PROGRESSA cash transfer program of 1997. The program is innovative in the sense that its targeted recipients (poor rural households) are expected to abide by certain conditions for them to be eligible to the program. In the case of PROGRESSA, the children of the program's beneficiaries were expected to report present at school for 85% of their school days. The rest of the household members were supposed to visit public clinics regularly as well as actively participate in educational health workshops. This promoted human development and increased school turnout.

According to the World Bank Report of 2006 cited by (Hanlon et al 2010:33), cash transfer interventions are catalysts that break intergenerational poverty chains by ensuring that there is food security, access to health facilities and that children have more education than their parents. The scheme ensures that beneficiaries take responsibility of their own development. An example of one of the most successful cash transfer program is Bolsa Familia (2003) of Brazil, which was meant to subdue poverty in all aspects, through ensuring food security and

promoting human capital development. This was steered through the provision of a monthly allowance of 32 reais or 19USD per every child attending school, and the allowances were given to a maximum of five children per household.

The provision of conditional cash transfers is believed to bring about positive behavioral changes amongst the beneficiaries. For example in Pakistan the Benazir Income Support Programme (BISP), when it was first given to the recipients on the basis of unconditional transfer it had no impact in relation to the development of the recipients, as noted by the Independent Commission for Aid Impact (2017). This is unlikely to happen if people are given assistance on conditions, as they are obliged to adhere to the conditions of the program or assistance for them to remain eligible to the privilege.

Social cash transfer programs that are being offered seeks to empower women so as to strike a balance between men and women. According to UNDP (2010), women are deemed 14 times more vulnerable than men. This means that amongst vulnerable households' women headed households are more vulnerable due to various reasons including their economic inactivity. For example in Australia the MECG program offers cash transfers to disadvantaged women so as to capacitate them in as far as dealing with the secondary impacts of Covid 19 is concerned. This shows the government and UNICEF efforts in addressing women empowerment issues. Gao (2014), women directed cash transfers brings about a positive aspect of encouraging beneficiaries to invest in education and strengthen their risk management capabilities.

Social cash transfers are effective as they strengthen local economies through supporting individuals to invest in local businesses. When aid is given to vulnerable people in form of food hampers there is high likelihood that the local economy will be left bleeding since people will no longer come forth to purchase local goods. This however isn't the case when it comes to social cash transfers, as the cash given to beneficiaries will be spend on local stores thus boosting local economy. For example in Northern Syria, Concern cash transfer recipients attributed to the rise of their local economy as they redeemed their pre-paid food vouchers from local shops. It is estimated that approximately USD \$10 billion has been injected by WFP into national economies between 2009 and 2021.

Cash transfers are effective development tools towards poverty reduction. The major aim for the disbursement of cash transfer funds is to create something sustainable for the people such that they become self-reliant and independent in the future. For example when cash transfer program was introduced in Indonesia it did not only target poverty reduction rather it aimed at promoting sustainable expenditure for the vulnerable households (Hossain, 2012). This initiative paved way for other beneficiaries to start businesses that were beyond their capacity before the inception of the program.

The concept of cash transfer is not exceptional to African countries. This is so due to various social ills that affect the African region at large for example pandemics like C ovid19, natural disasters just to mention a few. These social ills call for the government and non-governmental interventions in form of cash transfer and in kind interventions. Regionally cash transfers are believed to have forth come as a substitute of food aid and handouts, basing on the assumption that, food aid prolong poverty cycle by creating dependency (Hanlon et al 2010). This therefore entails that once one is given aid in monetary form he or she can be in a position to start a

business of his own thus ensuring graduation from poverty. However scholars like (Samson 2009, Standing 2012 and Fiezbein and Schady 2009), are of the view that incentives given to people in form of cash transfer induces dependency and act as a welfare trap.

The notion of cash transfer in countries like Uganda is driven by the aim of leaving no one behind. The provisions of cash transfers are targeted at cushioning vulnerability in every aspect from the elderly, the disabled, women and children just to mention a few. For example the DFID cash transfer program in Uganda reaches out to approximately 226,000 elderly in the country providing them with social grants. The support further stretches to about 3 million children living under the care of elderly guardians. According to the Independent Commission for Aid Impact (2017), reviews of the program, showed that the cash transfer program was helping recipients to purchase productive asserts.

In addition, cash transfers play a crucial part in as far as upholding human rights is concerned. Most African countries are moving towards the agenda of upholding human rights as a major thrust in their day to day conduct. Hanlon et al (2010) is of the notion that, cash transfers are helpful tools that can be utilized to uphold human rights as social protection is considered to come first before economic growth. In this regard since 2004 the African Union has moved towards the agenda of encouraging nations to come up with their own social policy frameworks (Tirivayi et al 2013). For example, Zambia launched the Yaoundé Declaration in 2007 with the intention of increasing the effectiveness of national budgets and development plans towards social protection.

Furthermore, in countries like Zambia social cash transfers are believed to be provisions for strengthening household resilience. When people are given cash transfer funds and maximize them to their full capacity they tend to be resistant to economic shocks. The Independent Commission for Aid Impact (2017) notes how DFID beneficiaries in Zambia developed resilience towards external fluctuations in income since they have engaged in productive asserts investments and livelihood diversification. Davis and Davey (2008), also notes cash transfers in Malawi made recipients less reliable on petty works as they had shifted their focus to invest their time and labour working on their own small farms.

Cash transfers have been seen to be effective in thriving economies where the provisions/handouts of this scheme are relatively higher. For example, in countries like South Africa whose economies are better off are likely to adopt unconditional cash transfer schemes which cover a lot of vulnerable people including foster care grants, child support grants, state old age pensions just to mention a few. All these grants promote social development if they are used wisely. According to Samson et al (2004), the cash transfers are of paramount importance as they help do away with poverty and its associated consequences. This is because the scheme's funds can enable the beneficiaries to even utilize them to cover for other social amenities of life such as medical health, food security amongst others.

In Zimbabwe the Harmonized Social Cash Transfer program is effective as it responds to the nutritional needs of people through ensuring a balanced diet amongst beneficiaries. When first the program was introduced it was a response to the rising cases of malnutrition amongst infants due to hunger and starvation. The allowances are given to the recipients so that they

purchase nutritious food including cereals, pulses and relish. This has improved ever since the inception of the program as statistics of malnutrition amongst children reduced country wide. In this regard Alinovi et al (2009) views cash transfer as an instrument that builds household resilience in as far as securing food security is concerned. This is based on the notion that food security is viewed as one of the six dimensions that determines resiliency.

Adding on, HSCT ensures high school turnout as it complements the efforts of other educational programs like BEAM. Siampondo (2012), highlights that the BEAM program fails to come up with comprehensive educational packages that satisfy all the educational needs of its beneficiaries. The educational program has its loopholes in that it doesn't cater for needs like extra lessons fee and other necessities required for the children to fully participate in their color syllabus researches. The HSCT therefore comes into play to complement the gaps of the BEAM program. The allowances given to people through harmonized cash transfer also allowed parents to be food secure resulting to high school turn out than before. This according to Manjengwa et al (2012), demonstrates the positive impact food security has on school turn out. It also enables parents whose children are not recipients of BEAM to settle out their children's fees and outstanding debts.

Moreover, HSCT improves health seeking behavior amongst its recipients. When the program was introduced it had an agenda which seek to ensure automatic entry of its beneficiaries into other schemes like governmental health assistance through AMTOs. Those who would have qualified for HSCT were to be granted free health assistance by the government. However, only a few beneficiaries up to date have being incorporated in that initiative, and for those that have been lucky enough to be incorporated, improvements in their health seeking behavior have been witnessed for example there are reduced rates of neonatal and maternal deaths as

most people in rural areas are now giving birth in approved health facilities. The allowances are also helpful to recipients as they can purchase medications in pharmacies.

The harmonized social cash transfer in Zimbabwe helps in doing away with negative coping mechanisms amongst the beneficiaries, (Seidenfeld et al., 2016). The program was introduced during the time when the country was still bleeding from economic instabilities resulting from recurring droughts and effects of HIV and AIDS. Social ills had become the norm of the day and orphans and vulnerable people were doing anything in order to survive. According to (Rurevo and Bourdillon 2003), child labour rates increased amongst orphans and vulnerable children whilst some engaged in transactional sex so as to make ends meet. This has changed ever since the inception of the program as the OVCs were placed in foster homes, whilst others were supported financially under the guardianship of their relatives.

2.4.1 LIMITATIONS OF CASH TRANSFERS

Conditional cash transfers promote stigmatization of the cash transfer beneficiaries. By the virtue of setting up conditions for beneficiaries to remain eligible to certain programs for example the PROGRESSA program, it means that the recipients are deemed irresponsible individuals who are not capable of making sound decisions for themselves with regards to how they can spend their cash transfer allowances. This attitude of putting labels on people is criticized by one of the founding fathers of Symbolic Interactionism, W I Thomas (1936) as leading to the self-fulfilling process. This means that once the recipients are labeled irresponsible some can even go on to fulfill the label of an irresponsible person.

