

BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF SOCIAL SCIENCES AND HUMANITIES
DEPARTMENT OF SOCIAL WORK



**STRATEGIES TOWARDS ENHANCING THE EFFECTIVENESS OF THE URBAN
CASH TRANSFER PROGRAM IN ADDRESSING HOUSEHOLD POVERTY IN KAROI
URBAN.**

BY

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**A DISSERTATION SUBMITTED TO THE DEPARTMENT OF SOCIAL WORK IN
PARTIAL FULFILLMENT FOR THE REQUIREMENTS FOR THE BACHELOR OF
SOCIAL SCIENCE DEGREE IN SOCIAL WORK**

APPROVAL FORM

APPROVAL FORM

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DEDICATION

This dissertation is dedicated to my loving family especially my incredible mother and beloved sister who has been my pillar of strength in this academic journey. I would like to thank them for their endless belief in me, support and sacrifices they have made, instilling a zeal to learn so that I can acquire quality education. Your constant motivation, inspiration and encouragement kept me going even on the toughest days and this work is as much yours as it is mine. I dedicate it to you with all my love and gratitude.

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MARKING GUIDE: UNDERGRADUATE RESEARCH PROJECT

Chapter 1 INTRODUCTION	Possible Mark	Actual Mark
Abstract	10	
Background to the study- what is it that has made you choose this particular topic? Include objectives or purpose of the study	20	
Statement of the problem	10	
Research questions	15	
Assumptions	5	
Significance of the study	15	
Limitations of the study	5	
Delimitations of the study	5	
Definition of terms	10	
Summary	5	
Total	100	
Weighted Mark	15	

Comments.....
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Chapter 2 LITERATURE REVIEW

Introduction- what do you want to write about in this chapter?	5	
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Conceptual or theoretical framework	10	
Identification, interpretations and evaluation of relevant literature and citations	40	
Contextualisation of the literature to the problem	10	
Establishing gaps in knowledge and how the research will try to bridge these gaps	10	
Structuring and logical sequencing of ideas	10	
Discursive skills	10	
Summary	5	
Total	100	
Weighted Mark	20	

Comments.....
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Chapter 3 RESEARCH METHODOLOGY

Introduction	5	
Research design	10	
What instruments are you using to collect data?	30	
Population, sample and sampling techniques to be used in the study	25	
Procedures for collecting data	15	
Data presentation and analysis procedures	10	
Summary	5	
Total	100	
Weighted Mark	25	

Comments.....
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Chapter 4 DATA PRESENTATION, ANALYSIS AND DISCUSSION

Introduction	5	
Data presentation	50	
Is there any attempt to link literature review with new findings	10	
How is the new knowledge trying to fill the gaps identified earlier	10	
Discursive and analytical skills	20	
Summary	5	
Total	100	
Weighted Mark	30	

Comments

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Chapter 5 SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction- focus of the chapter	5	
Summary of the whole project including constraints	25	
Conclusions- have you come up with answers to the problem under study	30	
Recommendations(should be based on findings) Be precise	30	
References	5	
Appendices i.e. copies of instruments used and any other relevant material	5	
Total	100	
Weighted mark	10	

Comments

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SUMMARY:-

	Actual	Total
<u>Chapter 1</u>		
<u>Chapter 2</u>		
<u>Chapter 3</u>		
<u>Chapter 4</u>		
<u>Chapter 5</u>		
Total	_____	_____

ABSTRACT

For many years, poverty has been one of the most prominent social ills faced by different households in urban societies particularly in Karoi. This has called for the government to implement cash transfer programs to relieve households of poverty specifically harmonized social cash transfers but their effectiveness remains uncertain. Hence the study sought to explore strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty in Karoi Urban. The research objectives were to examine the impact of urban cash transfer programs on household food security, access to quality health care and education, to investigate the sustainability of urban cash transfer programs in achieving long term poverty alleviation and to come up with strategies and evidence based solutions to improve the efficacy of the program. The study adopted a mixed method approach using a case study design with a sample size of 20 participants which was selected from the targeted population through simple random sampling and purposive sampling. The data for the study was collected through in-depth interviews, questionnaires and focus group discussions. Thematic analysis as well as descriptive analysis was used to analyze the data. The findings show that households can't access food security, health care and education at once due to limited amount of cash transfers hence most households can acquire either food, education or health or just 2 of the aspects. Most households aren't able to employ exit strategies such as income generating projects to sustain a living given that these programs seize hence questioning sustainability due to limited amount of cash transfers, lack of financial literacy and dependency syndrome. The findings also identified some challenges that the beneficiaries and implementers of the program face such as exclusion errors, dependency syndrome and limited amount of cash benefits as well as lack of resources which hinder effectiveness. Strategies that can employed to curb these challenges includes education of beneficiaries, collaborations and partnerships of program implementers, community engagements and monitoring and evaluation and these strategies for effectiveness should complement each other. The study therefore recommends non-monetary interventions, strengthened targeting mechanisms, collaborations and partnerships, advocacy for policy reforms and robust monitoring and evaluation.

ACRONYMS

GoZ	Government of Zimbabwe
HSCT	Harmonised Social Cash Transfer
NGO	Non-Governmental Organisation
PSAP	Productive Social Action Program
UNCT	United Nations Country Team
UNHCR	United Nations High Commissioner for Refugee
UPSNP	Urban Productive Safety Net Project
ZIMSTAT	Zimbabwe National Statistics AgencyS

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CHAPTER 1: INTRODUCTION AND BACKGROUND

1.0. INTRODUCTION

The following chapter provides a summation of this research which aims towards investigating the strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty particularly in karozi urban. This chapter consists of the background of the research, statement of the problem, aim of the study, objectives, conceptual framework and the definition of key terms in relation to the research.

1.1.BACKGROUND OF THE STUDY

According to ZIMSTAT (2012), Zimbabwe is a country that is land locked and characterized with low income which is located in Southern Africa with a population of 13,061,239 people as per the 2012 census estimation. The MEPIP and UNDP (2015) highlights that the Millenium Development goals report on poverty of 2016 stated that an estimated 72.3% of the entire population were dwelling in poverty whilst the remaining 22.5% were living in extreme poverty. Household poverty remains one of the major persistence social ills across the globe. Poverty is often identified by inadequate access to economic opportunities as well as reduced social mobility and restriction towards access to basic needs, services and commodities. Poverty refers to a state where a single person, family or society falls short of resources to acquire an acceptable and recognized standard of living. Destitute households suffer from poor housing, healthy and nutritious food, clean water, limited economic mobility, increased mortality rates, reduced access to health care, social unrest, perpetual poverty trap as well as limited access to quality education. In Zimbabwe poverty is as a result of quite a plethora of reasons which includes high inflation rates, disasters for instance the current el-nino drought, TokweMukosi floods, COVID 19 or the cyclone Idai, corruption and poor infrastructure to acquire quality health care and education. According to the Government of Zimbabwe (2016) an estimation of 10 percent are living in extremely poor with 5 percent labor scarce. Chanda (2023), defines poverty as lacking of financial resources which encroach households and societies that they fail to acquire any means to sustain or acquire basic commodities towards a blooming life.

Many households living exceptionally beneath the poverty datum line in urban areas has raised more concerns among many countries in the world hence many countries have come to realize the significance of social protection programs to curb poverty particularly in Zimbabwe. The government, policy makers and researchers in response to this issue have figured out various strategies to combat this social ill promoting sustainable human development and elimination of poverty. Poverty impacts a person's way of living socially, economically or even politically. One of the strategy that has emerged as a promising tool to alleviate poverty and its dire effects is urban cash transfers program that is harmonized social cash transfers. In Zimbabwe, this social protection program that is the harmonized social cash transfer is implemented by the Ministry of Public Service, Labour and Social Welfare (MoPSLSW). It is an unconditional cash transfer program that was launched in 2011 and kicked off with the first payment in February 2012 according to Seidenfeld et al. (2016). Schubert (2010), highlights that the Harmonised Social Cash Transfer was crafted to strengthen the buying stimulus of households in the system of cash transfers which are unconditional, enabling household beneficiaries towards refraining from risky coping strategies and increasing the intake of goods, commodities and facilities thus paving way to enhanced nutrition, education, health as well as decreased mortality rate amongst children dwelling in beneficiary households by dispensing allowances fluctuating from 10USD to 25USD for every month to food deprived households which are as well labour-scarce. Social cash transfer, which is given to the beneficiaries on a bi-monthly regular basis allows the beneficiaries to make proper decisions and plan their livelihoods according to their needs, which means that the benefit actively allows people to improve their well-being, reducing their vulnerability and level of poverty. Basically, the social cash transfer program is aimed at helping the exposed affiliates of the society to get rid of extreme poverty (Agostini & Brown, 2019). These programs have been embraced by the government together with Non-governmental organizations (NGOs) across Zimbabwe. Cash empowerment is crucial towards alleviating poverty as well as narrowing the poverty gap and promoting equity (Adato & Hoddinott, 2020). It is for this reason that a research has to be carried out to explore the strategies towards enhancing the effectiveness of the harmonized social cash transfer program in reducing poverty amongst household beneficiaries of Karoi urban in Hurungwe district, Mashonaland West province.

1.2. PROBLEM STATEMENT

Regardless of the measures and efforts to curb or alleviate poverty, urban households continue to face social and economic challenges that is hindering their ability from accessing basic necessities and escaping the cycle of poverty. Cash transfer programs have been adopted as a means to combat poverty but their effectiveness remains uncertain, prompting the need for an in-depth investigation into their impact on poverty reduction. Urban households continue to face poverty despite cash transfer programs, raising questions about the program's effectiveness and sparking a need for research to inform evidence based solutions.

1.3. AIM OF THE STUDY

This research seeks to explore the strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty and coming up with intervention strategies and evidence based solutions to fill the gap which is making these programs uncertain or unclear.

1.4. RESEARCH OBJECTIVES

The following objectives will guide the study:

1. To examine the impact of urban cash transfer programs on household food security, access to quality health care and education
2. To investigate the sustainability of urban cash transfer programs in achieving long term poverty alleviation
3. To come up with strategies and evidence based solutions to improve the efficacy of the urban cash transfer program.

1.5. RESEARCH QUESTIONS

This research seeks to provide answers on the following questions:

1. What is the impact of urban cash transfer programs on household poverty rates?
2. How can urban cash transfer programs' effectiveness achieve long term poverty reduction?
3. What programs and intervention strategies can be utilized to enhance effectiveness?

1.6. ASSUMPTIONS OF THE STUDY

1. Beneficiaries use cash transfers primarily for basic needs.
2. Cash transfer programs are implemented consistently.
3. The urban context has distinct economic challenges compared to rural areas.

1.7. CONCEPTUAL FRAMEWORK

A conceptual framework for examining the strategies towards enhancing the effectiveness of an urban cash transfer program in addressing household poverty could evaluate how financial assistance impacts poverty indicators such as the access to basic needs and commodities, household being, increased consumption and income stability. The study hypothesis alludes that cash transfers improve household economic conditions by enabling adequate access and investments in health, education or income generating day to day activities, reducing financial constraints and increasing consumption levels. The framework would also examine the extent to which mechanisms of these transfers contribute to household poverty alleviation, considering access to social services, household size, existing income levels and reduction in economic and social vulnerability.

1.8. JUSTIFICATION OF THE STUDY

The research seeks to explore the strategies towards enhancing the effectiveness of urban cash transfer programs in mitigating household poverty. These programs are a crucial strategy employed by the government, non-government organizations and other key stakeholders to enhance the normal functioning of urban households that are poverty stricken due to a number of reasons. By understanding the program's efficacy, resources can be utilized to maximize poverty reduction impact thereby promoting enhanced poverty reduction.

Findings from this research will inform policy makers and practitioners on effective program design and implementation. This study will highlight factors influencing program success, enabling improvements towards sustainable poverty reduction. This study also seeks to highlight the intervention strategies and evidence based solutions that can be utilized to enhance effective poverty reduction amongst urban households.

1.9. DELIMITATIONS OF THE STUDY

The geographical scope of the study is limited to selected urban areas only and does not cover rural regions. This focus allows for a detailed analysis of urban-specific poverty challenges and responses through cash transfer programs. The study also concentrates solely on households that are current or recent beneficiaries of urban cash transfer programs hence non-beneficiary households are excluded from the sample.

1.10 LIMITATIONS OF THE STUDY

Absenteeism of selected participants is one of the limitations the study faced. Due to other commitments and unknown reasons some of the randomly and purposively selected participants were unavailable for data collection. Another limitation that was faced is that some of the households which were selected using the HSCT list did not meet the certain criteria of the study, “poor households”, that is they proved to be average families and this could result in biased data. To curb these limitations, the researcher replaced the absent participants with other participants using the same sampling techniques because the researcher could not wait for them or conduct data collection multiple times due to limited time scope. The researcher also reselected households to replace those which did not meet the study criteria.

1.11. DEFINITION OF KEY TERMS

Cash transfer

Ndlovu et al. (2021), describe cash transfers as social protection initiatives introduced in numerous developing nations to address food insecurity and broader poverty issues. Pega et al. (2014), explain that cash transfers involve payments made by organizations to selected beneficiaries to help them access their basic consumption needs and commodities. Mokomane (2013), notes that these programs offer a steady and dependable income source to households facing food insecurity. According to DFID (2006), cash transfers are also viewed as consistent financial support, typically provided by the government, reflecting a social contract with its citizens. Cash transfers can also be defined as social protection programmes implemented by the government to alleviate poverty and enhance well-being in times of crises.

Poverty

Martin (2008), defines poverty as a significant shortage of income affecting individuals or communities, which ultimately limits their access to opportunities and choices for living a long, healthy and creative life-fundamental to achieving a decent standard of living, as well as maintaining freedom, dignity, self-worth, and social respect. Spicker (2007) characterizes poverty as the absence of essential material goods or services. Poverty is the state in which one fails to earn a living that is socially accepted.

Household poverty

Duflo and Banerjee (2011) states that household poverty extends beyond just income, encompassing limited access to essential services such as clean water, health care, education and financial institutions. Household poverty is characterized by vulnerability to shocks such as illness, disasters or economic instability which can further deepen them into poverty.

1.12. DISSERTATION OUTLINE

This dissertation comprises of 5 distinct chapters and these includes:

Chapter 1

Comprises of the introduction, background of the study and statement of the problem. The aim of the study, objectives, research questions, definition of key terms, conceptual framework as well as the chapter summary is presented in this chapter.

Chapter 2

This chapter presents both the literature review and the theoretical framework of the study.

Chapter 3

It includes some research methods to be utilized as well as research designs. This chapter is mainly centered on data collection.

Chapter 4

This chapter is characterized with data presentation, analysis and data findings.

Chapter 5

The chapter presents the discussion of the study findings and results of the research. It also outlines recommendations as well as the conclusion of the study.