Cash transfers create tension in societies between the beneficiaries and non-beneficiaries. For example, the Indonesia cash transfer program in as much as its concern was to lift people out of poverty and dependency cycle, tension was created in the society as targeting errors were experienced. Some of the eligible people were left out whilst the least deserving benefited from the program. These experiences are acknowledged by the Department for International Development (2011), which views inclusion and exclusion errors as inevitable part of all targeting methods.

Targeting methods used when selecting cash transfer beneficiaries tend to perpetuate gender inequality. Most of the cash transfer programs being implemented worldwide are now focusing on lifting the position of women in the society for example the MEGG program in Australia and the BISP program in Pakistan. It is however crucial to take note of how the bid for empowering women and bridging the inequality gap is slowly creating gender inequality as most schemes being implemented are only focusing on women neglecting their male counterparts.

Cash transfers offered in countries like Zambia have a trend of inconsistency which negatively impact household livelihoods of beneficiaries by exposing them to food insecurity. According to a research conducted by, Save the Children International in Lufwanyama district, Zambia (2021), recipients of cash transfer did not receive their payments in the whole year of 2020. This inconsistency resulted in food insecurity amongst the chronically poor households as expressed in the documentary that some beneficiaries had to go for days on an empty stomach. This further pushed beneficiaries' children to drop out of school due to outstanding balances.

Other aspects like access to health provisions were compromised leading to emergency of sexual exploitation of beneficiaries and child labour amongst many others.

Targeting of cash transfer programs for example categorical targeting tends to neglect other people in need. Categorical targeting entails reaching out to people on the basis of certain distinguished groups for example the elderly, disabled and children just to mention a few. For example the National Children in Distressing Situations program in Burundi offered allowances to 12000 to disbanded child soldiers. However, in as much as the program was targeted at disbanded child soldiers it is crucial to note that other vulnerable sectors of the country like the disabled were left out despite the level of their vulnerability.

The Harmonized Social Cash Transfer program is characterized by erratic payment of beneficiaries. This affects the household livelihoods of recipients as the program's rollout is not steady. This according to UNICEF (2017) is attributed to lack of funding. For example in 2016 the program had to be suspended as a result of program drivers' failure to secure new funding on time since the donor funded-trust fund had expired in the early months of the year. This suspension resulted in the removal of other beneficiaries from program; the number of beneficiaries was reduced from approximately 55000 to around 25000. This also strained the household livelihoods of recipients as the suspension came at a time when they needed the program the most that is during the peak of El Nino drought.

The program also faces the challenge of inflation, making the allowances given to beneficiaries less effective in promoting food security as well as strengthening household livelihoods. This

is different from the early years of its inception, whereby the allowances permitted recipients to purchase various food stuffs of their choice including cereals, relish and pulses to enhance a balanced diet. Currently the allowances given to people are less effective to permit one to purchase such. This is highlighted by the American Institutes for Research, (2015) which notes that in August 2020 the allowances that were given household beneficiaries hardly permitted them to purchase a 10kg bag of maize-meal as it was pegged at ZW600, that is double the amount they were given.

Poor educational services offered to children especially in rural schools tend to compromise the quality of education aimed at by the HSCT program on its beneficiaries. The harmonized cash transfer program allows parents to send their children to school by making payment arrangements; however lack of resources like textbooks, chalks as well as work load on few teachers can impact the attainment of desired results or outcomes. This is cemented by (Bastagli et al., 2016), who postulates that it is crucial to note that high school turnout as a result of the HSCT program does not guarantee improved learning outcomes, as this can be hindered by lack of quality educational services mostly in marginalized rural schools.

The HSCT program also fails to abide by its agenda of allowing automatic benefits of AMTOs and BEAM to beneficiaries and their dependents. From the time of the program's inception till date these other benefits have not been accredited to beneficiaries, and in cases where other recipients have received the benefits there is need to take into cognizance of how the benefits are interwoven in challenges. For example, AMTOs given are only accepted in governmental hospitals which lack specialists' services. As a result of economic fluctuations the allowances given to people can hardly cover one's medical bills if one is to be referred to a private hospital thus undermining the idea of improving health access to the people.

2.5 possible ways of making cash transfer programs sustainable

Literature has shown that the cash transfer programs world-wide lack the aspect of sustainability and various scholars have suggested possible ways of going about the situation. According to FAO, (2018) sustainability can be achieved if governments and organizations adopt an approach that endorses regular cash transfers instead of short term transfers. Short term transfers are mostly given in emergency cases for example during disasters and the allowances are given to people on a temporary basis therefore the notion of sustainability becomes questionable. For example the MCEG program in Australia only provides assistance to pregnant women and lactating mothers during the first 1000 days so as to cover their health and nutritional needs. This type of program lacks sustainability as it fails to cater for the needs of the vulnerable recipients beyond the highlighted 1000 days. Therefore in order to achieve sustainability there is need to come up with regular cash transfer programs which opens avenues for the recipients to invest into productive asserts. However there is need to take into cognizance the fact that the economic situation of a country or organization determines the type of procedure followed in as much as cash transfers are concerned, be it short term or regular transfers.

To add on, Ozler (2020), is of the notion that sustainability can be achieved through blending all types of cash transfers (conditional and unconditional cash transfers) as these can complement each other's loopholes. This is so because experiments carried out by the World Bank showed that UCTs specializes in the improvement of recipients' psychological well-being whilst the CCTs focuses more on promoting human capital accumulation through influencing behavioral change towards stipulated conditions. For example, evidence from the

Philippine conditional cash transfer program shows that cash transfer programs negatively affected non-beneficiaries residing in the same communities as program beneficiaries. The impact was so severe that it led to a rise in psychological stress cases. Price hikes were experienced in remote areas and this made it difficult for the non-beneficiaries to purchase foodstuffs thus resulting in malnutrition amongst children. This is therefore crucial as it guarantees protection to those who fail to comply with CCT programs conditions as they will be cushioned by UCT programs.

According to Bastagli et al, (2016), in order for cash transfers to be sustainable there is need to ensure that more emphasis is put on the core aspects of the program such as program size and duration. If a program to be run for a long period of time is associated with huge transfers it is most likely to achieve desired results as it gives the recipients ample time to acquire money and engage in investments. The payment of lump sum cash transfer if it is to yield sustainable development amongst the beneficiaries it needs to be done in predictable and timely manner. For example, Kenya's Give Directly cash transfer experiment showed that beneficiaries receiving lump sum transfers managed to invest in big assets unlike those receiving smaller monthly payments (Haushofer and Shapiro, 2013). For instance they managed to purchase dairy cows whilst their counterparts only afford to cover their consumption needs. However, given the economic situations of countries like Malawi, Zambia the approach of issuing out lump sum cash transfers is not applicable due to financial crises.

For the cash transfers to be sustainable there is need to acknowledge economic fluctuations and make some adjustments for the given allowances to directly meet and address problems at

hand. According to Chisinga, (2009) Malawi social cash transfer program aims to provide 100% of the chronically poor \$4-\$13 per household. However (McCord,2009), highlights that despite high inflation and sky rocketing food prices the value of Malawian transfers had not been changed by 2009 since 2005. This therefore entails that nothing sustainable can be yielded if people are given allowances that fail to cater for their consumption needs let alone developmental endeavors.

FAO (2018), postulates that for cash transfers to be sustainable they require the implementation of complementary programs. Drawing evidence from Social Cash Transfer Program and the Farm Input Subsidy Program in Malawi results shows that complementary programs works wonders in as far as achieving a policy goal and increasing sustainability is concerned unlike using each program in isolation. This is crucial as the programs tend to complement the efforts of one another thus coming up with something more efficient. However this approach cannot be applicable in a country where resource constraints are a major challenge and the approach tend to perpetuate dependency syndrome.

Zimbabwe like any other country has suggested possible ways of making the HSCT program sustainable. According to (Chineka and Kurevakwesu 2021), improvements need to be done for the program to give its beneficiaries allowances that are in grips with the reality on the ground. This came about as a result of the findings by the American Institutes for Research, (2015) which highlighted that in August 2020 a 10kg bag of mealie-meal was going for ZW600 yet household beneficiaries were given ZW300. This is a clear indication of the program's failure to meet the basic needs of the people let alone ensuring sustainability as nothing had

changed from 2017 when a household was being given between USD 10 and 25 per month whilst the food poverty line was pegged at USD 30 per person per month (Chinyoka 2017).

According to UNICEF Zimbabwe (2022), in order to attain sustainability in as far as Harmonized Social Cash Transfer is concerned there is need for its alignment with other cash transfer programs to support the functioning and reach of HSCT program across the country. By so doing it ensures that the government program is not pressured to expand its targeting area since those vulnerable people it had failed to cover will be cushioned by other programs. The positive impact is felt as it gives room for the government led program to direct all its funds towards a small group of beneficiaries thus reducing the possibility of having too many people competing over few resources. For example, the introduction of the Emergency Social Cash Transfer Program (ESCT) in 2020 by UNICEF in partnership with Ministry of Public Service, Labour and Social Welfare through financial support from Germany and Sweden governments. From the time of its inception the program has reached 25,000 households reaching out to over 113,500 people.

Furthermore, for the HSCT program to be sustainable there is need for its integration with other social protection programs. When the program was first introduced it was part of its mandate to integrate it with BEAM and AMTO schemes however due to lack of coordination this has yielded no results till date as noted by Sedenfeld et al. (2016). If there is to be good coordination between these social protection programs the allowances given to recipients is likely to be useful as it will only target the consumption needs of the people rather than a wholesome of needs including consumption, educational and health needs. Good coordination would have guaranteed HCT beneficiaries automatic eligibility to BEAM and AMTOs schemes. However it is critical to note that lack of political will played a role in the shifting of

focus in as far as investing in social protection programs is concerned in Zimbabwe. According to Chinyoka (2018), the government whittled down HSCT funding focusing its attention to Command Agriculture program.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter will look at methods and techniques used by the researcher in collecting data on the topic in question. For the research to be successful the researcher had to consult various responsible offices at district level. She had to consult the District Administrator (DA), District Social Development Officer (DSDO), and Councilor of ward 24 and the coordinator of Child Protection

Committee for the permission to undertake her research study in their area. With the help of District Development Officers the researcher managed to get guidance in relation to the topic since their department is the one responsible for the HSCT program. This therefore ensures reliability on the data collected as some of the information was received directly from skilled practitioners who are conversant with the program.

According to (Mishra and Alok 2019), research methodology refers to the approach in which research troubles are solved thoroughly. In like manner Creswell (2013) views research methodology as techniques or procedures by which a researcher is likely to use in the process of analyzing information about a certain topic. In this research study the researcher adopted a qualitative research approach.

3.2 RESEARCH SITE

The study conclusions were gathered in Mashonaland Central, Rushinga District ward 24. A 225km distance from Harare.

3.3 RESEARCH APPROACH

This research study is informed by qualitative research approach due to its flexibility which allows the researcher to directly interact with people so as to get information about their understanding of the HSCT program, how its impacting their lives and coming up with possible solutions since the shortcomings and possible solutions cannot be generalized rather they differ with people. This is cemented by Kumar (2012), who views qualitative approach as a way which deals with understanding human perceptions, beliefs and behavior within their own environmental contexts.

3.4 RESEARCH DESIGN

Research design refers to a method employed by the researcher in coming up with an understanding of the research topic in general. According to Creswell (2013), a research design refers to an instrument used to investigate a problem which is not clearly defined. Thus it is conducted to get a better picture and understanding of the topic in question. Since the research in question is based on qualitative research methodology, this therefore means that the research design was also informed by qualitative research design. The research adopted an exploratory stance as it seeks to unearth the problem of the study so that one can get a better understanding of the reason behind beneficiaries failure to attain satisfying household livelihoods despite the allowances they are given. Adopting an exploratory approach helps the research to determine if an observable fact exist or not in the research topic and familiarizing herself with such a phenomena. Through interaction with individual beneficiaries of the Harmonized Social Cash Transfer program, the researcher come up with first-hand information on the effectiveness of the program, thus allowing her to draft best suiting recommendations.

3.5 TARGET POPULATION

The target population for the study was HSCT beneficiaries and local leaders in ward 24 Rushinga District and other key informants like social workers from the Department of Social Development. These participants provided the needed information pertaining the effectiveness of HSCT in strengthening household livelihoods since they are the ones in close contact with the program proceedings. Burns, Grove and Grey (2015), defines target population as persons to be studied under a research study. By the virtue of being monitors of the program Social Development Officers are considered key participants since they are conversant with the program and the

beneficiaries are also crucial as they can give first-hand information on how the program is impacting their lives.

3.6 SAMPLE SIZE

Sample size refers to a small group from which a researcher collects data from with regards to a certain topic. This is cemented by Crouch and Houdsen (2002), who define sample size as the small number of people picked from a big group for testing and analysis on the assumption that the sample is an accurate and fair representation of the entire population. With regards to this study, the sample size was 14 participants. These include 8 beneficiaries both males and females, 2 local leaders and 4 social workers from the Department (DSD).

3.7 SAMPLING METHODS

A sample entails a group of people selected from the target population to represent the rest of the target population. This is cemented by (Starman, 2013), who views sampling as the selection of a subset of a population so as to make statistical inferences and estimate characteristics from them to the whole population. This is based on the assumption that the sample is a true reflection of the entire population under study. Based on the fact that qualitative research method is closely linked to non-probability sampling technique, this research adopted a non-probability sampling technique. The technique was used as it emphasis on the selection of the sample based on their proximity to the researcher as stipulated by (Flick, 2014).

Purposive sampling was also used by the researcher. According to Creswell, (2012), it refers to a technique in which respondents are identified and selected on the basis of their professional knowledge with regards to the topic being studied. In regard to the topic of the effectiveness of HSCT in strengthening household livelihoods, the researcher used the technique to select

knowledgeable key informants like social workers from the (DSD), who are conversant with the program.

3.8 DATA COLLECTION METHODS

Data collection can be defined as a way of gathering and analysing information on a certain topic. This study shall utilized interviews as data collection methods. Interviews that were used included focus group discussion, in-depth interview guide and key-informant guide. These enabled the researcher to gather much needed data as they are flexible did not limit participants' from responding.

3.8.1 FOCUS GROUP DISCUSSION

A focus group discussion refers to a qualitative research data collection tool that is used to collect data from a group of people. Cresswell (2013), is of the notion that, focus group discussions can be considered a type of interview, that it is conducted in a group discussion setting, usually consisting of 8 – 10 people (the size may vary depending on the researcher's requirement). For this study the researcher conducted a focus group discussion with 8 HSCT beneficiaries in Rushinga District. The discussion was an hour in length and the researcher took notes throughout the discussion.

3.8.2 IN-DEPTH INTERVIEW GUIDE

In-depth interview guide can be defined as a qualitative research technique used to conduct lengthy one-on-one interviews with a small group of respondents to learn more about their viewpoints on a certain concept, plan, or circumstance. On this study interviews were conducted on 8 beneficiaries under study, in the comfort of their homes. The interviews were 20 minutes long and the researcher recorded the interviews with a phone and took notes down.

3.8.3 KEY INFORMANT GUIDE

This research study utilized key-informant guides because the researcher carried out interviews with 4 key informants from the Department of Social Development and other 2 local leaders. Payne and Payne (2004) are of the view that key informants are individuals with social positions which grant them the ability to acquire expert knowledge with regards to a certain topic or program unlike other common individuals. This helped the researcher in getting first hand reliable data as the key informants are the ones in close contact with the HSCT program.

3.9 DATA COLLECTION PROCEDURE

A data collection letter provided by Bindura University of Science Education was used by the researcher in consulting and seeking permission from relevant offices for her to be allowed to carry out research study in the area of her choice.

3.10 DATA ANALYSIS AND PRESENTATION

This chapter presents and analyses data collected from the research. According to (Braun and Clarke, 2012), data analysis entails to a process of developing answers to questions through the examination and interpretation of data. This research study used thematic analysis, which is a method of interpreting and describing data in the process of selecting codes and constructing themes. This is cemented by Braun and Clarke (2012), who view thematic analysis through the lens of its ability to identify, organize, and offer an insight into, patterns of meaning (themes) across a dataset.

➤ Familiarization

Familiarization is the first stage of thematic data analysis according to Braun & Clarke (2012).

The researcher familiarized herself with data by reading and re-reading textual data which

include responses to qualitative surveys and listening to audio recordings or watching video data. This stage is crucial as it makes the researcher familiar with the data before she starts analyzing it.

➤ **Coding**

This is a stage in which a researcher comes up with codes explaining and highlighting crucial information. Gibbs (2007), views coding as qualitative data analysis technique in which data is assigned a descriptive label that allows the researcher to identify related content on the data.

➤ **Generating themes**

This is achieved through exploring previous codes and identifying patterns amongst them. Once themes are generated they give the researcher direction and room for the attainment of relevant information as she will be working linking them to her objectives.

➤ **Reviewing potential themes**

It refers to a process whereby the researcher revisits the dataset and compares it with the themes. This is done so as to take note of emerging themes, acknowledging loopholes in the present data thus coming up with best suiting modifications.

➤ **Defining themes and naming themes**

Defining themes is of crucial importance as it helps to understand the purpose of each theme as well as understanding data. In this regard the researcher through the use of thematic analysis came up with themes that are not repetitive in nature although some will be built on previous themes and themes that directly address the research question, just to mention a few.

➤ **Writing up**

This is the final stage of thematic data analysis in which the researcher compiles an analytical write-up which is valid and reliable in relation to the research topic. The write-up shall be supported by scholarly evidence.

3.11 ETHICAL CONSIDERATIONS

Ethics entails the standard guidelines that govern the way one relates to others, that is making a clear demarcation between what is right and wrong. These ethics are there to protect the participants as well as the researcher in every aspect of their conduct. Given the case that the study will be carried out in a ZANU PF stronghold district where recipients are made to believe that the HSCT program is owned by the party, the researcher abided by the ethics so as to protect the identity of participants.