1.13. CHAPTER SUMMARY

This chapter is characterized by the introduction and background of the study. The statement of the problem, aim of the study, objectives, research questions, conceptual framework and justification of the study is highlighted in this chapter. It is concluded by the definition of key terms.

CHAPTER 2: LITERATURE REVIEW

2.0. INTRODUCTION

This chapter provides a review of the literature related to the study. It makes use of the social protection theory in understanding the programs' effectiveness as theoretical framework. This chapter is concluded by intervention strategies and evidence based solutions to fill the gap of the program's effectiveness.

2.1. THEORETICAL FRAMEWORK: SOCIAL PROTECTION THEORY

The study is anchored on the social protection theory which helps to understand the context of poverty, analyze the impact of cash transfers and design effective intervention strategies towards the effectiveness of urban cash transfer programs.

2.1.0. SOCIAL PROTECTION THEORY

The social protection theory is a framework that underpins a set of programs and policies designed to help vulnerable groups reach their full potential alleviating social ills such as poverty. Social protection is commonly defined according to Conway de Haan and Norton (2000) as a policy framework that encompasses government actions designed to tackle degrees of vulnerability, deprivation and risk that society deems unacceptable within a specific political or societal context. This conceptual framework seeks to both comprehend and tackle the underlying causes of poverty, vulnerability and social exclusion through a variety of policies and programs that benefit the society, such as cash transfer programs, food assistance, health insurance, and pension as well as disability grants. Social protection places a strong emphasis on reducing poverty and supporting the most disadvantaged (de Haan 2000; Barrientos and Hulme 2005). According to Barrientos (2010), social protection in developing nations serves three primary functions: (i) to safeguard basic consumption levels for those living in or at risk of poverty; (ii) to promote investment in human capital and other productive assets, which are essential for breaking the cycle of chronic and intergenerational poverty; and (iii) to empower individuals in poverty to take control of their circumstances. The theory also aims to guarantee access to essential services such as healthcare, education and housing, minimize risks and vulnerabilities, develop preventative systems and strategies to cushion against economic shocks, and enhance resilience among disadvantaged groups to foster sustainability and reduce dependence on external aid. This poses a huge impact

on social protection programs and policies for instance cash transfer programs if the theory is implemented in societies. In Zimbabwe three forms of social protection exists and these are social assistance such as cash transfers, public assistance, or fee exemptions for basic services to ensure household food security, access to quality health care and education, social insurance which includes health insurance, elderly and disability pensions and health insurance to ensure sustainability on human development and labour market inventions and programs (UNCT and GoZ , 2014, p.92) which serves as intervention strategies for effective urban cash transfer programs.`

Despite the economic shocks that disadvantaged Zimbabwe in the 2000s the government made efforts to establish a social protection policy framework aimed at mitigating social problems and addressing the needs of vulnerable groups. However during the years the government has realized that social protection has remained fragmented and loose due to limited scope as the government fails to target specific groups of the deserving for instance informal workers, migrants and squatters which makes it difficult to access programs and urban vulnerabilities which is linked to factors such as expensive housing costs, high costs of health care and exposure to hazards which may not be sufficiently addressed by cash hence posing a huge gap of urban cash transfer programs. The World Bank (2001) notes that in developing nations, social protection primarily focuses on tackling the root causes of poverty. However, limitations within the applied social protection theory result in gaps in programs like cash transfers, rendering them less effective. The researcher will employ this theory to understand the context of household poverty, impact of cash transfer programs in mitigating this challenge as well as come up with a broad solution to bridge the gaps employed by this program for effectiveness.

2.2. IMPACT OF URBAN CASH TRANSFER PROGRAMS

Cash transfer programs are initiatives that are designed as social assistance to provide financial support directly to vulnerable groups to alleviate poverty and vulnerability. Cash transfers pose a huge impact in the lives of vulnerable people as they are able to sustain a living through financial assistance. Research indicates that cash transfers enhance the material well-being of children and youth, as evidenced by increased ownership of items such as clothing, shoes and blankets (UNC, 2016a, UNC, 2016b). Asfaw et al (2014) also found that cash transfers strengthen household resilience, enabling beneficiary families to adopt effective coping mechanisms in response to

adverse events. Bastagli et al. (2019) offer a detailed analysis of how cash transfer programs affect various domains, including economic activity. Consequently, this section will review literature examining the effects of urban cash transfer programs on household food security, access to quality health care and education.

2.2.1. HOUSEHOLD FOOD SECURITY

This simply refers to the ability of a household to access enough food which meets the dietary needs of family members which is safe and nutritious for a healthy and active life. Makomane (2013), argues that cash transfer programs offer a dependable and consistent income source for food-insecure households, thereby enhancing food security. These transfers bolster all four dimensions of food security: availability, access, utilization and stability. According to Oduro (2015), the goal of cash transfers is to alleviate poverty, which positively affects household food security. An increase into household income is believed to result in improvement towards access to food. Pega et al. (2015) note that limited financial resources are a major barrier preventing poor households from acquiring essential goods like food and cash transfers help by offering regular income. Maluccio (2010) found that families receiving cash transfers showed marked improvements in accessing food. These programs have stabilized food access, resulting in increased meal frequency and portion sizes. Households with additional income tend to focus on both the quantity and quality of their food, thereby improving food security. Ndlovu et al. (2021) observe that evidence from several countries in Sub-Saharan Africa, South and East Asia, and Latin America shows improved food access among poor households due to cash transfer programs, which are often implemented to boost the purchasing power of food-insecure families. Hugo and Gaia (2011) alludes that in many nations in the global South, these transfers have increased food-related spending. In Malawi, evaluations from 2008 to 2009 discovered that beneficiary households used around 76% of their funds to buy food (Vincent & Cull, 2009). The Ministry of Public Services, Labour and Social Welfare (2016), states that in Zimbabwe due to the harmonized cash transfer program 55,059 households benefitted in 2014 securing food access.

2.2.2. ACCESS TO QUALITY HEALTH CARE

Numerous countries implement cash transfer programs to combat poverty, which in turn enhances the health of vulnerable populations and may decrease their reliance on public healthcare services. Marmot (2002), emphasizes that income is a crucial determinant of health, with impoverished

families facing higher risks of illness and mortality. Brydon et al. (2024), identify positive effects of cash transfers across five key areas that are physical health, mental health, subjective well-being, pregnancy/ child health and food security. According to Owusu-Addo et al. (2018), cash transfers are recognized in health promotion as a beneficial public tool due to their potential to tackle social determinants of health and reduce health disparities. These transfers enable low-income households to afford medical treatments, transportation to healthcare facilities, access medical services more readily, and benefit from improved preventative care-leading to better overall health outcomes. Biron (2012) presents an example from UNHCR Iran, where healthcare access for refugees was facilitated through coverage of medication costs, ensuring quality healthcare. In Ethiopia, the Urban Productive Safety Net Project demonstrated mental health benefits among recipients, including reduced incidence of depression. Munodawafa et al. (2013), note that poverty reduction, improved education, better living conditions, employment opportunities, social inclusion and access to health services are crucial strategies for enhancing health and reducing health inequities in Sub-Saharan Africa. Cash transfer programs emerge as a promising intervention to advance these goals and improve health outcomes. In Zimbabwe, to ensure access to quality health care of vulnerable populations, an assisted medical treatment order (AMTO) is issued which makes payments for health related issues. However, effectiveness can sorely depend on the design, amount of cash transfers and health care systems availability.

2.2.3. EDUCATION

Cash allowances enhance educational outcomes for children from low-income families. Research indicates that in countries with high levels of poverty, the primary school completion is only 65%, with many children not finishing primary education or benefitting fully from it (Evans et al 2020). These transfers, which typically target low income households, have been implemented globally to improve education and numerous studies confirm that they boost school access for the average beneficiary child both in the short and long term (Baird et al., 2014; Molina Millan et al., 2019). The effect of cash transfer programs on education can be seen in metrics like reduced absenteeism, increased enrolment and attendance, and improved learning outcomes. For instance, in Lebanon, IRC (2013) Lebanon found that cash assistance enhanced children's access to school by helping parents afford related costs. De Groot et al (2015), in Ghana observed reductions in absenteeism and improvements in learning due to cash transfers. Uganda's Girls Empowering-Girls program, a cash based mentoring initiative, ensures girls gain education, skills and empowerment. AIR

(2014), reported that Zimbabwe's Harmonized Social Cash Transfer program led to higher school enrolment, attendance and lower absenteeism. However, combinations of vulnerabilities such as gender and poorer educational performance can lead to layered exclusions, further limiting access to education (World Bank, 2018; Moodley and Graham, 2015).

2.3. SUSTAINABILITY OF URBAN CASH TRANSFER PROGRAMS IN ACHIEVING LONG TERM POVERTY ALLEVIATION

The Brundtland World Commission report (1987), defines sustainability as development that satisfies the needs of the present generation without jeopardizing the capacity of future generations to satisfy their own needs. Sustainability can also be defined as an ability in which a process is maintained or supported continuously over time. Wanjohi (2014) alludes that the sustainability of cash transfers is the commitment and ability of government or NGOs to continue to deliver the program for as long as it may be required-perhaps permanently, achieving long term poverty alleviation. Cash transfers are social protection initiatives recognized as among the most effective social safety nets for alleviating poverty and enhancing human capital development.that have been shown to be one of the most potent social safety nets for reducing poverty and improving human capital development (Burchi et al., 2018; Owusu-Addo et al., 2018b; Miller, 2011; Bastagli et al., 2016;). However, there are growing concerns about their long-term sustainability. Owusu- Addo et al. (2018a), notes that the enduring impact of cash transfers remains uncertain. Nonetheless, evidence from Nepal indicates that these programs may yield long-term benefits for child nutrition (Renzaho et al., 2017, 2019), access to water, sanitation and hygiene (Renzaho et al., 2018) as well as psychological well-being according to Attah et al. (2016). Program design features that promote community involvement and local ownership have also shown potential for sustaining the positive outcomes of cash transfers as highlighted by Macours and Vakis (2017). One promising approach to maintaining these outcomes is encouraging beneficiaries to allocate part of their transfers toward income-generating activities (Gertler et al., 2012; Stoeffler et al., 2020; Fisher et al., 2017).

2.4. STRATEGIES AND EVIDENCE BASED SOLUTIONS TO IMPROVE THE EFFICACY OF THE URBAN CASH TRANSFER PROGRAM

Many governments and Non-Governmental organisations have introduced cash transfer programs in urban areas aimed at assisting the ultra-poor, labor-constrained families, households with orphans and vulnerable children, and other groups facing specific vulnerabilities according to the

Food and Agriculture Organisation (2014), but their effectiveness can sometimes be limited by a number of factors. Henceforth, addressing these gaps needs intervention strategies and evidence based solutions to contribute to the effectiveness of the cash transfers program.

2.4.1. IMPROVED TARGETING AND DESIGN

Most urban cash transfers fail to target specific vulnerable groups due to factors such as rapid urbanization and urban vulnerabilities like prevalence of natural disasters and economic shocks. Sanderson and Knox Clarke (2012), notes that local partners were instrumental in Port-au-Prince during the Christian aid program, as their involvement in targeting helped more accurately to identify vulnerable individuals. Regionally, the Urban Productive Safety Net Project (UPSN) in a combination of geographic, community-based, categorical and proxy means test methods determine eligibility for its services (Gentilini, 2021). Mozambique's Productive Social Action Program (PSAP) targeting employs a three-stage targeting strategy that merges geographic, community based and proxy means testing with an added categorical targeting method to reach vulnerable urban groups like informal workers, migrants and squatters (Gentilini, 2021). Nigeria's Social Safety Net Program (NASSP) also integrates geographic targeting, community-based approaches and proxy means testing. In Zimbabwe, the HSCT program makes use of a multi-stage approach including district selection, community mobilization and sensitization, household enumeration and registration, eligibility assessment, beneficiary selection and verification and lastly payment then monitoring and evaluation.

2.4.2. INTERGRATING CASH TRANSFERS INTO WIDER SOCIAL PROTECTION SYSTEM

Cash transfers often operate as standalone interventions, which can be costly and inefficient to maintain due to a number of urban vulnerabilities such as high housing costs and lack of affordable health care. These cash transfers may not address all aspects of poverty alone if beneficiaries cannot access complementary services such as job training, education or health care as cash received will be too little. Macauslan and Phelps (2012) report that Oxfam carried out a cash-for-livelihoods recovery initiative in Port-au-Prince following an earthquake, distributing grants to over 10,000 informal sector workers to help them rebuild or launch small businesses. In Ethiopia, One Stop Shop Centres provides a comprehensive package of livelihood advisory services aimed at helping enable UPSNP beneficiaries establish sustainable self-employment tailored to their

skills, training, aptitude and local context. These centres also assist in developing business plans and deliver short entrepreneurship training, equipping beneficiaries with the technical and business skills required to implement their plans (Gentilini, 2021). According to Gentilini (2021), public works programs in Ethiopia generated employment opportunities for more women than men, with participation rates of 85% and 25%, respectively. In Zimbabwe, policy frameworks such as the Zimbabwe national social strategy (2016-2020) outlines government's efforts to integrate various social protection programs into a unified program for effectiveness.

2.4.3. PUBLIC PRIVATE PARTNERSHIPS

Governments may face resource constraints which hampers the effectiveness of cash transfers therefore there is need for public private partnerships to help mobilize resources. Following the Haiti earthquake in Asia, the government collaborated with Oxfam to deliver a combined approach of cash benefits for basic commodities and empowerment support to aid vulnerable populations (Young & Henderson, 2011). In Mozambique, the Productive Social Action Program (PSAP) partners with the National Institute of Social Action (INAS) in collaboration with municipalities to curb financial constraints and increase cash transfers for beneficiaries especially in times of economic inflation. For instance, beneficiaries of PSAP in 2012 received MZN 650 per month that was sufficient to secure almost 30% of the food basket. However, due to rising inflation and food prices the cash transfer was increased to through collaborations and partnerships in 2017 to MZN 1,050 (Gentilini, 2021). In addition, the integration of a post-emergency public works component enhanced the PSAP's flexibility in responding towards economic shocks and pandemics. Uganda's Girls-empowering-Girls program, a mentoring cash program allows for collaboration and engagement of stakeholders whether private or public to achieve positive outcomes for girls for example Kampala Capital City Authority at Kampala collaboration with UNICEF Uganda. In the Democratic Republic of Congo, specifically Kinshasa, the Emergency cash transfer program pertaining COVID 19 partnered with mobile phone operators to make targeting much easier through registering online. In Madagascar, Non-governmental organizations and United Nations agencies portrayed a crucial part in the targeting process. Nationally, stakeholders such as World Vision has partnered with the Ministry of Public Service, Labour and Social Welfare in implementing Emergency Cash transfers for instance in Karoi Urban in 2024.