The ethics adopted in this study include and are not limited to:

- **Informed consent**

This ethic entails carrying out an overt type of research whereby the participants are made aware of the kind of research they are being involved in. According to the Family Health International (2015), informed consent ensures a clear understanding of the research aim by the participants so that they can be in a position to make decisions whether to be involved in a research or not whilst in their sober mind.

- **Confidentiality**

Confidentiality was guaranteed throughout the course of research study. This helped in the creation of a good rapport with the participants thus ensuring the sharing of valid and reliable data as the participants found it fit to confide in the researcher.

- **Voluntary participation**

This ethic ensures that recipients participate out of their free will without feeling obligated to do so. The issue of not forcing recipients to participate is cemented by Cresswell, (2012) who views it as a way which ensures collection of valid and reliable data since participants will give it their all out of free will.

- **Avoidance of harm**

The ethic is also known as non-maleficence which aims to do good and avoid harm, in all activities that will be carried out during the research study. The researcher did her best in avoiding physical, psychological and emotional harm amongst participants when she was carrying out research.

3.12 RELIABILITY

Reliability entails the ability of a research to provide consistent results if it is to be carried out over and over again. Kothari, (2014), defines reliability as the degree to which a research study can yield consistent results if it is repeated more times under similar conditions. The idea of attaining consistent results if the research is repeated speaks to the need to give more attention to the selection criteria of participants. A research study is deemed reliable only if it yields very consistent results and fewer variations despite being done by other researchers.

3.13 FEASIBILITY

The research study was a total success as the researcher was granted permission to conduct data collection in ward 24 Rushinga by the Department of Social Development. All 14 participants, contributed to the success of the study as they gave their views in regard to the research topic under study.

3.14 CHAPTER SUMMARY

The chapter looked at the research approach that was utilized in the study adopting the qualitative approach. The research methods like focus group discussion and in-depth interviews were also used to collect relevant data to the study. Data presentation and analysis was also part and parcel of the chapter.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 INTRODUCTION

The chapter concentrates on presenting and analyzing data collected by the researcher on the topic in question. The data was collected from both the HSCT beneficiaries and social workers from the Department of Social Development who are the driving agents or executors of the HSCT program. Techniques discussed in the previous chapter were used to collect data. As indicated earlier on that the research adopts a qualitative method of research, the data shall be presented in a descriptive format.

4.1 PRESENTATION OF FINDINGS

4.1.1 DEMOGRAPHIC PROFILE OF KEY PARTICIPANTS

POSITION	NO OF PARTICIPANTS	WORK EXPERIENCE	DUTIES/ ROLES
DISTRICT SOCIAL DEVELOPMENT OFFICER (DSDO)	1	13 YEARS	SUPERVISE SDOS' CONTACT SO AS TO ENSURE SMOOTH FLOW OF THE PROGRAM
SOCIAL DEVELOPMENT	3	9 YEARS	EXECUTE AND EVALUATE THE

OFFICERS (SDOS)		& 11 YEARS	OUTCOMES OF THE PROGRAM
VILLAGE HEADS	2	7 YEARS & ABOVE	INFORMATION DISSEMINATION TO VILLAGERS

Key informants from the Department of Social Development were selected as they are well versed with the program of HSCT, given by the work experience they have as most of them were pioneers of the execution team from the time the program was introduced into the district up to date. By the virtue of their roles being monitors of the program as well as evaluators this ensures that the information gathered from these key informants is reliable and a true reflection of the impact the program have on beneficiaries since they receive first-hand information from the beneficiaries. Local leaders were also engaged as they are conversant with the vulnerability of people within their local context.

4.1.2 DEMOGRAPHIC PROFILE OF BENEFICIARIES.

SEX	AGE
F	65
M	45

M	47
F	50
M	37
F	42
M	60
F	48

Research data was collected from the beneficiaries as they are the end users of the program. They provide feedback in regard to the effectiveness of the program in their day to day lives. The information obtained from these participants is crucial as it provides a true reflection of HSCT program as a whole.

DISCLAIMER: names used in this study are pseudo names crafted for the purpose of upholding confidentiality of participants any similarity to any person is sincerely unintentional and coincidental.

4.1.3 TARGETING OF HSCT BENEFICIARIES.

From the data that was collected with regards to how the targeting process for HSCT beneficiaries was done, all participants indicated a lot of disgruntlement on how targeting was done as it excluded local leadership, the Department of Social Development, disturbed community social

cohesion amongst many other things. The targeting was done by ZIMSTATS by first collecting census data within the whole district, coming up with a list of those deemed vulnerable as well as verifying their eligibility through interviews. The targeting process was done with limited contact with local leadership in a bid to avoid individual agendas and political affiliations by the local leadership to the program. However a lot of tension aroused as a result of how the selection process was done.

4.1.3.1 Promoted Disgruntlements amongst Local Leaders.

Two participants (local leaders) narrated their concerns with regards to the HSCT targeting. According to the collected data local leadership was not involved in the targeting of beneficiaries and this raised eyebrows between the benefactors and local leaders. Mr Damba commented that:

‘The selection process for HSCT was done without our involvement as local leaders despite the fact that we had all the knowledge needed on who the most vulnerable people are within our ward, it hurts so much to realize that the most deserving households were left out whilst the least deserving were included’

Mr Chimwecho also supported saying:

‘The targeting process left out most deserving people as a result of its failure to include us local leaders in the verification process. Most people you find benefiting under the scheme are better off people who were able to convince the selection teams about their vulnerability even though there were others who were chronically vulnerable than them. If only we were included in the verification process as local leadership we would have been able to recommend the best suiting candidates for the program’

4.1.3.2 Exclusion of the DSD

All four participants from the DSD criticized the targeting process for excluding the Department of Social Development (DSD) during its initiation phase which led to inclusion and exclusion errors. Targeting was conducted by ZIMSTATS, an entity which is not conversant with the social service provisions for the welfare of people and for it to effectively reach the targeted population it should have worked hand in glove with DSD from the word go. Key participants from the Department gave their views of the targeting process:

DSDO 1 'the targeting process had some loopholes in that it did not include the Department of Social Development from the word go and this had a negative impact on mobilization. Mobilization was poorly done and this led to inclusion and exclusion errors. Usually mobilization for social service provisions in the district is done by DSD and when people are told that there's a meeting with DSD they gather at meeting points without hesitation. The turnout of people for the process was very low which is why some deserving households were left out. Have mobilization been done well the program could not have left out some of the most deserving candidates'.

SDO 2 supported the idea of targeting being poorly done by saying:

'The program lacked sensitization. People were not made aware of the programs system during the targeting process; they were just told that ZIMSTATS was to carry out census within their wards. For this reason, tension between the selected beneficiaries and those who were left out was created as the targeting agency failed to explain to the communities the criteria they were using to select beneficiaries. This had an impact on the selected beneficiaries as they were viewed with suspicion and excluded from other community programs that were later introduced in their communities. The tension started to ease years

later after the DSD started engaging communities educating them about the program, the reason why some were left behind and encouraging them to include HSCT beneficiaries into other programs as they are still part of their communities thus restoring back social cohesion within communities’.

Other two SDOs commented on the notion that, targeting for HSCT program was poorly done as the process included a lot of speculations by the locals, as they thought it was a political movement hence they did not want to be involved. People in the district were groomed in a way that they would not open up to anyone they do not know nor understand unless their local leadership explains to them the need to do so. For this reason, many villagers fled their homes when benefactors were deployed in their wards to carry out the selection process.

‘Members of the selection team reported how they only managed to reach out to a few households in the wards as most people fled their homes upon seeing benefactors approaching their homes. The ones that were found home at first did not want to open up to the team as they suspected that they were to be involved in politics. For this reason, a lot of inclusion and exclusion errors were incurred’.

4.1.3.3 Creation of tension between beneficiaries and non-beneficiaries.

Five participants emphasized how the targeting process for HSCT created tension and suspicion in communities between the beneficiaries and those that were left out of the program. A lot of discord was created as a result of the targeting process as people did not understand why they were left out of the program despite their deserving status, whilst the least deserving were selected to be beneficiaries. 48 years old Mrs Tafara said that:

'After we were selected to benefit under the HSCT scheme things changed. We used to interact well with others and participated in other community projects together with others, however ever since people discovered that we were benefitting under cash transfer scheme they started to side-line us, no one wanted to be associated with us anymore. Some projects that were later introduced in the ward, we were not allowed to take part as we were regarded selfish individuals who would do anything to benefit from any scheme'.

4.1.4 Strengths of Harmonized Social Cash Transfers.

All participants highlighted how the Harmonized Social Cash Transfer program has been helpful in strengthening their household livelihoods through allowing the establishment of productive projects, increasing school turnout and improving health seeking behaviours just to mention a few. However they also indicated how in recent years the allowances they are given have been inflated thus becoming a challenge for them to keep accessing and enjoying the privileges they used to enjoy from the time the program was introduced.