2.4.4. COMMUNITY ENGAGEMENTS

Cash transfers may create conflicts or dependency syndrome within communities that may result in failure of the program to address social issues. Therefore, there is need for community engagement in the designing and implementation of cash transfer programs to foster a sense of ownership and resilience. Community engagements fosters social cohesion and inclusion as everyone is expected to participate despite power dynamics and gender related issues resulting in the empowerment of women especially in patriarchal societies in urban areas. For instance, a cash transfer program in Brazil namely Boslia Familia has positively impacted on women contributing much to their autonomy, empowerment and wellbeing. In Mozambique, the PSAP presented women a chance to contribute, resulting in 95% of women participating which has led significantly to their empowerment and enhanced self –esteem (Gentilini, 2021). Additionally, the PSAP in Mozambique managed to include persons with disabilities into the program boosting their self-esteem. Madagascar’s Tosika Fameno (Complementary Support) program made use of the Fokontanies (sub-commune) by Loharano Committee (respected community members) to communicate with households through megaphones, displays and door to door (Gentiline, 2021). In zimbabwe, cash transfer programs such as the HSCTs and ESCTs engages the community through community based targeting where the local community inclusive of ward committees and Child Care Workers makes sure that the most vulnerable and deserving households are selected.

2.4.5. REGULARITY OF PAYMENTS

Cash transfers should ensure regular and timely transfers to allow beneficiaries to plan their productive investments and livelihoods. According to Zimmermen and Bohling (2015) the Philippines through their Pantawid Pamilyang Pilipino Program (4P) distributed payments via bank branches, ATM cards and over-the-counter services through remittance companies and the postal service, ensuring regular and accessible disbursements. Regionally, in Uganda the Girls-empowering-Girls program (GeG) delivers four to five month cash payments in schools merging disbursements with school terms ensuring effectiveness. Madagascar’s Tosika Fameno (Complementary program) took only 1 month to complete its first payment ensuring that beneficiaries received cash in a timely manner to access basic needs and services curbing poverty. According to Gentilini (2018), regularity of disbursements was set to a monthly schedule, taking into account beneficiaries’ urgent need for regular cash support and the country’s operational capacity constraints in Ethiopia. In Zimbabwe, the HSCT program strive to make payments

quarterly but the regularity of payments is sometimes disturbed by financial constraints or delays from donor funds.

2.4.6. FINANCIAL LITERACY

Beneficiaries of cash transfers may lack financial knowledge to manage income effectively which in turn limits the program's impact to alleviate poverty. Financial literacy training in areas like budgeting, investing and saving helps recipients to plan and invest their funds which makes a positive impact in their livelihoods. Globally, the Philippines Pantawid Pamilyang Pilipino Program (4Ps) holds financial trainings for beneficiaries covering topics like budgeting and investing. Regionally, the child support grant (CSG) in South Africa offers financial literacy through workshops, helping beneficiaries with insights on better management of funds prioritizing children's health and education. Zimbabwe's Emergency Social Cash Transfer (ESCT) provides financial training on understanding mobile money and e-payment platforms and budgeting.

2.4.7. MONITORING AND EVALUATION

According to Smith and Mohiddin (2015) urban cash assistance programmes need monitoring and evaluation to ensure they effectively target and address the needs of vulnerable groups, including children, people with disabilities, individuals living with HIV/AIDS and the elderly to avoid corruption and making sure targeting reach the intended and deserving population. Smith and Mohiddin (2015) went on to state that utilization of electronic payment technologies and databases to accurately identify and document recipients, ensures that assistance is delivered in a way that upholds the beneficiary dignity and avoids social stigma. The Bolsa Familia program in Brazil makes use of household visits and periodic surveys to monitor the program's effectiveness. In Zambia, mobile phone based monitoring systems have been effectively used to track and monitor the distribution of cash transfers improving the efficiency of the urban cash transfer program. Nationally, Zimbabwe makes use of regular field assessments and survey's tracking spending household patterns.

2.5. CHAPTER SUMMARY

The chapter reviewed literature significant to the study in relation to research objectives. Intervention strategies and evidence based solutions towards urban cash transfer's effectiveness concluded this chapter. The chapter also comprises of the theoretical framework which guides the research.

CHAPTER 3: RESEARCH METHODOLOGY

3.0. INTRODUCTION

This section outlines the research methodology which was utilized in this study. The research design, study population, sampling techniques, data analysis, data collection techniques and tools were addressed in this chapter contributing much to the deeper understanding of the study.

3.1. RESEARCH PHILOSOPHY: PRAGMATISM

According to Jansen (2023), research philosophy can be described as the collection of beliefs, assumptions, and guiding principles that influence how a study is conducted. This study adopted a pragmatic approach which emphasizes practicality and the relevance of research outcomes (Jansen, 2023). Pragmatism is commonly linked with the use of mixed or multiple methods (Maxcy, 2003). Kaushik and Walsh (2019), emphasizes the importance of research findings and inquiries rather than focusing solely on the particular techniques used hence the use of mixed methods. As a research paradigm, pragmatism advocates for selecting philosophical or methodological approaches that best address the research problem at hand according to Tashakkori and Teddlie (1998). Hence, the researcher applied both quantitative and qualitative methods to evaluate the strategies towards enhancing the effectiveness of urban cash transfer programs in addressing household poverty guided by research questions such as, “What”, “How” and the study’s specific context. Pragmatism emphasizes the use of methods that work to answer research questions and provides problem-solving mindset, focusing on practical outcomes if the cash transfer program works to address household poverty, improving the livelihood of vulnerable populations living in urban settings or otherwise. The researcher used surveys to gather data on income levels and expenditure and questionnaires as well as interviews to gain insight on the experiences of beneficiaries in urban cash transfer programs. This allowed the researcher to develop a comprehensive understanding and holistic view of how cash transfers are working utilizing qualitative and quantitative data and analysis methods. Ontological pragmatism is problem-solving and recognize that reality change basing on new empirical evidence, changing experiences and shifts in social norms which is crucial in understanding household poverty dynamics. A pragmatic epistemology highlights that each person’s knowledge is unique as it is created by his/her unique experiences (Kaushik and Walsh, 2019) hence the researcher used interviews and participatory methods to understand beneficiaries lived experiences investigating

the effectiveness of cash transfer programs. Axiological pragmatism is linked with value-laden research, where values unavoidably influence the research process and the researcher shaped the questions and methods utilized to influence how the program impacts not just income but empowerment and social inclusion of beneficiaries.

3.2. RESEARCH APPROACH

To study the effectiveness of urban cash transfer programs in addressing household poverty in Karoi urban area, the researcher used a mixed-method or triangulation research approach. This approach combines quantitative and qualitative research methods to provide a cohesive understanding of the programs' outcomes. This research approach helped the researcher to capture measureable data and deeper understanding of the experiences of vulnerable households measuring the effectiveness of the program. Quantitative research allowed the researcher to measure the depth of the programs' impact and draw conclusions about its effectiveness in addressing household poverty in Karoi urban area. Qualitative research helped the researcher to understand social phenomena from the perspective of the participants, understanding their lived experiences and how the program is affecting families from the participants' points of view. Streefkerk (2023) highlights that quantitative research is expressed in numbers and graphs hence the researcher used surveys to collect data pertaining household income levels and spending patterns of the selected recipients. Streefkerk (2023) went on to explain that qualitative research is expressed in words and used to appreciate concepts, experiences or thoughts thus the researcher used interviews and focus group discussions to have a deeper insight on the impact and sustainability of the program in addressing household poverty. The mixed methods approach helped the researcher to have a broader understanding of the program, identifying gaps and coming up with intervention strategies to bridge the gap.

3.3. RESEARCH DESIGN

The researcher employed a case study on the research, strategies towards enhancing the effectiveness of urban cash transfer program in addressing household poverty in Karoi urban area. McCombes (2023) describes a case study as a thorough investigation into a particular subject, which may involve a group, location, an individual, event, phenomenon or organization. It enables a systematic investigation and analysis of urban cash transfer programs and bringing out its impact and sustainability on a particular household or urban community. A case study helped the

researcher to evaluate how local factors influence effectiveness of a program. This research design offered a more holistic perspective which was used to explore both the outcomes and processes of urban cash programs or even unintended consequences. McCombes (2023) further explained that a case study is a suitable research design for acquiring concrete, contextual and in-depth understanding of a specific real world issue and in this case the effectiveness of urban cash transfer program in harnessing poverty and coming up with intervention strategies to fill the gap which is hindering effectiveness and sustainability as well as impacts.

3.4 STUDY SETTING

According to Burns and Grove (2010), a study setting is the specific location or environment in which data collection takes place and it is determined based on the nature of the research question and the type of information required for the study. In this research, Karoi Urban area was chosen as the setting for this study. Karoi is a town that is located in Hurungwe district, Mashonaland West province. It consists of 10 urban wards. Karoi urban area is characterized with poverty stricken households due to economic instability, huge market of informal employment and rapid urbanization. Other factors leading to high levels of poverty in karoi urban area is the effect of the el nino droughts since urban residents relies on harvests around the district and high cost of living in urban areas as life in the urban areas depends on financial muscle.

3.5. TARGET POPULATION

Babbie (2013), defines target population as a group of individuals or units for which the research is meant to be generalized. The target population for this study was beneficiaries of the urban cash transfer program in Karoi urban. The study also targeted Department of Social Development officers, Non-Governmental Organisations and Community Care Workers as key informants.

3.6. SAMPLING

3.6.1 SAMPLING TECHNIQUES

Selecting appropriate sampling techniques and determining the sample size are important steps that the researcher took to make sure that the findings are reliable to the population. Sampling techniques according to Creswell (2014), are strategies employed by researchers to select a subset

of individuals from a population in order to make statistical inferences or generalizations about the entire population.

3.6.1.1. SIMPLE RANDOM SAMPLING

Simple random sampling was employed to choose participants for the study, ensuring that each household in the urban area receiving cash transfers had an equal opportunity to be selected. According to Thomas (2020), this method guarantees that every individual in the population has an equal likelihood of being chosen as a respondent. The researcher used this sampling technique because it is unbiased hence it led to authentic data collection.

3.6.1.2. PURPOSIVE SAMPLING

The researcher used non-probability purposive sampling to intentionally choose households that met certain criteria. According to Kelly (2010), purposive sampling is utilized to select respondents who are most likely to provide relevant and valuable information. It provided rich detailed data carefully collected from participants that were selected with specific characteristics and experiences. In this research, 5 participants were purposively chosen via the Harmonised Social Cash transfer beneficiary list where poor households are identified through vulnerability criteria. In addition, the key informants were purposively selected based on professionalism and the knowledge they may uphold about cash transfers. The key informants who were purposively selected includes Department of Social Development Officers, Non-Governmental Organization officers and Community Care Workers drawing a total of 5 participants.

3.6.2 SAMPLE SIZE

A sample size depends on several factors such as population size, the desired level of precision and available resources. A sample of 15 households was utilized in this research study which were listed on the Harmonized Social Cash Transfer beneficiary database of which 10 were randomly selected and 5 selected purposefully. Five key informants who are knowledgeable about cash transfers from the Department of Social Development, Non-Governmental Organisations and Community Care workers were also purposively sampled as they have knowledge on the importance of cash transfers in alleviating household poverty.

3.7. DATA COLLECTION TECHNIQUES AND TOOLS

These are methods and tools used to gather information for research. Choosing the right techniques and instruments is important to ensure the validity and reliability of the collected data, which can either be quantitative or qualitative or mixed. This research utilized the following data collection techniques as well as instruments. The researcher also used interview guides, participant observation guides, key informant interviews, surveys and focus group discussion guides as data collection tools.

3.7.1. IN-DEPTH INTERVIEWS

According to Kvale and Brinkmann (2009) an interview is a conversation that has a structure and a purpose. Interviews were conducted face to face between the researcher and participants to gather detailed information about their thoughts and experiences as well as perspectives towards the effectiveness of urban cash programs. In-depth interviews were carried out with 5 participants using the in-depth interview guide. The researcher made use of open ended or structured questions such as, “how”, to gather detailed in-depth information as these questions do not limit the participant’s answers as they require an explanation for instance, “How has the cash transfer program assisted you and your family to meet basic needs?”. These open ended questions probed participants to provide rich contextual information and deeper insight about the impact, sustainability and provided insight about intervention strategies to bridge the gap and enhance effectiveness of the program. In-depth interviews allowed for detailed and rich data collection, capturing participants’ perspectives and emotions on a one on one basis with utmost privacy and confidentiality.

3.7.2. KEY INFORMANT INTERVIEWS

A key informant interview is a qualitative research method where in-depth information is gathered from individuals who possess knowledge about a specific community or topic. The researcher utilized 5 participants embedded with full understanding and knowledge about cash transfer programs to complement other data collection techniques from a Non-governmental organisation, the department of Social Development and a community care worker. They provided a special insight and deeper understanding of cash transfer programs using the key informant guide since they own first-hand information with expert knowledge. A different key informant interview guide was utilized across the different key informants since information can vary depending on roles

played during program implementation. Key informants were purposively selected due to their ability to provide profound data about cash transfer programs which other data collection techniques failed capture.

3.7.3. QUESTIONNAIRES/ SURVEYS

Sreejesh (2014), defines a questionnaire as a systematically structured set of questions given to respondents during an interview, along with explicit instructions outlining the order and criteria for selecting responses. The researcher used questionnaires to collect quantitative data. These questionnaires involved asking a series of structured and semi structured questions to respondents and they were completed face to face in line with the research objectives. The structured questionnaires were administered to 5 participants who are recipients of the cash transfer program to establish the effectiveness of the program and the tool used is called a questionnaire guide. These structured questionnaires consisted of close-ended questions where respondents chose from predetermined options and semi structured combining both close and open ended questions where respondents provided with their own choice of words for instance, describe how the cash transfer program has impacted your household's financial crisis? These questionnaires allowed respondents to provide honest answers and give their perspectives towards the research.

3.7.4. FOCUS GROUP DISCUSSIONS

They are defined as a qualitative research method that involves a small number of individuals that gather with shared characteristics and engage in discussions on a specific topic. The researcher used focus group discussions to bring out collective views, attitudes and experiences from participants on cash transfer programs. Its main purpose was to explore collective opinions and interactions within a group collecting qualitative data on participants' thoughts, feelings, attitudes and experiences. Focus group discussions were carried out with 5 participants and these allowed flexibility for participants to express ideas freely and interact with one another discussing cash transfer programs guided by the researcher. A focus group discussion guide was utilized to direct the discussion and it included open ended questions and sub topics on the impact, sustainability and possible strategies that can be employed to fill the gap on the program that allowed flexibility on the participants' responses.