4.1.4.1 Promotes Productive Projects

Participants highlighted how they use the money they get from HSCT to start productive projects. Many of them noted how they have managed to establish some projects for themselves which in turn helps them to be self-reliant as a result of the money they get from those projects. From the interviews Mrs Chamwa narrated her story:

'I am a 65 year old widow. I live with my four grandchildren whose parents are no more. When I became a beneficiary of the HSCT program I had nothing to my name except for this pole and daga house. Life was very difficult for me; I could not afford to send my grandchildren to school due to financial constraints. None of my relatives were willing to offer a helping hand and the only option I had was to do some piece jobs in other people's

fields “maricho” and get some food stuffs in return. At one point in time my older grandchild who was 12 years by that time had to drop out of school to engage in child labour activities so as to fend for the family and bring food to the table. The salary she was given was very little and did not allow us to pay her siblings’ school fees so they all dropped out of school for 2 years. When the cash transfer program was introduced I was privileged enough to qualify for the program. I started receiving my monthly allowances and managed to do some savings till I purchased 4 goats. The goats multiplied by time and I managed to send my grandchildren back to school. I can now pay their school fees by the money I get from selling goats. As you can see, I now own 25 goats and 15 road runner chickens. I never had these things before the inception of the HSCT program.

4.1.4.2 Improves beneficiaries’ Health Seeking Behaviour

Nine participants indicated how their health seeking behaviour has changed ever since the inception of the program. This is so because they made use of the allowances they get from HSCT to pay for their medicines and some, managed to be automatically included under the government Assisted Medical Treatment Orders (AMTOs), hence they can access governmental hospitals whenever they are not feeling well, free of charge.

Mr Topedo narrates how the HSCT program has been helpful to him in accessing medical attention. He has been selected for the program on the basis of his chronic illness which makes him to be labour constrained. *‘Before I was diagnosed with diabetes I was the breadwinner in my family. I could do any kind of work so as to provide for my family until one day I fell sick and visited the hospital only to find out that I am diabetic. I kept working hard despite knowing my condition and one day I had an accident at work and I lost my limb, that’s when my life changed. I could not work anymore and I had hospital bills that needed to be settled. My close kins helped*

me with some money for medication but it was not enough. When HSCT program came, I met the eligibility criteria and was selected to be a beneficiary. From the time I started receiving my allowance my health seeking behaviour has changed, I can now visit the hospital whenever I am not feeling well and make use of my allowances for pay hospital bills.

Other three participants claimed that they have received medical assistance from the DSD automatically by the virtue of them being HSCT beneficiaries and this has been helpful to them in as far as accessing health attention is concerned.

'We received AMTOs from the DSD when we had visited the office to verify our cash transfer details before they were sent to the head office. The practitioners at the Department assessed our situations and gave us the medical assistance as they claimed that it was to be given to us automatically by the virtue of us being HSCT beneficiaries. Now we can access medical attention anytime at Chimhanda Hospital'.

4.1.4.3 Improves Food Security

All participants emphasized how food security within households was improved by the coming in of the Harmonized Social Cash Transfer program. Many cases of malnutrition were recorded country-wide before the inception of HSCT and these started to decrease after the program was put in full swing. Dadirai a 42 year old single mother who started receiving HSCT allowance in 2011 shares her story:

'I started receiving cash transfer allowances in 2011 after my last born child was suffering from kwashiorkor. At the time I had no means of survival, my husband who was the breadwinner for the family had just died and I did not have anyone to turn to since I am an orphan and my husband's relatives wanted nothing to do with me and my children. Things

were tough and at times we could sleep on empty stomach. I feel sick and I had to wean off my child whilst she was just six months old. As a result of malnutrition the child was attacked by kwashiorkor. When the program came, I became a beneficiary and my lifestyle changed. The money I received enabled me to purchase some foodstuffs for my family and secure a balanced diet for my children. I also managed to purchase some fertilizers and ventured into agriculture.

DSDO also said that:

'The improvement of food security amongst HSCT beneficiaries has a multifaceted impact on the livelihoods of beneficiaries. In the district we have recorded reduced cases of child labour, gender based violence and school dropouts just to mention a few. From the years 2010 going back a lot of children dropped out of school and engaged into child labour so as to fend for their families and bring something to the table. However after the introduction of the program, beneficiary households were now able to purchase foodstuffs for themselves thus reducing cases of child labour and school dropouts'.

4.1.4.4 Improves School Attendance.

Eight participants highlighted how the program has allowed them to settle debts they had at their dependences' schools as well as making payment plans for their tuition fees. They regard HSCT as a government tool that came their way so as to ensure that all less privileged children can attain education. 60 year old Mr Kufa said:

'HSCT yakatibtsira zvikuru kwazvo kubhadhara zvikwereti zvataiva nazvo kuzvikoro zvevana vedu. Nguva zhinji vaidzingwa nokuda kwokuti tinenge tisina kuvabhadharira mari ye chikoro. Asi patakatanga kutambira mari yedu ye HSCT takakwanisa kuvhara

zvikereti zvose zvataiva nazvo, uye mukuru we chikoro akatinzwisisa isu sevabereki vevana ava akatitendera kubhadhara mari yavo yechikoro muzvidimbu-zvidimbu kusvika tapedza. Naizvozvo vana vazhinji vevanhu vanotambira mari ye HSCT hakuchina asingaende kuchikoro kunyangwe vaya vakanga vasisaende nokuda kwekushaya mari'. ('HSCT has helped us in as far as educational needs of our dependences' are concerned. So far we have managed to clear debts we had from previous terms. The headmaster had been generous enough to allow us make payment plans for our children's tuition').

SDO 1 also said:

'We have received reports from surrounding schools that school turnout has increased ever since the inception of the HSCT program. Some of these schools even invite us whenever they carry out events like Guide and Counselling day for us to provide guidance to school children. Some of the cases we receive here at the office all points out to testimonies on how the HSCT is working wonders towards educational attainment of children in our district'.

4.1.4.5 Promotes Women Empowerment.

All participants agreed that the HSCT program bridged the gender gap its aim being, giving women power to make decisions for them on how to spend the allowances. Most female headed households were given enough power to make decisions without consulting distant male relatives. Madisa a 50 year old woman said that:

'The HSCT program has granted us single women (widows) power to make decisions for ourselves. Most of our late husband's relatives (brothers, uncles etc.) expect us to consult them before doing anything so that they can make those decisions for us, as they

assume that only men are called to be decisions makers within households. After the passing on of my husband, I sometimes had to sleep on an empty stomach before my husband's brother allows me to sell goats which my husband had left for me and the children. However when HSCT program targeting team came by my house, I wanted to register my husband's brother as the household head although he lives miles away from us. I was however told that if I'm a widow I must register my name as the household head. Now the money is send directly to my ECOCASH and I get to decide how to spend the money depending on the needs my family have'.

SDO 2 added that:

'It's a good thing that the Harmonized Social Cash Transfer program seeks to empower women. Most men in surrounding communities are drunkards, we have received many cases in the previous years of men who forcefully take food items that they would have received from donor funded programs for example WFP and sell them so that they can buy beer. The most painful part is that they leave children and wives back home stranded without anything. With the HSCT program we are happy that some of such households had their female counterparts registered as household heads'.

4.1.4.6 Reduces Negative Coping Mechanisms.

Six participants highlighted that HSCT has helped reduce negative coping strategies amongst vulnerable households. The level of vulnerability has contributed to coping strategies like child labour, transactional sex and forced child marriages just to mention a few. Mr Jambwa a 47 year old man said:

'Due to poverty I was forced to go to Mozambique where I engaged in petty trading together with my wife, leaving our children alone in Zimbabwe with only two bags of maize-meal. We thought we would be able to send something back home for their survival but due to the harsh conditions we faced in Mozambique, we even failed to send anything for six months. My heart hurt each time I thought about my children but there was nothing I could do, I just had to keep pushing till I find something to send back home. I later on received reports that my 15 year old daughter was now engaging into transactional sex so as to provide for her little ones. I was forced to come back home only to find out that my daughter had already contracted HIV. However the HSCT program has helped me to do away with negative coping mechanisms as I bear witness that these mechanisms can only lead people astray and cost us things we value most. With the money I get from HSCT I can manage to cater for the consumption needs of my family'.

SDO 3 added on saying that:

'HSCT has helped people do away with negative coping strategies as shown by reduced cases of forced child marriages and child labour in the district. Before the coming in of HSCT people could forcefully marry off their children in exchange of a bag of maize for example during the year 2008. This has changed ever since the inception of the HSCT program'.

4.1.5 WEAKNESSES OF HARMONIZED SOCIAL CASH TRANSFER.

4.1.5.1 Funds given are inflated.

All participants highlighted that the cash transfer funds they are now receiving are inflated and no longer allows them to purchase enough foodstuffs let alone access hospitals. 45 year old Mr Topedo says that:

'When I started receiving HSCT allowances in 2012 the money was more than enough for me to seek medical attention any hospital. By then we were receiving the money in USD. Ever since we started receiving plastic money that's when things took a negative turn. At first the ZWL rate was one as to one with USD but now I don't even know the rate because it changes almost every week'.