3.8 RESEARCH PROCEDURE

The researcher attained a research letter from Bindura University of Science Education. The researcher went on to submit the letter at Department of Social Development at Hurungwe district in Mashonaland West province where she was granted permission in form of another letter to undertake the research in Karoi urban. The researcher managed to identify the target population through the Department's Harmonised Social Cash Transfer beneficiary database. The collection of data made use of key informant interviews, focus group discussions, in-depth interviews, as well as questionnaires. The researcher managed to outline the research objectives, aims and ethical considerations to be used before, during and after data collection. The participant and researcher signed on the guides showing consent towards the participating in the research. The researcher appreciated the participants for their time and information.

3.9. VALIDITY AND RELIABILITY

Validity and reliability is utilized to examine the quality of a research. According to Middleton (2015), reliability refers to the consistency of a method in measuring something and if the same results are consistently obtained using the same methods under identical conditions, the measurement is deemed reliable. According to Middleton (2015), validity pertains to the degree to which a method accurately measures what it is intended to measure. The researcher utilized both quantitative and qualitative methods of data to ensure credibility, meaningful interpretation, informed decision making as well as avoiding bias. Mixed methodology led to accuracy, practical significance and consistency ensuring validity and reliability of the research findings through focus group discussions, in depth interviews and structured questionnaires. Sampling techniques, data collection techniques and research design were thoroughly used to obtain accuracy, truthfulness and consistency. A pilot test was also conducted to ensure the research methods and instruments are valid and reliable.

3.10. DATA ANALYSIS

Creswell (2014), defines data analysis techniques as methods and procedures utilized to organize, interpret and make sense of collected data, transforming raw data into meaningful insights. The researcher made use of both quantitative method and qualitative method of data analysis (mixed methods data analysis) in conducting this study since she used mixed methodology. On quantitative method, the researcher utilized descriptive statistics which includes measures like

mean, median and mode, providing a clear summation of data collected using Microsoft Excel. Descriptive statistics helped the researcher to classify trends, summarize as well as interpret data making it easier to understand. The researcher made use of graphical representations such as bar charts to present the data. Qualitative analysis focus more on words, experiences and observations that are not numerical hence the researcher used thematic analysis which identifies and analyzes patterns or themes within qualitative data where data was coded into categories and organized around themes and topics. Thematic analysis helped the researcher to understand deeper insights about participant's beliefs, perspectives and experiences towards urban cash transfer programs. The researcher followed six main steps in the process and these includes becoming familiar with the data, creating initial codes, identifying themes, examining those themes, clearly defining and labelling them, and ultimately compiling the findings into a report. The researcher used thematic analysis since it is a straight forward method that is accessible, richly detailed and also flexible.

3.11. ETHICAL CONSIDERATIONS

Resnik (2011), highlights that ethical considerations are necessary in research to protect research participants, ensure accountability, build public trust and uphold social responsibility. The entire research adhered to ethical guidelines that were strict in protecting the participants throughout the whole process. These ethical considerations includes:

3.11.1. INFORMED CONSENT

Informed consent where strong safeguards were put in place to protect participants' personal information was used by the researcher. Bulger (2002), emphasizes that the informed consent process is a crucial component of research, as it upholds the rights of participants as autonomous individuals, ensuring they are treated with fairness and respect. Participants were informed so that they participate with clear understanding about the information provided to them voluntarily with explicit permission.

3.11.2. CONFIDENTIALITY

Confidentiality was another ethical aspect the researcher adhered to, ensuring that the data provided by participants was stored with the highest level of privacy. The researcher ensured participant's privacy as issues like household poverty, financial assistance and income are very

sensitive. The researcher respected the privacy and confidentiality of all participants since poor safeguards may lead to mistrust in participants resulting in biased data.

3.11.3. BENEFICIARY AUTONOMY AND DIGNITY

Beneficiary autonomy and dignity where beneficiaries were allowed to decide freely what they want and desire given much respect was also another ethical consideration that the researcher employed. The researcher made it clear to the participants that they had complete freedom to make their own informed decisions and act according to their best interests.

3.11.4. TRANSPARENCY AND ACCOUNTABILITY

Transparency and accountability is crucial to provide beneficiaries with complete information which is clear as cash transfer programs can be prone to mismanagement, favoritism, corruption as well as corruption. The researcher explained to the participants the program's clear guidelines, aims and processes to ensure transparency of the research and increased trust in participants to provide authentic data.

3.11.5. CULTURAL SENSITIVITY

Cultural sensitivity included adherence and sensitivity to the diverse cultural norms and practices of various groups in the urban area with multiple ethnic, religious and social groups. The researcher ensured that the research respected the local norms and values of the societies avoiding potential harm or negative consequences that may arise from cultural differences.

3.11.6. VOLUNTARY PARTICIPATION

Voluntary participation is another ethical principle that the researcher considered and emphasized to participants that they must engage in the study out of their own free will without any form of influence, pressure or coercion. Participants must have freedom from coercion and right to withdraw when they feel obliged not to continue participating in the study.

3.12. CHAPTER SUMMARY

The chapter defined the research methodology that was utilized in this research. The study used simple random sampling and purposive sampling to choose beneficiaries. Data collection techniques and tools used in this research were outlined and the researcher used pilot testing and mixed methodology to ensure the reliability and validity of the research. The chapter also includes

the methods employed for data analysis and concludes with ethical considerations that the researcher adhered to during the research.

CHAPTER 4: PRESENTATION, INTERPRETATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 INTRODUCTION

This chapter presents, interprets, analyzes and discusses the findings on the strategies towards the effectiveness of urban cash transfer programs in Karoi Urban. It focuses on the findings of each of the objectives using themes and also identifies intervention strategies towards improving the efficacy of the program. This study made use of data collection instruments and tools such as key informant interviews, in-depth interviews, focus group discussions as well as questionnaires. Data collected from twenty participants was analyzed through thematic and descriptive analysis.

4.2 DEMOGRAPHIC CHARACTERISTICS OF PARTICIPANTS

DEMOGRAPHIC VARIABLES	FREQUENCY	PARTICIPANT%
AGE		
25-30 years	4	26.6
31-35 years	7	46.6
36-55 years	2	13.3
56-66 years	2	13.3
MARITAL STATUS		
Single	5	33.3
Married	3	20
Deserted	2	13.3
Widow	4	26.6
Divorced	1	6.6
LEVEL OF EDUCATION		
None	4	26.6
Primary	9	60
Secondary	2	13.3
EMPLOYMENT STATUS		
Employed	0	0

Unemployed	10	66.6
Self-employed	3	20
Past Working Age	2	13.3
SEX		
Male	3	20
Female	12	80
HOUSEHOLD SIZES		
1-2 members	1	6.6
3-4 members	4	26.6
5-6 members	7	46.6
7 or mores	3	20
PERIOD OF BENEFITTING		
6 months	2	13.3
1 year	8	53.3
3 years	5	33.3

Table 4.1 demographic information of participants

The researcher interviewed 15 participants and 5 key informants which includes 2 Department of Social Development Officers, 1 community care worker and 2 Non Government Organization Officers ranging from 25 - 55 + years. Participants were requested to provide biographic data such as marital status, age, household size education level and sex as depicted by table 4.1. The majority of participants ranged from 31 to 40 years which constituted 46.6% of participants. This group was followed by 26.6% of the participants whose age range was 25 to 30 years. Those falling under 36-55 year age range contributed to 13.3% and lastly those who are more than 55 years comprised 13.3% as well.

Moving on, to the marital status of participants, the majority were single constituting 33.3% of the population, followed by those who are widowed constituting 26.6%. Married participants constituted 20% followed by deserted who constituted 13.3% and 6.6% of divorced participants.

The majority of the participants reached primary level constituting 60% of the total population, followed by 26.6% of those that never attended school and 13.3% reached secondary education. None of the participants reached tertiary level. Moving on to the employment status of participants,

the majority constituting 66.6% are unemployed followed by 20% who are self-employed. 13.3% of participants are past the working age. None of the participants are formally employed. 80% of the participants are female whilst 20% are male. All participants have been participants of harmonized social cash transfer programs ranging from 6 months to 3 years.

4.3 IMPACT OF URBAN CASH TRANSFER PROGRAMS

The following objective covers the following themes: reduced hunger and starvation, health care and education.

4.3.1 Reduced hunger and starvation

The diagram below captures the demographic distribution of the study participants



Figure 4.1 cash transfer benefits on food security

Most respondents cited that they were able to purchase basic food commodities and needs that are essential for their day to day living. The majority of participants constituting 90% of the population after being asked the impact of cash transfers in their lives highlighted the ability to buy food which the family needs. One participant highlighted that as a family they were now able to eat 2 to 3 times a day because of the benefits unlike before when they used to eat only once a day. Another participant indicated that ever since they started receiving the cash benefits they were able to afford to eat a healthy balanced meal contributing much to the nutrition of her children who have been suffering from kwashiorkor for months. One of the participating key informants highlighted that there are noticeable changes to those receiving cash benefits to those who are not as the receiving families are able to eat many times a day and buy essential needs other families in the program don't have therefore improving the living standards of urban people.

One of the participants highlighted that:

“Oh! I was so happy to be part of this program in that I was able to feed my family at least 2 to 3 times a day since I bought groceries unlike most days when we used to eat only once a day”

(Participant N, 35 years)

Another participant added that:

“Kwemakore mazhinji ndanga ndichipa mhuri yangu chikafu chisina kuenzana nekuda kwekushomeka kwemari, izvo zvakaita kuti mapatya angu varware. Vakatanga kurwara nekwashiokor, asi kubva pandakatanga kugamuchira mari yekubatsira ndakakwanisa kutenga zvekudya zvakabatsira zvikuru mukupa chikafu chine hutano uye chakazara zvese zvinodiwa mumuviri, izvo zvakavandudza kudya kwedu pamwe chete nevana” (For years, I have been feeding my family an unbalanced diet due to financial constraints which resulted to an ill health of my twins. They were suffering from kwashiorkor but ever since I started receiving the cash benefits I managed to buy groceries that contributed much to a healthy balanced diet and the nutrition of my children) **(Participant E, 30 years)**

A participating community care worker cited that:

“Yes, it improved the living standards of urban vulnerable persons. Money received is used to buy basic needs such as food, groceries as well as to address urgent pressing matters that requires money and changes are noticeable” **(Community care worker)**

The above findings established that cash transfer benefits have largely resulted in reduced hunger and starvation in urban households. Hunger and starvation is one of the pessimistic causes of household poverty since people can't work on empty stomachs. One can argue that food gives the energy to work even in casual labour therefore one can generate income which can promote better living standards thus most participants excessively notes food security as one of the benefits of cash transfers. Cash transfers have managed to increase meal frequency in households. The findings are similar to a study by Maluccio (2010) who found that families receiving cash transfers showed marked improvements in accessing food.

4.3.2 Health Care

The following diagram highlights the demographic data of the study participants in regards to access to health care.

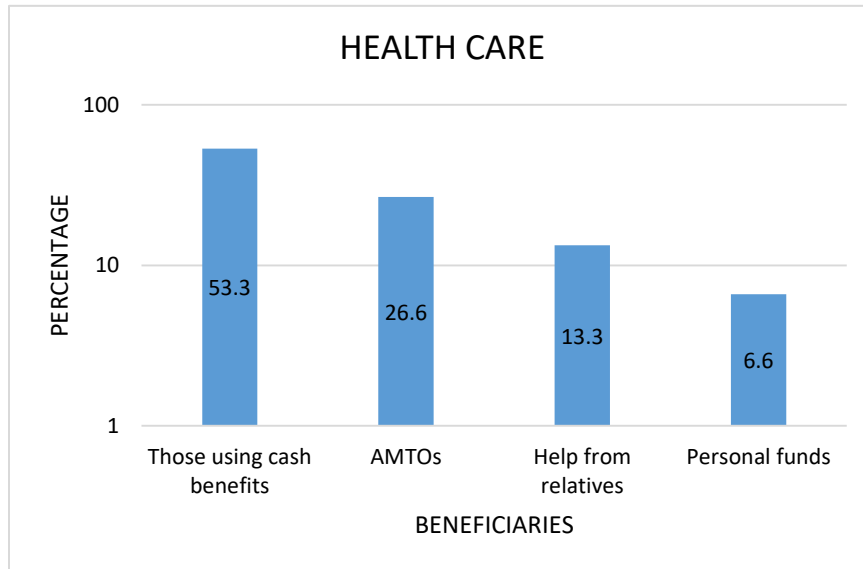


Figure 4.2 cash transfer benefits on health care

Participants who constituted 53.3% of the respondents cited that they use the cash benefits mostly to cover medical expenses. Apart from a few participants 26.6% that use Assisted Medical Treatment Orders from the government for health expenses and some from relatives 13.3% and others using personal funds 6.6%, most participants use the cash benefits to acquire health care. One of the participants indicated that, since she is suffering from a chronic illness she uses the cash for her medical upkeep. Another participant added that she uses the cash to acquire health care for her mother who has been diagnosed with breast cancer for two years. She further stated how devastating her mother's condition was, which makes her mother's health a top priority. Another participant highlighted that she was able to purchase medication in pharmacies with the cash received since government hospitals and clinics are lacking medication. A key informant went on to support that most individuals and families can afford health care services, medications and transportation through financial support.

One of the participants cited that:

"I'm forever grateful that I am able to commute to Zambia at Mutenderi hospital to acquire quality health care services. I was diagnosed with type 2 Diabetes and I have been suffering from heart

palpitations, fever, loss of strength and severe headaches that I needed urgent health services”
(Participant B, 45 years)

Another participant added that:

“I use the cash benefits to help my mother get treatment for breast cancer through chemo therapies at Parirenyatwa Hospital in Harare. She has been suffering from this chronic illness for 2 years now and her deteriorating condition leaves me no option but to choose my mother’s health over everything else” **(Participant J, 26 years)**

Another participant stated that:

“Nekuti zvipatara zvedu zveHurumende nemaclinic hazvina mushonga yakakwana, ndinoshandisa mari yandinenge ndawana kutenga mishonga yangu yakaita seNifedipine, Losartan neAtorvastatin kumapharmacy”(Since government hospitals and clinics are lacking in terms of medicines, I use the cash that I receive to buy my medication such as nifedipine, losartan and atorvastatin at pharmacies.) **(Participant H, 50 years)**

A participating key informant acknowledged by saying that:

“Most vulnerable individuals and families access health care services, transportation and medication through this financial support” **(Key informant B)**

The above study findings indicates that most respondents use the cash transfer benefits to access quality health care services. The healthy status of a person contributes much to the fitness stature for one to be able to work and provide for the family. The verbatim goes in line with the Zimbabwean belief that one must work very hard in order to sustain a living, be it non formal employment and this requires a healthy able bodied person hence one must stay healthy and if sick, should try by all means to attain health care services. Cash transfers allows low income families to afford necessary treatments, increased access to medical services and afford transportation to health care facilities ultimately leading to improved health outcomes. The above findings are supported by Brydon et al. (2024) who identify positive effects of cash transfers across five key areas that are physical health, mental health, subjective well-being, pregnancy/ child health and food security.