42 year old Dadirai also said that:

'The HSCT allowances we used to receive before the introduction of plastic money enabled us to make our household purchases and at times it even allowed us to make some savings. However one day all HSCT beneficiaries were called for a meeting with people from DSD that's when we were told that, we will no longer be receiving our allowances in USD. They came together with people from ECONET who assisted us with ECOCASH lines, which we now use to receive the allowances. At first I could purchase all groceries with my ECOCASH as before without any challenges. Then one day I was told that the money can only permit me to buy a bottle of cooking oil and 2kgs of sugar. I asked the stores person what had gone wrong with my money, that's when he explained to me that the money has been inflated as the rate was moving on a faster rate. I just wish they could reintroduce payment in USD'.

4.1.5.2 The payment is not consistent.

All participants emphasized that the HSCT payment is not consistent, as sometimes the government fails to pay their allowances. 65 year old Mrs Chamwa said:

'The HSCT program lacks consistence and this have a negative impact on our plans as individual beneficiaries. We end up using the savings we would have made for projects for

us to contain the consumption needs at home. In 2016 we did not receive our payments and some of us had to sell goats meant for projects so that we could get money to buy foodstuffs throughout the period. This is so because we have no any other means of survival, we rely on HSCT and its failure to pay us affects our projects negatively’.

DSDO added on that:

‘The program lacks consistence and this negatively impact beneficiaries’ livelihoods as most of them solely depend on HSCT for survival. Since these people solely depend on the program, if they fail to receive their allowances there is a tendency of resorting back to negative coping strategies which the government sought to end by the introduction of the program’.

4.1.5.3 Limited productive projects

Seven participants highlighted that the allowances they get from HSCT limits them in as far as making productive investments is concerned. They pointed at various reasons some of which being large number of dependences they have, inflation and erratic payments just to mention a few. 48 year old Mrs Tafara said:

‘We can hardly make some productive investments with our HSCT allowances because of the number of dependences we have. Most of the times, we try to balance between the consumption needs of the family and the educational needs of the children. Given the economic status of the country right now, the allowances hardly cover the consumption needs let alone permitting productive investments’.

SDO 2 said that:

'Most of the HSCT beneficiaries do not have any means of survival; they depend entirely on HSCT funds. However the allowances they get do not permit them to engage in productive projects. The money is little such that it can only cover the consumption needs of beneficiaries'.

Failure to integrate the HSCT with other Social Assistance programs.

Four participants stated that the program fails to integrate with other Social Assistance programs. SDO 3 highlighted that:

'Due to lack of resources, the HSCT program fails to completely integrate with some of the Social Assistance programs. As stipulated by the mandate of the program that dependencies of HSCT beneficiaries will be granted automatic enjoyment of other schemes like BEAM and AMTOs, so far in our district we have managed to grant such privileges to only a few people. The percentage of such people is insignificant'.

Mr Kufa said:

'Takangonzwa kuti vamwe vedu vakapihwa tsamba dzekurapwa mahara, uye vana vavo varikubhadharirwa ne BEAM. Patakazoenda kuma hofisi kuti tipihwewo tsamba takasvika tikataurirwa kuti tichazoiswawo pachirongwa ichi kana hurumende ichinge yasunungikirwa'. ('we just heard that some of us had been considered for BEAM and AMTO scheme, when we visited the office to ask why we were left out we were told that the government had no capacity to cater for us all').

4.1.6 RECOMMENDATIONS FOR HSCT.

All participants came up with recommendations on how to make HSCT responsive to the needs of its beneficiaries. Amongst these recommendations is the need to avail more funds to ensure the

establishment of productive products, adopting a multi-dimensional approach so as to promote sustainability and regular review of funds to meet the market flow just to mention a few.

4.1.6.1 Need to avail more funds.

All participants highlighted that the government need to avail more funds towards the HSCT program if productive investments is ever to be achieved. Dadirai said that:

'If ever we are to make some productive investments/projects, there is need for the government to increase the allowances they give us. Most of us fail to invest because the money is so little that it can only cater for the consumption needs'.

Mr Kufa added that:

'If the government increases the allowances it gives us, we might be able to invest in productive projects. The reason why we are failing to invest in projects is because, the amount we receive is too little and for one to purchase a goat to start goat project from scratch he or she might need to save up for about six months before the allowances permit him to do so'.

4.1.6.2 Adoption of a multi-dimensional approach for sustainability.

Four participants emphasized that there is need for the government to adopt a multi-dimensional approach in as far as achieving sustainability is concerned. SDO 1 said that:

'For the HSCT program to be sustainable the government may need to put into full swing the automatic enjoyment of BEAM and AMTO provisions to HSCT beneficiaries. This can be achieved by allocating enough funds to the ministry of Social Welfare when national budgets are drafted. The idea of incorporating HSCT scheme with other Social Assistance

programs promotes human development and once we have invested in human capital, sustainability is achieved since people become self-reliant’.

4.1.6.3 Regular review of funds to meet the market flow.

All participants stated that there is need for the government to regularly review the HSCT funds to meet the market flow. Mr Topedo said that:

‘The government may need to regularly review HSCT funds for its value to be proportional to the current cost of living in the country. The allowances we get do not match with the cost of living at all. The amount can hardly cover the basic necessities of life, making it hard for us to survive despite receiving the allowances’.

4.2 DISCUSSION OF FINDINGS.

Findings for this study was conducted and collected from SDOs from the DSD and other participants in ward 24 Rushinga District. The study focuses on the effectiveness of the Harmonized Social Cash Transfer in strengthening household livelihoods. From the study, quite a number of strengths were discovered for example its influence on health seeking behaviours of beneficiaries and school turnout just to mention a few. The research findings shall be disclosed below.

Improvement of food security is a crucial element that the HSCT program is promoting as highlighted by the participants. The HSCT program fulfils the government’s key objective of alleviating poverty and reducing food insecurity (Government of Zimbabwe, 2013). The idea of reducing food insecurity is also found to be at the heart of the Social Development Goals (SDGs) and Millennium Development Goals (MDGs). According to the Zimbabwe Vulnerability Assessment Committee (ZIMVAC) and Government of Zimbabwe (GOZ, 2009), the country

faced a deficit of 61000 metric tonnes of cereals and this posed a threat on the food security, nationwide. Hence the HSCT program that was introduced by the government through the Department of Social Development, seek to curb the problem of food insecurity in the country, as the HSCT funds given to beneficiaries can permit them to purchase foodstuffs and attain food security within their households. However it is crucial to note that funds given are no longer proportional to foodstuff prices in markets for example in 2020 beneficiaries were given ZW300an equivalent of USD 3, yet a 10kg bag of mealie-meal was going for ZW600, as highlighted by the American Institutes for Research, (2015).

The HSCT program improves beneficiary's health seeking behaviour. Participants indicated that the allowances they get from HSCT helps them to access health services like buying medication. By the virtue that the program targeted the chronically ill persons who are labour constrained, it meant that the program seek to address the health needs of its beneficiaries as stipulated by Food and Agriculture Organization of the United Nations (FAO), (2013). However it is crucial to note that, the current amount given to HSCT beneficiaries can hardly cover their medical expenses. According to the data that was shared by participants the allowances are too little and the situation is even made worse by the sky rocketing rates of plastic money.

Moving on, the HSCT program promotes investment in productive projects as a measure to strengthen self-reliance of the program beneficiaries. Participants showed how the funds they have been receiving have contributed to their establishment of goats projects. These investments have improved the livelihoods of other beneficiaries as they are now able to cater for the educational needs of their dependencies and other household needs through the use of projects profits. However most participants emphasized that the HSCT funds they get can hardly permit them to make some investments as the money is usually used from hand to mouth. Even for those who

invest in agriculture the funds in 2022 were too little to allow them purchase a bag of fertilizer as it was going for 70 USD, whilst their allowances were equated at 20 USD by bank rate. This therefore speaks to HSCT as a scheme which is limited on productive investments.

Furthermore, HSCT reduces beneficiary negative coping strategies as stated by (Seidenfeld et al., 2016). From the findings participants, emphasized how the scheme has contributed to reduced cases of negative coping mechanisms in the district. After the inception of the program, negative coping mechanisms that were once rampant in the district like forced child marriages and child labour were reduced. However, in as much as the program play a critical part in reducing negative coping strategies, sweepings its challenges of erratic/inconsistent payments under the carpet would do the research findings injustice. These erratic payments due to vulnerability of HSCT beneficiaries have an effect of forcing them back into such acts.

Moreover, the Harmonized Social Cash Transfer proves to have improved school attendance. From the findings gathered during data collection, participants highlighted that school attendance has improved since the inception of the program. HSCT funds allow beneficiaries to make payment plans for their dependencies tuition and promote food security which result in high school turnout. According to Manjengwa et al (2012), food security has a positive effect on school turnout as students find it hard to concentrate whilst hungry. It is however important to note, how erratic payments can create discord on the agreed upon payment plans. It is also crucial to note that high school turnout does not guarantee quality educational attainment, if one is to send his or her children to a school with poor services.