4.3.3 Education

The diagram below captures the demographic data of study participants towards access to education.

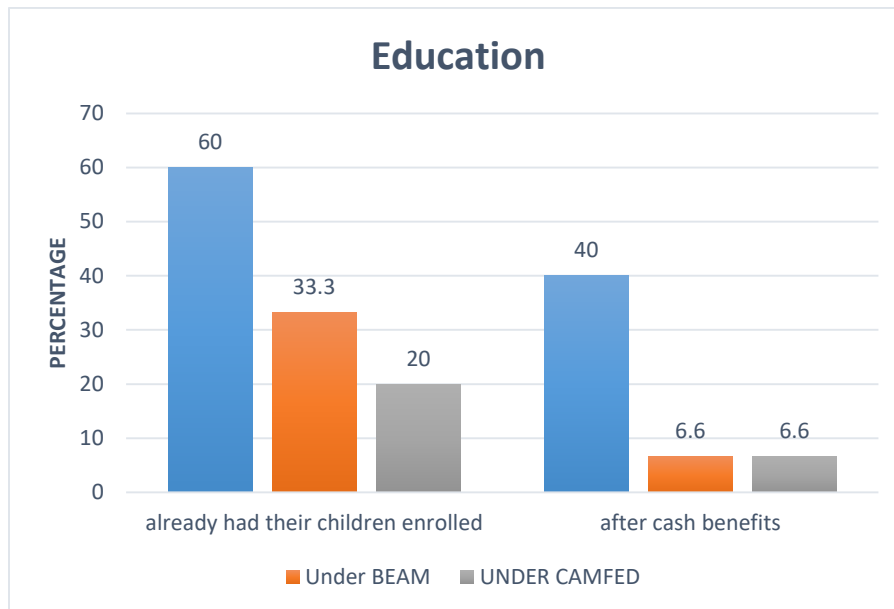


Figure 4.3 Cash benefits on education

A majority of participants constituting 60% of the population already had their children enrolled at school with 33.3% under Basic Education Assistance Module, 20% under CAMFED and 6.6% paid school fees using their own personal funds. A sizeable number, 40% of respondents enrolled their children at school after the cash benefits. One participant clearly stated that the cash they received was able to pay off the debt her child had at his primary level and they managed to secure a place for him at secondary school. Another participant added that he was able to purchase new school uniforms, stationary and school shoes for his daughter since BEAM only takes care of school fees. A participating key informant commented, supporting the above verbatim that some households used the cash to pay up their utility bills, school fees and also purchase stationary for their school children.

One of the participants stated that:

“Mwana wangu mukomana akanyora bvunzo dzake dzeZIMSEC ari mugrade 7 pamakore maviri apfuura asi haana kukwanisa kuenderera mberi nefundo nokuti ndanga ndisina mari yekubhadhara chikwereti che school fees kuti tigatora maresults ake asi nokuda kwemari

yandinotambira ndakakwanisa kutsvagira mwana wangu nzvimbo kuSecondary school.”(My son wrote his grade 7 ZIMSEC examinations 2 years ago and he could not proceed with his education because I had no money to pay off his school fees debt and collect his results but with these cash benefits, I managed to secure a place for my son for his secondary education) **(Participant C)**

Another participant added that:

“BEAM pays up for my daughter’s school fees and I have to buy school uniforms, a pair of school shoes and stationary so that my child can learn without any disturbances. Cash benefits have helped me to do just that” **(Participant M)**

A participating key informant supported by saying this:

“Because it was unconditional cash some households paid up their credits including utility bills, school fees and also stationary for school kids” **(Key informant E)**

The study findings shows that some respondents acknowledge cash benefits as they were able to enroll their children at school. Those respondents with children who are supported by the government through BEAM also acknowledged the cash transfer benefits as they able to purchase school uniforms and stationary for their children. According to IRC (2013) cash assistance in Lebanon increased children’s access to school by increasing the parent’s ability to cover the necessary costs. Hence one can deduce from the findings that some respondents use the cash benefits to clear up school related costs so that their children can have access to education. Zimbabweans strongly believe that education has the power to change the world, hence educated communities contribute much to poverty alleviation through innovation and creativity in the societies.

4.4 SUSTAINABILITY OF URBAN CASH TRANSFER

This objective has the following themes: regularity of payments, beneficiary exit strategies, funding and targeting.

4.4.1 Regularity of payments

The diagram below captures demographic data on study participants towards the regularity of payments.

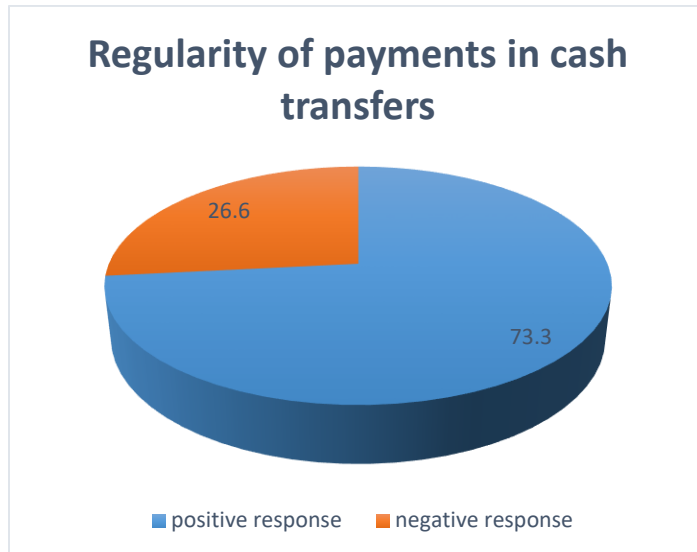


Figure 4.4 Regularity of payments in cash transfers

Participants were asked if the cash they received was sent on a timely manner and a majority of respondents with a frequency of 11 (73.3%) agreed to the question ensuring regularity of payments. A sizeable number 4 (26.6%) highlighted the opposite due to reasons such as exclusion errors and frequent delays of implementers in monthly stipends. One participant indicated that for the past year, he has been receiving the cash once in every 3 months and he makes sure to purchase basic food commodities for his family and solve pressing matters. Another participant indicated that she managed to take care of her mother's medical expenses because cash was sent in a timely manner. A participating key informant highlighted that cash transfers promoted a savings culture due to the fact that the program assisted beneficiaries for a long time implying the regularity of payments.

A participant stated that:

"Ndanga ndichigamuchira mari yekubatsira kanokwana kamwe chete mumwedzi mitatu, uye hupenyu hwedu hwachinja zvakanaka. Ndave kukwanisa kutenga zvekudya kuti mhuri yangu igare zvakanaka uyewo kugadzirisa zvinhu zvinonetsa zvakaita sekubhadhara zvikwereti" (I have been receiving cash benefits for at least once in every 3 months and our life has been positively

transformed. I am able to buy groceries for my family's welfare as well as solve pressing matters such as clearing debts.) **(Participant O, 30 years)**

Another participant indicated that:

"I felt so lucky when I realized that the cash transfers were being sent monthly, the same time my father needed utmost medical attention. We used the cash to acquire medical health services for him as well as to commute from Karoi to Harare for his brain surgeries." **(Participant L)**

A participating key informant added on to say that:

"Due to the fact that the program assisted beneficiaries for a long period, this promoted a sense of a savings culture." **(Key informant C)**

The above findings clearly indicates that most respondents (73.3%) acknowledge the fact that cash is sent in a timely manner except a few who responded the opposite and argue that cash is not transferred regularly due to reasons such as lack of funds, corruption and exclusion errors. In light with this argument,

A participating key informant commented that:

"No. This is because of funding challenges and in some cases the transfer process is affected by factors like corruption" **(Key informant A)**

This gives a room for uncertainty on sustainability of these programs in alleviating poverty. The researcher had pinpointed regularity of payments as an intervention strategy whereas the study findings clearly highlight that delays and inconsistencies are not rampant in the program. These findings concur with a study by Zimmermen and Bohling (2015) in the Phillipines where payments are distributed regularly through bank branches and ATM cards. The regularity of payments allows beneficiaries to plan their productive investments and livelihoods and work towards poverty alleviation. However, while some challenges exist, transparent scheduling and leveraging technology can enhance impact and reliability.

4.4.2 Beneficiary exit strategies

Below is a diagram that highlights the demographic data of participants towards exit strategies.

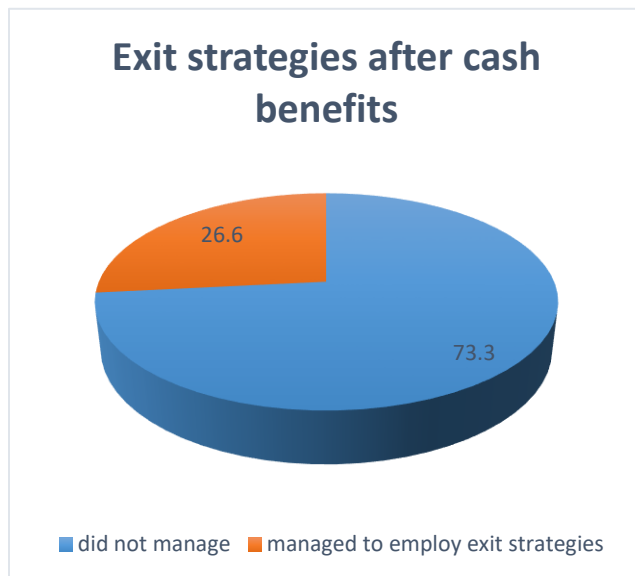


Figure 4.5 Exit Strategies after cash benefits

The researcher asked beneficiaries if they had managed to grapple something out of the cash transfers that would help them sustain a living if the program would be stopped or eventually come to an end. The majority of respondents constituting 53.3% of the participants failed to employ any exit strategies as they explained that the cash they received was too little to invest or to start savings. However, the remaining 46.6% managed to adopt some small business projects such as poultry, vending and *mukando* (landings). Of the 53.3% a participant indicated that harmonized social cash transfers have created dependency syndrome on beneficiaries such that they do not want to work or invest on the little that they receive as they base that they will receive the cash on a bi-monthly time frame. Another participant added that whenever he receives the cash assistance he deals with immediate needs such as buying food for the family and accessing health care services and no money is left for him to save or invest into a project hence if cash transfer programs stop the cycle of poverty will always be at existence. A participating key informant indicated that most beneficiaries are suffering from a dependency mentality which makes it very difficult for them to employ exit strategies.

A respondent highlighted that:

“Kwete. Izvi zviri kukonzereswa nekuti mhuri zhinji dziri kungopedza mari dzavanenge vapiwa pachikafu chete, pachinzvimbo pekuiisa muzvinhu zvinovavakira ramangwana. Kana vanhu vangogamuchira mari, chinouya mupfungwa dzavo kutenga chikafu. Izvi zvinoreva kuti kana chironzwa chekupa mari chikapera vanhu vachatambura nokuti havasisina mari iyoyo pakuvandudza hupenyu hwavo kwenguva refu” (No. This is because most households are only spending the given money instead of investing in improvements that are long term. Once people receives the money, what comes in their minds is food. This means that when the program transfer ends, people will suffer because they never invested the money.) **(Participant F, 45 years old)**

Another respondent indicated that:

“When I receive the cash, I deal with the immediate needs and pressing issues of the family such as buying food and purchasing my medications such that I am left with no money to invest and start a sustainable small project to generate income” **(Participant N)**

A participating key informant stated that:

“Most of the beneficiaries have no exit strategies because of the dependency mentality.” **(Key informant C)**

Of the remaining 46.6% a participant indicated that she started vending so that she can generate income as she noticed that the money given could not cover her entire essential needs.

The participant indicated that:

“Ehe! Ndakakwanisa kutanga mabindauko. Seshirikadzi ndinotengesa miriwo nemafruits. Izvi zvandibatsira zvikurusa nokuti pane kushandisa mari ishoma yandinopiwa, ndakafunga kutanga bindauko iro rinondibatsira kugadzirisa zvose zvinoda mari. Somuenzaniso, kubhadharira vana vangu chikoro nokuona kuti zvese zvinoda hutano hwavo zvagadzirisika.” (Yes! I have started some projects. As a widow, I sell vegetables and fruits. This helped me very much because instead of just spending the little from urban cash program, I thought of investing money so that it will cover all my expenses. For instance, paying all my children educational fees and make sure that all their medical services are well taken of.) **(Participant M, 57 years)**

A key informant went on to comment in line with the above that other beneficiaries started sustainable projects to generate income so that they can alleviate long term poverty.

The participating key informant indicated that:

“Yes- when beneficiaries receive cash some use it to start landings “Mukando” and others use it to start small projects.” (Key informant E)

Another participating key informant argued saying the chances are at average that some beneficiaries started sustainable projects and others will just wait for other humanitarian aid due to dependency syndrome.

The key informant argued that:

“Those organized would have established projects which keep on to generate profits but others just develop dependency syndrome; the just wait for another aid” (Key informant A)

The above findings highlight that most respondents failed to employ any exit strategies basing on the cash transfer benefits due to reasons such as dependency syndrome and low money value is given. The majority of respondents 73.3% find it difficult to save or to invest as they spend the money that they receive on urgent pressing matters and immediate needs which leaves them with no money to invest. However, a sizeable number of about 26.6 % of participants have managed to start small sustainable projects such as poultry and vending so that they can alleviate poverty in the long run even if cash transfer programs come to an end. These findings shows the need to complement cash programs with livelihood support so that beneficiaries can generate income to sustain a living and they concur with the studies of Devereux (2016) who emphasizes the need to combine cash aid with livelihood support. This avoids a dependency mentality on beneficiaries and equip them with the urge to grapple exit strategies to alleviate poverty.

4.4.3 Funding

The following diagram captures the demographic distribution of the study participants.

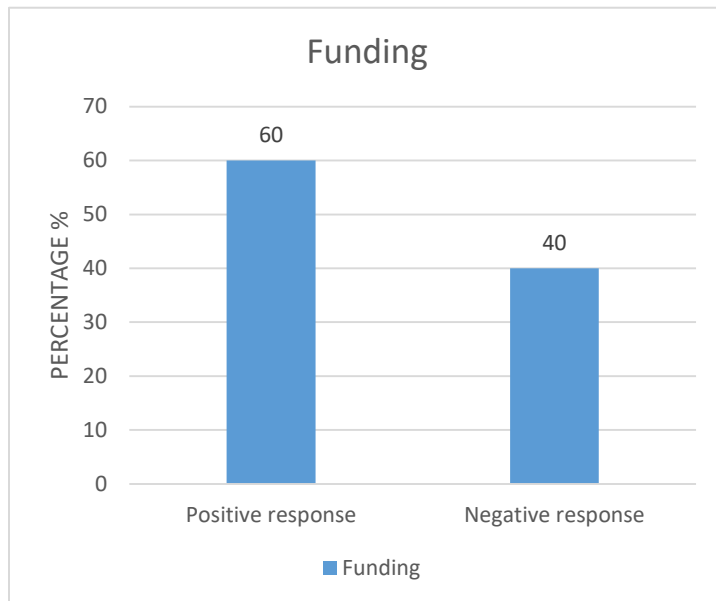


Figure 4.6 Funding as per key informant responses

The researcher asked the participating key informants if funding was done in a timely manner and the majority constituting 60% agreed whilst the remaining 40% highlighted reasons such as shortage of resources from the government as well as lack of donor support. A key informant indicated that funding depends on certain processes that if they are met, funding is guaranteed. Another key informant highlighted that these programs are normally donor funded and their cycles are determined by vulnerability assessments hence funding is granted.

A key participating informant stated that:

“Funding is done in a timely manner, but is dependent on the processes of selection of locations from national to the local level and the selection of beneficiaries, validation and verifications as well as data cleaning. Once these processes are met funding is done in a timely manner as agreed on implementation plan.” (Key informant D)

Another key participant highlighted:

“The programs are normally donor funded and their cycles are determined by vulnerability or Livelihoods assessments reports done by the government (ZIMVAC) as well as evaluations to explore food insecurity indicators.” (Key informant A)

Of the remaining 40% a key informant highlighted:

“Funding is not always done in a timely manner due to donor support and lack of resources form the government” (Key participant E)

The above findings indicate that funding is mostly donor funded hence the regularity of payments. This entails sustainability of these cash transfer programs in alleviating long term poverty. For instance the previous cash transfer program in Karoi Urban was funded by World Vision. However, studies by Fiszbein and Schady (2009) contrast with these findings because cash transfers are usually government led and the government suffers from lack of resources. They emphasize that long-term success of the program depends on government ownership and funding. Mostly the government lobby resources from other partners and collaborates with Non-Governmental organizations for example World Food Program, World Vision International, Africare, Action Aid and CARE Zimbabwe. The remaining 40 % of the key informant participants support these studies and highlight reasons like lack of donor funding and lack of resources.

4.4.4 Targeting

The diagram below highlights the demographic data of the participants.

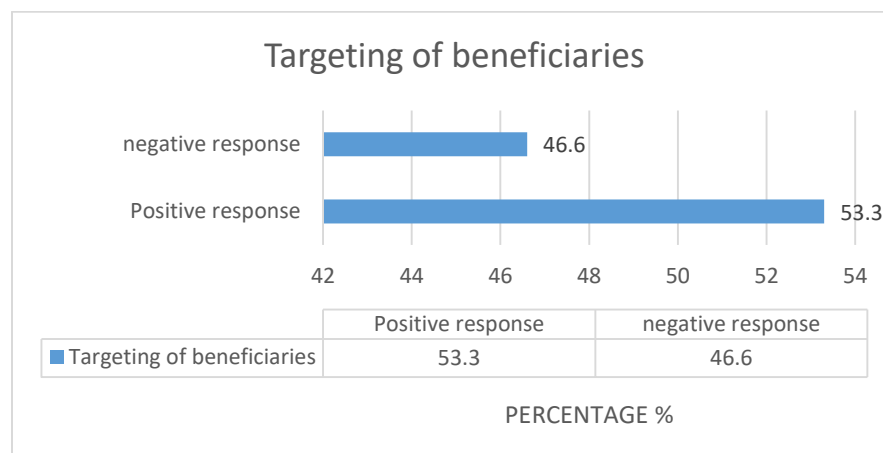


Figure 4.7 Targeting of beneficiaries

Respondents were asked if the cash transfers are benefitting the intended beneficiaries and most participants with a frequency of 8 (53.3%) highlighted that the program was able to reach the rightful beneficiaries. The remaining 7 (46.6%) contradicted and highlighted that mostly cash transfer programs skip the most vulnerable populations such as the disabled because of exclusion errors and corruption during validation. A participant highlighted that targeting is done through community validation whereby the community and its leaders select the deserving beneficiaries. A participating key informant stated that selection of beneficiaries is done using a census kind of baseline survey which ranks beneficiaries using a computerized system to ensure that the rightful beneficiaries are reached. However, another participant indicated that there are wide cases where some deserving beneficiaries are excluded during the selection process due to corruption and stigma bringing up some of the challenges found within targeting.

A participant highlighted that:

“We identify vulnerable groups through community validation through which local leaders and community members validate the selected beneficiaries to ensure transparency” (Participant K)

A participating key informant in line with the above stated that:

“A census kind of baseline survey is done in all selected wards or food poverty locations to give all households an equal chance of being selected. Beneficiaries are then ranked in the computerized system after data analysis based on vulnerability indicators being tracked such as employment status, health status, disability status, asset ownership, level of education, household income, household expenditures and credits as well as household size among others.” (Key informant D)

However of the remaining 46.6% a participant highlighted that:

“There have been wide cases of corruption recorded through which some of the beneficiaries were not the intended beneficiaries but were recruited in the program due to corruption” (Participant C, 37 years)

The findings show that cash transfer program implementers and the selected community target and select the intended beneficiaries as per most respondents (53.3%). If targeting is done to the rightful beneficiaries this entails the sustainability of a program in alleviating household poverty.

The inclusion of the community and its leaders better the identification of the vulnerable populations since they live amongst them and they know them very well. This finding concur with a study by Sanderson and Knox Clarke (2012), where the use of local partners during their Christian aid program better identified the vulnerable in Port-au-Prince. However, the remaining participants (46.6%) responded the opposite and there exist a thin line between the findings between the respondents. They blame reasons such as corruption and discrimination as well as stigma of the vulnerable populations. However one can conclude that rightful selection of beneficiaries could potentially have the long term benefits for household poverty alleviation.

4.5 BARRIERS TOWARDS THE EFFECTIVENESS OF CASH TRANSFERS

Participants identified some of the challenges which are incapacitating the sustainability of cash transfers. These includes dependency syndrome, exclusion errors, limited cash benefits and lack of resources. The challenges will serve as the themes.

The diagrams below captures the demographic data of study participants towards the barriers towards the effectiveness of the cash transfers.

Barriers	Number of Key participating informants	Number of respondents	Percentage %
Dependency syndrome	2	8	50
Exclusion errors	1	7	40
Limited Cash benefits	2	6	40
Lack of resources	1	4	25

Table 2 Distribution of participants by response towards the barriers against the effectiveness of urban cash transfer programs

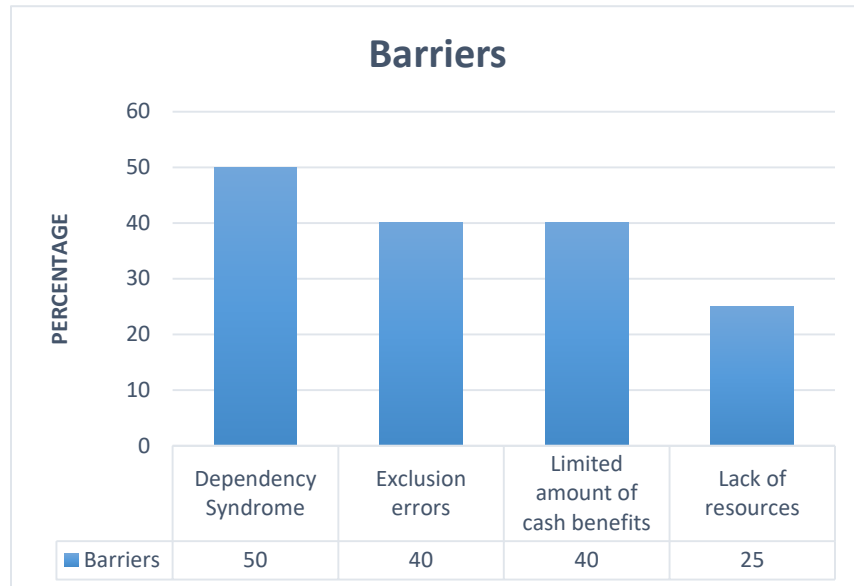


Figure 4.8 Barriers towards the effectiveness of cash transfer programs.

4.5.1. Dependency Syndrome

2 key participants (10%) and 8 respondents (40%) highlighted that dependency syndrome is one of the challenges that hinders the effectiveness of these cash transfer programs. Beneficiaries tend to relax knowing they are receiving cash benefits and fail to invest or save money for the future in case the programs end. One key participant highlighted that these cash transfer programs have brought a dependency mentality that they only care to survive with immediate needs and wait for another aid. A key participating informant clearly stated dependency syndrome as a major weakness of the program.

A participant highlighted:

“Aiwa. Chirongwa chekubatsira nemari mumadhorobha chaita kuti vanhu vakawanda vave nepfungwa dzekungovimba nezvanenge vapiwa, zvekuti vanongorarama nemari iyoyo chete pasina kuedza kutsvaga zvimwe zvekuzvibatsira” (No. Urban cash transfer has made a lot of people have dependency syndrome through which people are only relying on the cash given for survival.)

(Participant D)

A participating key informant supported the above by saying that:

“The greatest weakness of the program is dependency syndrome.” **(Key informant A)**

4.5.2 Exclusion errors

A key participant (5%) and 7 respondents (35%) of the whole population have indicated exclusion errors as another challenge being faced. Due to reasons such as discrimination, corruption and stigma communities often leave out the intended beneficiaries hence strong monitoring systems needs to be enforced. A key participant highlighted that vulnerable populations such as the disabled are being left out of the program and non-vulnerable populations' ends up benefitting. A participant stated corruption and nepotism as reasons that often contribute to the exclusion of deserving populations

A key participant highlighted:

“Urban cash transfer programs may leave the vulnerable populations like persons with disabilities. Some of the beneficiaries of the programs may not be poor households. Instead of the program benefitting the intended population (marginalized populations), the program ends up benefitting the non-poor individuals.” **(Key participant C)**

Another participant stated that:

“The program is prone to some exclusion errors where some genuine and intended beneficiaries are left out due to reasons such as corruption and nepotism during the selection process.” **(Participant A)**

4.5.3 Limited amount of cash benefits

2 key participating informants (10%) and 6 respondents constituting 30% of the population highlighted limited cash benefits as another challenge. They argue that cash benefits received are too little that they just afford to attend to pressing issues such as buying food and they cannot invest or save to start a sustainable project for their livelihood. A participant highlighted that insufficient amounts makes it difficult for them to acquire all the commodities that they need. A participating key informant in line with the above stated that insufficient funds are a major challenge of these cash transfer programs and makes it difficult for beneficiaries to cover all their basic needs.

A participant highlighted that:

“No. household cannot solely depend on these transfers because the amount given is very low which makes it hard to cover all the basic needs for instance food, health, shelter and education.”

(Participant G)

A participating key informant in line with the above said that:

“After receiving cash transfers, the main challenge faced was insufficient funds. The amount given through the urban cash transfer program is very low hence it cannot cover all the basic needs of the people.” **(Key participant B)**

4.5.4 Limited resources

A key informant (5%) and 4 respondents (20%) indicated limited resources as a challenge towards the effectiveness of the program. The implementers of these programs face challenges such as lack of resources and funding which affect the regularity of payments. A participating key informant highlighted lack of resources as a major challenge the government face towards implementing these cash transfer programs. Another participant gave a thought by implying limited resources as a challenge affecting the smooth flow of the program.

A participating key informant said:

“Funding and lack of resources from the government is a major challenge towards carefully exercising these cash transfer programs.” **(Key informant C)**

A participant highlighted:

“Ahhhhh! Dzimwe nguva mari haisviki nenguva yakatarwa, pamwe nekuda kwekushomeka kwezviwanikwa kune vari kuita chironzwa ichi”(Ahhhhh! At times money is not received in a timely manner because of maybe limited resources from the implementers of the program.)

(Participant I)

The above findings shows that as much as the urban cash transfer programs benefit urban households in alleviating household poverty there are still some challenges that are faced as stated above that needs to be bridged towards the effectiveness of the program using some intervention strategies. Dependency syndrome instills a relaxation mind in beneficiaries that they choose to lavishly spend the cash benefits and do not consider investing for a sustainable income generating

project. As evidenced by a study by Fiscbein and Schady (2009) urban programs with no exit strategies (e.g., Mexico's Prospera) saw some households "stuck" in dependency. Dependency syndrome discourage entrepreneurship and work and creates reliance on aid. Furthermore, urban cash transfer programs often miss the intended beneficiaries in what is called exclusion errors. According to Alatas et al. (2012) in Jakarta, 40% of the poorest were excluded from cash transfers because they lacked formal addresses. Hence this calls for a strategy such as community engagements where the community and its leaders actively participate in validation and assessments to select the intended beneficiaries.

Furthermore, limited amount of cash benefits is another barrier that hinder the programs' efficacy as per these findings. Studies by Ravallion (2016) found that urban recipients in Argentina spent over 50% of transfers on rent, leaving little for other essentials. This study proves that limited amount of cash benefits further exacerbates the situation and eventually leads to program collapse. Moving on to limited resources, the government and stakeholders often underfund programs because of limited funds which undermine the program's effectiveness. For instance according to BBC (2022) Brasil faced funding shortages in 2022 disrupting payout. This barrier cringes the program's effectiveness as its successfulness is based on resources and funding. Limited resources leads to a delay in payments and also limited amount of money to be given to the beneficiaries.

4.6 STRATEGIES TOWARDS IMPROVING THE EFFICACY OF THE CASH TRANSFER PROGRAMS.

The following themes fall under this objective: Education, Collaborations and partnerships, Community Engagements, Monitoring and evaluation as well as Increased amount of money given to beneficiaries.

The diagram below captures the demographic data of study participants.