The HSCT program seeks to empower women as highlighted by participants. Women are empowered through giving them power to be decision makers in as far as HSCT funds, use is

concerned. The notion of empowering women is driven by the fact that, women are 14 times more vulnerable than men, as in accordance to the UNDP (2010). Based on this fact, the Harmonized Social Cash Transfer scheme constitutes 62% women headed households.

The research findings showed that the targeting process created hostility between beneficiaries and non-beneficiaries. Tension was brought about by the fact that some most deserving people were left out whilst others who are considered to be better off benefited. People did not understand what had transpired for that to happen. For that reason the HSCT beneficiaries were treated with suspicion and ended up being left out of other community programs. This tension is however slowly cooling down due to the community outreaches that the DSD has carried out in the district.

Adding on, targeting of HSCT beneficiaries is criticized for excluding the DSD during the initial phase of the selection process. As ZIMSTATS carried out its targeting process it least communicated with DSD and at times gave short notice on its next move. This had a negative impact on how mobilization was done as it resulted in low turnout of people at meeting points, thus contributing to inclusion and exclusion errors. However it is important to note that inclusion and exclusion errors for any targeting process are inevitable. According to the Department for International Development (2011), “all targeting methods are imperfect and results in inclusion and exclusion errors”.

Moving on, the targeting process is also criticized for sidelining local leadership. The targeting process although it was aimed at avoiding the pursuing of personal and political agendas by local influential people it is viewed by local leadership as a failure in itself as it ended up leaving out the most deserving households. Local leadership is of the view that, for HSCT to effectively reach out to the desired beneficiaries it should have adopted a community based approach way of

targeting in which the local leadership is engaged and given a platform to actively participate in the selection process since they are the ones conversant with the local people and their lifestyle patterns.

The research findings came up with recommendations which can be made use of in making the HSCT program responsive to the needs of beneficiaries in as far as improving their household livelihoods is concerned. Participants indicated that, there is need for the government to regularly review HSCT funds such that they become proportional or match the cost of living in the country. Due to the economic situation in Zimbabwe where the cost of living is always rocketing, there is no compatibility between that and the allowances given to HSCT beneficiaries. By doing so, it ensures that the needs of beneficiaries are met.

The HSCT program can also be responsive to the needs of people through availing more funds as a way of enabling the establishment of productive projects. Participants highlighted that they were failing to invest into projects as a result of little allowances they are getting. If the government considers the request there's high likelihood that dependency syndrome will not persist as beneficiaries become self-reliant.

The participants also recommended that, there is need for the government to adopt a multi-dimensional approach in the execution of the HSCT program so as to achieve sustainability. From the findings, participants showed that their allowances are expected to cover a lot of needs from consumption, health, educational just to mention a few. They recommend the government to complement the HSCT program with other programs such as BEAM and AMTOs as a way of achieving human capital development, since their allowances cannot cover all these needs. If their

dependencies are enrolled in BEAM they acquire education which they can use and rely on in future thus achieving sustainable development.

From the above discussion, the HSCT has proved to be effective in strengthening household livelihoods of beneficiaries. However, in a bid to do so it is faced by challenges such as inclusion and exclusion errors, inflation, and erratic payments just to mention a few. The solutions that the participants came up with, need to be closely looked into and implemented if the HSCT program is to be responsive to the needs of its beneficiaries.

4.3 CONCLUSION.

The chapter concentrated on presenting and analyzing data collected by the researcher on the topic in question. The data was collected from both the HSCT beneficiaries and social workers from the Department of Social Development who are the driving agents or executors of the HSCT program. The findings showed the strengths and weaknesses of the HSCT, how the targeting process was done as well as possible solutions to the problems.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 INTRODUCTION

The chapter is an emphasis of the summary and conclusions drawn from the research findings with regards to the research topic in question. It also looks at recommendations made for further

research on the effectiveness of the Harmonized Social Cash Transfers in strengthening household livelihoods.

5.1 SUMMARY

An exploration of the effectiveness of the Harmonized Social Cash Transfer in strengthening household livelihoods showed that there are many aspects that need to be closely looked at for the HSCT program to be effective in its respect. These entail how targeting is done, challenges and strengths of the program as they provide a way forward for the program to be responsive to the household needs, as well as taking into cognisance the recommendations that were brought forward by the participants.

The targeting process for the HSCT program has been discovered to be the integral component on which the HSCT program stands. For the targeting process to reach out to the desired beneficiaries, it shows that it should adopt a community based way of targeting in which the local leadership is engaged and included in the program's proceedings as they possess critical information that can be useful during the selection process.

The study also showed that, if mobilization and sensitization is poorly done it can result in a lot of challenges for example poor turnout and a lot of speculations about the program thus leading to inclusion and exclusion errors. Participants showed that a lot of deserving people were left out of the program, as a result of the aforementioned challenges.

The researcher discovered that, there are positive effects/ advantages which are brought about by the HSCT program for example promoting positive health seeking behaviour amongst beneficiaries, increasing high school turnout, women empowerment and reducing negative coping

mechanisms just to mention a few. These advantages help in fulfilling the household livelihoods of HSCT beneficiaries.

Adding on, the research also highlighted some challenges that are associated with the HSCT program. Amongst these challenges are erratic payments and rising cases of inflation just to mention a few. According to participants, these challenges are hindering them from enjoying the provisions of the HSCT program.

The search study also discovered strategies which can be made use of in as far as addressing the challenges associated with the Harmonized Social Cash Transfer are concerned. In addressing the problems, there is need for the government of Zimbabwe to regularly review the HSCT allowances to ensure that they suit the economic situation in the country, avail more funds in a bid to promote investment in productive projects by beneficiaries and complementing the HSCT program with other Social Assistance programs to ensure sustainable development.

5.2 CONCLUSIONS

In conclusion, from the study the researcher found out the HSCT program seeks to address the socio-economic needs of its beneficiaries through various dimensions. These needs are addressed through improving food security, beneficiaries' health seeking behaviour and granting educational attainment rights to beneficiary dependencies as the HSCT allowances permit them to make payment plans for their fees. This shows that the government of Zimbabwe have the best interests of its citizens at heart. It also proves the governments' endeavours to fulfil the stipulations of the Social Welfare Assistance Act, which seeks to provide assistance of any form including provision of HSCT to the needy. However in as much as the program aims at fulfilling these needs for its beneficiaries there is need to take into cognizance the factors that act as hindrances to the desired

results. For example the program is associated with erratic payments and limited ability to promote productive investments.

The researcher also derived a conclusion that, there is no perfect way of conducting targeting for any program. This is based on the fact that in as much as targeting for HSCT aimed at reducing political interference by local leadership, some of the most deserving households ended up being left out of the program because there was no one to recommend their eligibility thus the reason why inclusion and exclusion errors were encountered. If local leadership had been included in the targeting process they would have recommended the most vulnerable households within their wards, at the same time they would have attached political affiliations to the program and favouritism. This therefore, shows the credibility of the statement that there is no perfect way of conducting targeting.

Lastly but not least, is the fact that putting the recommendations which were given by participants into practice may be useful and equally important in as far as making the Harmonized Social Cash Transfer responsive to the needs of the beneficiaries is concerned. If the government regularly review HSCT allowances this can put its beneficiaries in a better position to purchase products they need for their upkeep. There is also need to avail more funds and integrate the HSCT program with other Social Assistance programs.

5.3 Implication to Social Work Practice.

The Harmonized Social Cash Transfers seek to benefit every household beneficiary by providing them with allowances so as to strengthen their purchasing power, as well as improve their livelihoods in general. However, some socio-economic challenges act as hindrance to the attainment of the HSCT aims. With regards to these challenges, the research yielded some

solutions which can be utilized in trying to improve the efficiency of the HSCT program. The implication of this study to social work is that, it fulfils social work's main aims of helping people so that they are put in a better position to be able to help themselves for example through productive investments and improve people's livelihoods.

5.4 RECOMMENDATIONS

5.4.1 Service Providers

1. There is need for the service providers to engage local leadership in future when conducting their researches or programs in the district. Given the cases of hostility, disgruntlements and inclusion and exclusion errors amongst many others, by engaging local leadership in programs there is a chance of reducing these challenges as these local leaders are well-versed with the lifestyles of the people they lead, as well as knowing better how to conserve their cultural standards despite the introduction of new developments.

2. The service providers may need to sensitize people ahead of time before the inception of a new program or whenever there are changes with regards to the program. Sensitization of people makes people aware of what the program is all about and it gives them the chance to choose whether to be part of the program or not, rather than cry foul when others start benefitting from the provisions of a program on a later stage. This is a crucial element which can help reduce confusion and hostility amongst beneficiaries and non-beneficiaries of a program.