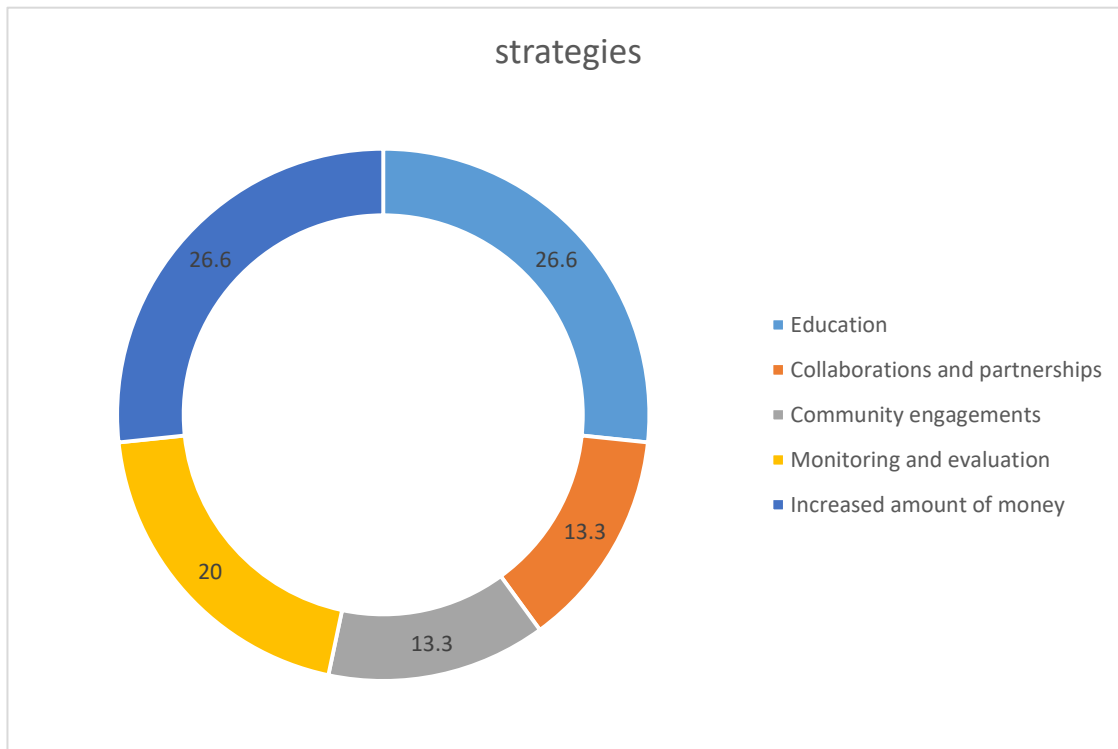


Figure 4.9 Strategies towards improving the efficacy of the urban cash transfer programs

4.6.1 Education

Respondents were asked of strategies that can be employed to help bridge the gap of the urban cash transfer program and 26.6% highlighted education. They argue that most beneficiaries lack financial literacy that they end up spending the money carelessly other than being productive and responsive. A key informant supporting this highlighted that beneficiaries should be equipped with education on how to spend their funds effectively through workshops. Another key informant indicated that education and trainings should be provided to beneficiaries to enlighten them towards self-reliance. A participant added on to support education of beneficiaries so that they can invest and start income generating projects.

A key informant highlighted that:

“Education is power; beneficiaries should be provided workshops on how to start income generating projects with no or minimum capital. They should be taught how to use funds received effectively.” (Key participant E)

Another key informant said:

“Cash transfer programs should offer trainings and education that seeks to enlighten people to move towards self-reliance. This is because people are now depending solely on the program hence the programs indirectly is now promoting dependency syndrome.” **(Key participant B)**

A participant indicated that:

“Beneficiaries should be educated so that they know how to use the cash effectively such as investing so that they can start sustainable projects other than spending the money on wants.” **(Participant L, 52 years)**

The above findings shows that education is a powerful tool that can help fill the gap of sustainability pertaining these programs. A participant acknowledged this by clearly saying that:

“Chirongwa ichi chinogona kuramba chichibatsira kwenguva refu kana vanobatsirwa vakadzidziswa zvakanaka nezviwanikwa zvakasiyana siyana uye hunyanzvi hwavanogona kushandisa, kuitira kuti vashandise mari yavari kupiwa, panzvimbo pekungoipedza pasina hurongwa” (The program can be sustained if the beneficiaries are well taught on the different skills and opportunities that they may embark on with the money given to them instead of just spending.) **(Participant D)**

Cash transfer benefits creates a dependency syndrome among beneficiaries that they tend to relax and enjoy the cash basing that they will receive the next month or on a bimonthly period. Due to the fact that some beneficiaries receive little cash they spend it all on pressing matters such as buying food and clearing debts that no amount of cash will be left to start investing hence education and trainings on skills training will help to bridge the gap and ensure the effectiveness of the program. These findings concur with a study by Gentilini (2021) who notes that in Ethiopia, One Stop Shop Centres provides a comprehensive package of livelihood advisory services aimed at helping enable UPSNP beneficiaries establish sustainable self-employment tailored to their skills, training, aptitude and local context. These centres also assist in developing business plans and deliver short entrepreneurship training, equipping beneficiaries with the technical and business skills required to implement their plans (Gentilini, 2021). Education and skills development helps beneficiaries to be equipped with the knowledge and skills to invest that with minimum or less capital they can start something productive

4.6.2 Collaborations and partnerships

A sizeable number 13.3% of respondents highlighted that implementers of cash transfer programs should collaborate with public private partnerships to mobilize resources to curb with challenges such as lack of resources and funds. Governments may face resource constraints which hampers the effectiveness of cash transfers therefore there is need for a collaboration to help mobilize resources. In line with this a participant stated the need for a collaboration to lobby resources to educate communities and implement skills training programs for beneficiaries so that they can address household poverty. A key informant supported that collaboration is also another way used for resource mobilization.

A participant stated that

“Ndinofunga kuti hurumende inofanirwa kushanda pamwe chete nevamwe vanobatsira vakaita semasangano asiri ehurumende kuti vatsvage zviwanikwa zvekudzidzisa nharaunda, semuenzaniso kudzidziswa nezvemari uye kuti chironywa chekupa mari chifambidzane nerubatsiro rwevanhu kuitira kuti chibatsire zvakadzama uye kwenguva refu” (I think the government should collaborate with other partners such as non-government organizations to lobby resources to educate the communities for example financial literacy and implement the cash transfer programs with humanitarian aid.) **(Participant G)**

A key informant in line with the above said:

“Collaboration with other partners is another perfect way of mobilizing resources towards the positive impact of cash transfers.” **(key informant A)**

The findings clearly shows that collaborations with other stakeholders may help with funding challenges which will contribute much to the regularity of payments and increased money value to be given to the beneficiaries. Cash transfers often operate as standalone interventions which makes it difficult to address all aspects of poverty hence they have to be complemented with other services job training, education or health care as cash received will be too little. In line with this,

A key informant cited that;

“Nutrition gardening, supporting informal traders, small livestock production and capacity building on financial literacy promotes a savings culture through collaboration with other stakeholder.” (Key informant D)

Another key participant highlighted that:

“Food aid should also complement cash transfers. If beneficiaries have enough food, they can use funds received to do meaningful projects.” (Key informant E)

This shows that cash transfers must be integrated into wider social protection systems through collaboration with stakeholders such as non-government organizations for effective service delivery. Studies by Roelen et al. (2017) goes in line with the above to discuss how UNICEF and WFP collaborate with governments to integrate cash transfers with nutrition and child protection services. This shows that if the government puts efforts to integrate various social protection programs with different stakeholders into a unified program, household poverty can be addressed. Hence one can conclude that, collaborations and partnerships are an effective strategy that can be employed towards addressing the present problem.

4.6.3 Community engagements

Respondents constituting 13.3% of the population highlighted community engagements as a strategy that will improve the efficacy of the program. Community engagements are key in addressing issues like corruption and exclusion errors during beneficiary selection and also helps to provide community validation and assessments ensuring the rightful beneficiaries are selected. A participant also highlighted that community engagements can also help communities to start livelihood projects towards the alleviation of poverty. A key informant stated that community participation is key during project planning as they ensure that selection is done transparently and the intended beneficiaries are selected.

A participant indicated that:

“Community engagements are key to start livelihood projects to complement cash benefits.” (Participant I)

A key informant highlighted:

“Community participation and appraisals during project planning is key and leads to the effectiveness of these cash transfer programs.” (Key Informant B)

The findings show that community engagements play a key role in cash transfer programs as they help in selecting beneficiaries through community validation and assessments to make sure that the intended vulnerable populations benefit entirely. Community engagements can help compliment the program as members will join hands in starting community projects that can help the sustainability of the project. Community engagements foster a sense of ownership and resilience which can lead to inclusion as everyone is expected to participate. According to Gentilini (2021), in Mozambique, the PSAP presented women a chance to contribute, resulting in 95% of women participating which has led significantly to their empowerment and enhanced self –esteem (Gentilini, 2021). This study concurs with the findings in that 80% of the respondents are women.

4.6.4 Monitoring and evaluation

Participants constituting 20% of the population stated monitoring and evaluation as one of the strategies that can be employed for the program’s efficacy. Regular field assessments, beneficiary and community feedback helps in pinpointing the gaps of the program and calls for its modification so that it addresses household poverty. A key participant suggested that the program needs to have a strong feedback mechanism and hire qualified staff to implement the program. Another key participant also suggests frequent monitoring and client satisfaction assessments. Another participant highlighted the significance of monitoring and evaluation that helps in improving the programs’ effectiveness.

A key participant highlighted:

“Having strong control systems, monitoring and evaluation, strong feedback and complaints mechanisms and also hire qualified and dedicated staff to implement the program.” (Key informant D)

Another key participant stated that;

“Frequent monitoring and asking clients satisfaction is needed when implementing this program” (Key informant C)

A participant indicated:

“Monitoring and evaluation ensures that issues such as corruption, nepotism and exclusion errors are pinpointed and rectified so that they do not hamper the program’s effectiveness.” (Participant F)

The above findings shows that monitoring and evaluation is key in improving the programs’ effectiveness as it helps in reducing exclusion errors due to corruption and other factors through community assessments and conducting census baseline surveys needed to reach the intended beneficiaries. If monitoring and evaluation is implemented by a dedicated and qualified staff gaps of the program are identified and it leads to the redesigning of the program to gap the bridge hence effectiveness. These findings concur with Smith and Mohiddin (2015) who highlights that urban cash assistance programmes needs monitoring and evaluation to consider how they are targeting and meeting the needs of people with specific needs to avoid corruption and making sure targeting reach the intended and deserving population. Monitoring and evaluation also helps to identify ghost beneficiaries and monitor proxy’s for beneficiaries as they may steal the money. A key participant supported monitoring and evaluation as effective in implementing programs giving reference to Emergency Social Cash Transfers. He cited as follows:

“Cash transfers go on a long way in alleviating chronic food poverty at household level as long the targeting and selection is done right and there are robust monitoring systems. For example, under the Emergency Social Cash Transfers programme post distribution monitoring was done by-monthly and home visits that were made, feedback was received and this ensured the cash was not used for alcohol or drugs but contributed to food security.”(key informant D)

This shows that if monitoring and evaluation is implemented effectively by making regular field assessments, use mobile phone based monitoring systems and gather feedbacks from the community and the beneficiaries the programs’ efficacy is guaranteed.

4.6.5 Increased amount of money given to beneficiaries

Respondents constituting 26.6% stated the need for increasing the value of money given to the beneficiaries as a strategy towards the effectiveness of the program. Almost 100% of the respondents highlighted that the cash they receive is too little to cover all the basic needs and ensure sustainability because they are not able to save to start income generating projects. A

participating key informant supported the need to increase the money given so that beneficiaries can grapple exit strategies that will help them to earn a living. Another participant indicated that the program needs to be modified so as to increase the amount given to the beneficiaries as it is too little and cannot cover all the vast needs of the beneficiaries.

A participating key informant said:

“The value of money given to beneficiaries should be increased so that they cover up basic needs of their families and save some so that they can start a livelihood project towards poverty alleviation” **(Key informant C)**

A participant supported the above by saying

“Yes. The program should be modified. Since the people are complaining of poverty, there is need to increase the amount given to the people so that instead of spending all the money on buying food. Increased money will now serve two core purposes; 1. Investing in long term investments and 2. Food” **(Participant A)**

The findings shows that respondents have quite a number of challenges that needs money from food insecurity, debts and school arrears, deteriorating health conditions amongst others that the money they receive is too little to succumb all those problems. Money should be increased averagely and be complemented with services such as education on financial literacy and skills training so that they can address urgent issues and start sustainable incoming projects and avoid dependency syndrome. A study by Banarjee et al (2019) agree with the above as they found that larger cash transfers combined with other interventions (e.g., training) led to sustained income increases. Increasing the amount of money allows families to afford better housing, acquire essential goods and afford more food and most importantly allows beneficiaries to implement sustainable income projects that acts as an exit strategy when these programs end leading to the alleviation of household poverty.

4.7 Chapter Summary

This chapter presented, analyzed and discussed findings from the data collected from the respondents on the strategies towards the effectiveness of urban cash transfer programs in addressing household poverty. It looked at the impacts of cash transfers on food security, health care and access to education. This chapter also looked at the sustainability of these cash transfer

programs, barriers that hinder effectiveness and concluded with strategies that can be employed to deal with challenges brought forward of this program.

CHAPTER 5: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The chapter provides the summary and conclusion of this study based on the findings regarding the strategies towards the effectiveness of urban cash transfer programs in addressing household poverty. It also lays out the recommendations that can be utilized to curb the barriers that are hindering the program's efficacy.

5.2 SUMMARY OF STUDY FINDINGS

The purpose of the study was to explore the strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty with Karoi urban as a case study. The study involved 15 participants, of whom 10 were randomly selected and 5 were purposively selected. 5 key informants were also purposively selected who are knowledgeable about cash transfers and the study used a mixed methods or triangulation research approach. Data was gathered using focus group discussions, in-depth interviews, key informant interviews as well as questionnaires. The data collected was analyzed using thematic and descriptive analysis since it adopted a mixed method approach.

The study discovered that urban cash transfer programs are key in addressing household poverty in Karoi urban as most households are able to access basic needs and commodities such as purchasing food and groceries contributing to food security. This has resulted to a changed diet in most households that has significantly improved child nutrition and health outcomes of family members as well as decreased cases of child vending. The availability of food has somehow made some households to provide casual labour in nearby farms so that they can earn money to cover other aspects which needs money as the cash they receive is too little as food gives the energy to work. The study also identified that, quite a number of households were able to access health care services and medication through the cash assistance. Apart from a few that uses Assisted Medical Treatment Orders from the government, help from relatives or personal funds, most households use the cash benefits to access quality health care from Karoi district hospital, Parirenyatwa and some in Zambia at Mutenderi hospital. Some use the cash to buy medication such as pills in local pharmacies since medication in government hospitals is scarce. Moving on, some households use

the cash assistance to enroll their children to school except a few who benefits from social protection programs such as Basic Education Assistance Module (BEAM) from the government, CAMFED and a few from personal funds. The impact of cash transfers depends from household to household as they prioritize different needs at different times. From the findings, households can't access health care, education and food security at once due to limited amount of cash transfers hence most households can acquire either food, education or health or perhaps just 2 aspects.

The study also discovered that urban cash transfer programs are normally donor funded and funding is done in a timely manner which ensures the regularity of payments to beneficiaries. Some beneficiaries who are responsible and productive managed to employ some exit strategies such as poultry and vending to generate income towards alleviating poverty. In contrary, a majority of participants highlighted that they could not acquire any possessions that will help them continue to live their lives aside from the benefits due to limited amount of money. They indicated that the program has created a dependency mentality that has caused beneficiaries to relax waiting for the next transfer and seize to equip themselves with strategies that can help them sustain a living even after the program comes to an end hence this questions the sustainability of the program. Furthermore, the study revealed that there is a thin line when it comes to targeting of the program hence it needs to be modified to select the intended beneficiaries 100%. If the program reaches the intended beneficiaries it surely results in the sustainability of the program in achieving its main goal, addressing poverty. The study also identified the barriers that beneficiaries and implementers of the program face that hinder the effectiveness such as dependency syndrome, exclusion errors, limited amount of cash benefits as well as lack of resources which results from lack of donor support or financial constraints of the government.