5.4.2 Beneficiaries

1. There is need for the beneficiaries to seek more information from the service providers in areas they do not understand. There are many at times when beneficiaries suffer in silence because they fail to engage service providers for clarity where there are grey areas. It should be known to everyone that they have the right to access information and should be able to exercise that right.

5.4.3 Government

1. The government may need to consider reviewing of HSCT funds on a regular basis so as to ensure that they are in unison with the market economy. Given the case that currently HSCT funds are now given in form of mobile money and the rate at which mobile money is getting inflated each day, there is need for the government to take into cognizance the grievances of beneficiaries and regularly review the allowances or reintroduce the use of the USD as a form of payment.

2. The government may need to avail more funds towards the Ministry of Public Service Labour and Social Welfare so as to ensure a multi-dimensional approach in addressing beneficiary needs with regards to sustainable development. If more funds are availed, this ensures that the government's HSCT mandate of integrating HSCT with other Social Assistance programs becomes fruitful. Once beneficiaries start receiving a full package of assistance this can therefore promote sustainable development, as the program would promote human development amongst beneficiaries.

5.5 CHAPTER SUMMARY

The chapter emphasized on the summary and conclusions drawn from the research findings with regards to the research topic in question. It also looked at recommendations made for further research on the effectiveness of the Harmonized Social Cash Transfers in strengthening household livelihoods.

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APPENDINCIES ANNEX A: University Approval Letter to Conduct Research

DEPARTMENT OF SOCIAL WORK



(Prev. Social Welfare Office
(Mashonaland Central))

16/05/23

P. BAG 955
BINDURA

P. Bag 1020
BINDURA, Zimbabwe

Tel: 263 - 71 - 7531-6, 7621-4

Fax: 263 - 71 - 7534

Social Work Department
socialwork@buse.ac.zw

BINDURA UNIVERSITY OF SCIENCE EDUCATION

.....
TO WHOM IT MAY CONCERN

RE : REQUEST TO UNDER TAKE RESEARCH PROJECT IN YOUR ORGANISATION

This serves to advise that TRICIA CHIKOMBA.....Registration No. B. 1953855..... is a BACHELOR OF SCIENCE HONOURS DEGREE IN SOCIAL WORK student at Bindura University of Science Education and is carrying out a research project in your organisation.

Your usual co-operation and assistance is therefore being sought.

Thank you for the continued support.

Yours faithfully

Mr W Chidyausiku
CHAIRPERSON - SOCIAL WORK



ANNEX B: DSD Approval Letter to Conduct Research

Reference:

Provincial Social Development Office

P Bag 955

New Government Complex

Bindura

All communication should be addressed to

The Provincial Social Development Officer

Telephone: 0271/6560

Fax: 0271 - 6560

Email- zimnapovcmashcentral@zol.co.zw

Director of Social Development

P Bag CY 429

Causeway

Harare

(Prov. Social Welfare Office
(Mashonaland Central))

16/05/23

P. BAG 955
BINDURA

16 May 2023

RE: PERMISSION TO CONDUCT AN ACADEMIC RESEARCH ON THE EFFECTIVENESS OF HARMONIZED SOCIAL CASH TRANSFERS IN STRENGTHENING HOUSEHOLD LIVELIHOODS, A CASE OF RUSHINGA DISTRICT.

Please find attached application and approval letter for Chikomba Tricia a student at Bindura University of Science Education who wishes to undertake an academic research on the effectiveness of harmonized social cash transfers in strengthening household livelihoods.

The Provincial Officer has no objection to the application and do recommend the student to undertake the research study with hope that the findings will be used for academic purposes only.

Your usual guidance is greatly appreciated.

Pp Mandebvu C
Mandebvu C (Mr)

FOR PROVINCIAL SOCIAL DEVELOPMENT OFFICER
MASHONALAND CENTRAL PROVINCE



ANNEX C: Informed Consent Form

Dear Participants

My name is Tricia Chikomba a final year student at Bindura University of Science Education currently studying a Bachelor of Science Honors Degree in Social Work. I am carrying out a study on the topic entitled, **“An exploration of the effectiveness of Harmonized Social Cash Transfers in strengthening household livelihoods. A case of ward 24 in Rushinga”**. You are sincerely invited to take part as respondents in the research study. As the research commences please note that information pertaining the research shall be made known to you and all areas of concern shall be clarified by the researcher.

Participation of all respondents shall be done on a voluntary basis, therefore no payment or transaction of any kind will be made. Information shared shall be made confidential hence the researcher shall make use of pseudo names so as to ensure that nothing can be directly linked back to you. As you participate in the research study, if at any time you feel like withdrawing from the study please feel free to do so, as no one should feel obliged to participate against his or her own will.

Those who agree to take part in the research shall sign this consent form as evidence that they have consented.

I.....have been given detailed information pertaining to the study I am about to partake in and I can confirm that;

- I have understood the purpose of this research and how I am supposed to help out.
- I understand that my participation is voluntary and I can withdraw from it without being questioned.
- I grant the researcher the permission to record the interview in form of writing or phone recording, understanding that the information will be kept confidential and is being used for academic purposes.

Participant' Signature Date

Interviewer' Signature..... Date

ANNEX D: Key Informant Interview Guide – (DSD officers and Local leaders- village heads)

Research Objectives

The research study and questions shall be based on the following objectives.

- i. To identify how targeting is done and its importance to the selection process of cash transfer schemes.
- ii. To examine the effectiveness of Harmonized Social Cash Transfers in meeting beneficiaries needs.
- iii. To determine possible ways of making harmonized cash transfers sustainable.

Background Information

1. What is your current position?
2. What are the duties and responsibilities associated with your position?
3. Can you please shed more light about your experience in relation to the HSCT program?

How targeting for HSCT was done

1. How was the selection process for HSCT beneficiaries done?
2. Were people notified when and where the targeting was to be done?
3. Was the targeting process able reach out to the most eligible persons?

Strengths of the HSCT program in improving livelihoods

1. Can you comment on the livelihood part of HSCT beneficiaries? Is it improving for the better or for worse?

2. Is the program helpful in responding to the household needs of its beneficiaries?
3. Does the program offer durable solutions to people's problems?

Challenges affecting the HSCT program

1. What are the challenges associated with the HSCT program?
2. How does these challenges affect the household livelihoods of HSCT beneficiaries?
3. Are there any efforts by the government to address these challenges?

Recommendations to challenges impeding the HSCT program

1. What do you think the government should do to address these challenges?
2. What other measures can be put into use with regards to the stated challenges?

ANNEX E: Focus Group Discussion Guide for Participants

How targeting for HSCT was done

1. Anyone to explain how the targeting process was done?
2. Was the targeting process done in a fairly manner?
3. Are there any loopholes associated with the targeting criteria that was used?

Strengths of the HSCT program in improving livelihoods

1. What benefits has the program offered you so far?
2. Has the program been addressing your needs prior to its introduction?
3. Is there significant progress amongst beneficiaries that point out to the effectiveness of the program?

Challenges affecting the HSCT program

1. What are the challenges associated with the HSCT program?
2. Are the provisions (quantity) of the scheme still able to respond to people's emerging needs?

Recommendations to the challenges impeding the HSCT program

1. What do you suggest the government should do to address the weaknesses of the program?
2. In your own opinion which measures would best respond to the needs of people if employed?

ANNEX F: In-depth Interview Guide for beneficiaries

How targeting for HSCT was done

4. How was the selection process for HSCT beneficiaries done?
5. Were people notified when and where the targeting was to be done?
6. Was the targeting process able reach out to the most eligible persons?

Strengths of the HSCT program in improving livelihoods

1. What can you say about the beneficiaries of the HSCT's livelihood? Does it seem to be getting better or worse?
2. Does the program assist its recipients in meeting their household needs?
3. Does the program provide long-lasting remedies for people's issues?

Challenges affecting the HSCT program

1. What difficulties does the HSCT program present?
2. How do these difficulties impact the HSCT recipients' household means of living?

Recommendations to challenges impeding the HSCT program

1. What steps should the government take, in your opinion, to address these issues?
2. What more steps can be taken in light of the aforementioned difficulties?

Trish dissertation

Trish dissertation

ORIGINALITY REPORT

4 %	2 %	1 %	1 %
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	ojs.amhinternational.com Internet Source	1%
2	Submitted to Midlands State University Student Paper	<1%
3	Hilton Nyamukapa. "Cash transfers and early childhood care and education in Zimbabwe: A critical inquiry to discourse, theory and practice", South African Journal of Childhood Education, 2016 Publication	<1%
4	Submitted to Derby College Student Paper	<1%
5	ir.msu.ac.zw:8080 Internet Source	<1%
6	Submitted to University of West London Student Paper	<1%
7	Garima Bhalla, Sudhanshu Handa, Gustavo Angeles, David Seidenfeld. "The effect of cash transfers and household vulnerability on food security in Zimbabwe", Food Policy, 2018 Publication	<1%

8	Submitted to University of Wolverhampton Student Paper	<1%
9	Submitted to Lira University Student Paper	<1%
10	erepository.uonbi.ac.ke Internet Source	<1%