The study also discovered some strategies that can be employed to improve the efficacy of the program. These includes education where beneficiaries must be provided with financial literacy through workshops and skills training so that they can be productive and build resilience in cases where cash transfers would be stopped or come to an end as well as collaborations and partnerships to complement the program since cash transfer programs often operate as standalone interventions which makes it difficult to address all aspects of poverty. Other strategies includes community engagements, where community participation is greatly needed to select intended beneficiaries through validation and assessments to curb exclusion errors, monitoring and evaluation so that the

gaps of the program are noticed and an action plan towards the challenges are implemented improving the efficacy of the money as well as to increase the amount of cash transfers given to the beneficiaries in conjunction with some financial literacy so that they can invest into sustainable projects that generate income towards addressing household poverty. The study discovered that these strategies complement each other and if implemented, they can improve the efficacy of the program.

5.3 CONCLUSIONS

Harmonized cash transfer program play a pivotal role in addressing household poverty in Karoi urban. It has resulted in improved food security, health care and access to education. Due to limited amount of money given, it is very difficult for beneficiaries to finance education, health care and purchase food commodities at once hence beneficiaries are able to purchase 1 or at least 2 of the listed above. Regularity of payments has resulted in challenges such as dependency syndrome such that most beneficiaries are failing to invest some cash to start small landings such as “mukando” and sustainable income generating projects as exit strategies when the program ends except a few. Since cash transfer programs are usually and normally donor funded, funding is done in a timely manner as per the implementation work plan but issues of corruption and nepotism during beneficiary selection through community assessment and validation has made targeting a bit complex hence the need for strong monitoring and evaluation systems to ensure sustainability.

There are some challenges faced within cash transfer programs and these includes dependency mentality of beneficiaries since they received money on a bi-monthly basis, exclusion errors resulting in benefitting of unintended populations, limited amount of cash benefits as well lack of resources due to government financial constraints and lack of donor support. However, there are strategies that can be employed to curb these barriers and these includes collaborations and partnerships, provision of education and skills training to beneficiaries, community engagements, increased amount of money given to beneficiaries as well as monitoring and evaluation. These strategies complement each other for instance increasing the amount of money to beneficiaries can be joined with educational workshops on financial literacy and skills training so that they can save or invest in sustainable projects and curb dependency syndrome. Thus one can conclude that, if these strategies are effectively implemented, the efficacy of the program in addressing household poverty in urban areas is guaranteed.

5.4 IMPLICATIONS FOR SOCIAL WORK PRACTICE

The urban cash transfer program face challenges that results in implications for social work practice that are important. These challenges results in psychological stress, depression, domestic violence and behavioral effects that requires social workers to chip in with services such as counselling, educating and advocating. Social workers can also facilitate programs and community participatory approaches that offer educational workshops, community forums for feedback and skills training through collaborations and partnerships with different stakeholders so as to equip beneficiaries with financial literacy. The study highlights the need for better targeting to reach the intended populations hence social workers stand firm advocating for the rights of the marginalized populations for instance female headed households, the elderly, child headed families as well as people with disabilities during beneficiary selection so that the benefits reach the intended populations. Since cash transfers often work as standalone interventions social workers can link beneficiaries to services that complement the program such as skills development program to ensure that the program meets its core objectives. They can link cash aid with empowerment initiatives for the beneficiaries. Social workers can also mobilize resources through multi stakeholder collaborations to ensure the program does not lack monetary funds or even non cash based interventions to help the vulnerable populations address household poverty. Urban poverty is characterized with systematic issues such as lack of affordable housing, discrimination and social exclusion as well as gender inequality that can hamper the program's aim of service delivery hence social workers can advocate for policy reforms that can enhance structural reforms. Social workers can also monitor and evaluate the program so that they can pinpoint and track long term outcomes and conclude if the program needs re-design for effective service delivery.

5.5 RECOMMENDATIONS

Based on the study findings, the following are recommendations for program implementers, social workers and policy makers.

- Collaborations and partnerships: as the cash transfer program may not address all aspects of poverty there is need to integrate cash transfers into a wider social protection system complementing with facilities such as job training, access to health care as well as education hence a holistic approach towards tackling poverty.

- Non-monetary interventions: there is need to combine the cash transfer program with complementary services such as food aid, clothes packs and educational grants that will help poor families to at least use the cash to invest in sustainable income generating projects.
- Strengthen targeting mechanisms: adopt a mixed-method approach in identifying the vulnerable households for instance community validation and data analytics.
- Advocate for policy reforms: social workers should advocate for the rights of marginalized populations and structural changes since urban poverty is characterized by systematic issues such as lack of affordable housing, gender inequality, discrimination and exclusion.
- Robust monitoring and evaluation: social workers can establish suggestion boxes for grievances and collect qualitative data on the lived experiences of cash transfer beneficiaries and point at cases such as corruption and nepotism of leaders during community assessment and selection of intended beneficiaries and even reduce delays and fraud.
- Policy makers can implement rent control policies, enforce minimum wages and extend rights to informal workers, upgrade informal settlements and expand social housing through partnerships in a verge to address some other aspects of poverty so that the cash benefits can work effectively.

5.6 AREAS FOR FUTURE STUDY

- The long term impacts of cash transfers: with the use of longitudinal studies tracking households for over 5-10 years since this research was short timed.
- Comparative studies between urban contexts: experiences of cash transfer programs in both informal settlements and formal settlements are crucial in redesigning of these programs for efficient service delivery.
- The impact of AI driven innovations in implementing cash transfer programs: since the world is evolving with artificial intelligence (digital and technological innovations) at the center, can it lead to effective service delivery of cash transfer programs.

5.7 CHAPTER SUMMARY

The chapter presented the summary findings of the study strategies towards the effectiveness of the urban cash transfer program in addressing household poverty in Karoi Urban. The conclusion, implications of social work practice towards this study and recommendations to program implementers, social workers and policy makers was also presented. This chapter is concluded by the areas for future study.

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APPENDICES

APPENDIX 1: IN DEPTH INTERVIEW GUIDE

My name is Nyasha B Mudawarima, currently studying at Bindura University of Science Education pursuing a Bachelor of Science Honors' Degree in Social Work. I am carrying out a research on Strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty in Karoi urban. I am kindly asking you to voluntarily participate in this study by taking part in an interview.

You are being requested to participate in this study because you are a beneficiary of the cash transfer program in Karoi urban. Information provided will be treated with utmost confidentiality and respect. No names are to be mentioned. If you agree to this interview I will take 45-60 minutes of your time. Feel free to withdraw from this interview at any given time since this study does not mean to cause harm, coercion or any form of pressure for you to participate. Participation does not guarantee any benefits whether cash or kind and information to be provided will be used for academic purposes only. Do you have any questions before we proceed?

Participants signature.....

SECTION A: DEMOGRAPHIC INFORMATION

1. Sex?
2. Marital status?
3. Education level?
4. Occupation?
5. Family size (number of household members)

SECTION B: IMPACT OF URBAN CASH TRANSFER PROGRAMS

6. How has the cash transfer benefitted you and your household? Please explain your answer.
7. Can you describe any changes since you have started receiving the cash transfers?

SECTION C: THE SUSTAINABILITY OF CASH TRANSFER PROGRAMS

8. Is the cash transferred regularly?

9. Can your household actually depend on cash transfers for livelihood? Explain your answer
10. Given that cash transfer programs have stopped, do you have an exit strategy based on the programs benefits that will help you to continue living your life apart from the cash aid?
11. What challenges have you faced before and after receiving cash transfers?
12. What can you say are the gaps of cash transfer programs?

SECTION D: INTERVENTION STRATEGIES

13. What interventions can be utilized to improve the efficacy of urban cash transfer programs and ensure effectiveness?
14. Can you please suggest ways that can help to curb the gaps of the cash transfer programs?
15. Do you have any recommendations for cash transfer programs?
16. Do you have anything else to say?

THE END

Thank you very much for participating!

Researcher's signature..... Date.....

APPENDIX 2: QUESTIONNAIRE/ SURVEY GUIDE

Good morning/afternoon/evening my name is Nyasha B Mudawarima, a student currently studying at Bindura University of Science Education pursuing a Bachelor of Science Honors' Degree in Social Work. I am kindly requesting for your contribution towards my research topic which reads Strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty in karo Urban. Please note that participation is absolutely voluntary and feel free to withdraw from this interview at any given point. Information provided will be used for academic purposes only. This interview is anonymous and treated with absolute confidentiality. If you agree to this interview I will take 20-25 minutes of your time. Names are not to be mentioned and there are no benefits for participation. Do you have any questions before we start?

Participants' signature.....

SECTION A: DEMOGRAPHIC INFORMATION

1. Age? (a) 18-25 years (b) 26-35years (c) 36-55years (d) 55+ years
2. Sex? (a) Male (b) Female
3. Marital status? (a) Married (b) Single (c) deserted (d) widow
4. Household Size? (a) 1-2 members (b) 3-4 members (c) 5-6 members (d) 7 or more.
Specify.....
5. Education level? (a) primary (b) secondary (c) tertiary (d) none of the above

SECTION B: IMPACT OF CASH TRANSFERS

6. Are the cash transfers beneficial (a) yes (b) no
Why do you say so.....
7. How do you use the cash transfer benefits? (Select all that apply)
 - a) Educational expenses
 - b) Rent payments
 - c) Food expenses
 - d) Healthcare
 - e) Other (specify)
8. How satisfied are you with the cash transfer program?

- a) Very satisfied
 - b) Neutral satisfied
 - c) Somehow dissatisfied
 - d) Very dissatisfied
9. Has the program helped you in reducing your household poverty?
- a) Yes b) No c) I'm not so sure

SECTION C: SUSTAINABILITY

10. Have you been able to invest or make savings since receiving the benefits?
- a) Yes
 - b) No
11. Are you still receiving the cash transfer?
- a) Yes
 - b) No
12. Is the cash sent timely?
- a) Yes
 - b) No
 - c) Other (please specify)
13. How much do you receive and for how long have you received the cash?
14. What challenges do you face in utilizing or accessing the cash transfer benefits?
15. Are there any strategies that you have employed to build resilience in cases where cash transfers would be stopped or come to an end?

SECTION D: INTERVENTION STRATEGIES

16. What do you think are the strengths of the program?
17. What about the weaknesses?
18. What is it that can be done to improve the program's effectiveness?
19. Do you have any recommendations towards the program's effectiveness?
- a) Yes b) no
- If yes please state
20. Would you like to provide any further information?
- If yes please state.....

THE END

Let me take this opportunity to thank you for your time and participation!!

Researcher's signature..... Date.....

APPENDIX 3: FOCUS GROUP DISCUSSION GUIDE

Greetings to you all. My name is Nyasha B Mudawarima currently studying at Bindura University of Science Education pursuing a Bachelor of Science Honors' degree in Social Work. I am carrying out my research on strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty in Karoi Urban. I am kindly asking you to participate voluntarily, openly expressing your opinions and talk honestly as there is no wrong or correct answer in this group discussion. No names are to be mentioned and information provided will be treated with utmost respect and confidentiality. This discussion will last for about 30-60 minutes and note that everyone is free to participate. Please note that information provided will be utilized for academic purposes only. Do you have any questions before we can proceed with the discussion? Any three participants to sign as key witnesses of the discussion?

Participant's signature

1.....

2.....

3.....

WELCOME AND INTRODUCTIONS

May we please introduce ourselves with name, household size and educational level. Welcome to this focus group discussion

SECTION A: IMPACT OF CASH TRANSFERS

1. Does cash transfer so far have a leading role in reducing household poverty in Karoi Urban? Please explain your answer.
2. Have you noticed any changes to those receiving cash transfer benefits to those who are not? Please explain your answer.
3. Can we say cash transfer programs are beneficial in addressing household poverty? If yes, in what ways have the cash transfer benefitted households?
4. Can you please describe how cash transfers have influenced your spending habits?

5. Can you share any experience or story that illustrate the impact of cash transfer benefits in your household?

SECTION B: SUSTAINABILITY

6. How long have beneficiaries received cash benefits?
7. Do you think cash transfers programs can alleviate long term poverty? Please explain
8. Do you think that the program's impact can be sustained even if cash transfers end?
Please explain.
9. Do you think the program needs to be modified to ensure sustainability? Please explain.
10. Given the scenario that urban cash transfer programs end for good or are stopped, do you have any exit strategy based on the programs benefits that can help you continue to live without any dependency from cash transfers?

SECTION C: INTERVENTION STRATEGIES

11. What type of interventions do you think would work best when collaborated with cash transfer programs?
12. Do you have any recommendations towards improving the efficacy of urban cash transfer programs in addressing household poverty?
13. Are there any other thoughts you would like to contribute?

COMMENTS

- Any comments from the participants?
.....
- Any questions from respondents?
.....

COMPLETION

Thank you all for participating in this discussion.

THE END

Researchers' signature..... Date.....

APPENDIX 4: KEY INFORMANT INTERVIEW GUIDE FOR THE DEPARTMENT OF SOCIAL DEVELOPMENT OFFICERS

Good morning/afternoon/evening my name is Nyasha B Mudawarima currently studying at Bindura University of Science Education pursuing a Bachelor of Science Honors' degree in Social Work. I am carrying out my research on Strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty in Karoi Urban. I am kindly requesting you to participate voluntarily and freely such that you can withdraw at any given time. Information provided will be used for academic purposes only and treated with confidentiality as well as respect. If you agree to this interview I will take 45-60 minutes of your time. You have been selected for this interview because of your expert knowledge in cash transfer programs and your contribution is of great importance towards this research study. Do you have any questions before we start?

Participants signature.....

DEMOGRAPHIC INFORMATION

1. Organisation?

.....

2. Designation?

.....

SECTION A: IMPACT OF CASH TRANSFERS

3. Do you think cash transfer benefits have somehow impacted urban households? Please explain your answer.
4. What benefits have been realized from cash transfer programmes in karoi urban households?
5. Do you think cash transfer programs can alleviate household poverty?
6. What are some of the positive and negative effects of cash transfer benefits on beneficiaries?

- (i) Positive effects
- (ii) Negative effects

SECTION B: SUSTAINABILITY

- 7. Who finances cash transfer programs and how often do they fund the program?
- 8. How do you select intended beneficiaries?
- 9. Is funding done in a timely manner?
- 10. Has the government been able to effect cash transfer programs to the rightful and intended beneficiaries? If yes, for how long?
- 11. How do u think the impact of the program can be sustained even if cash transfers end?
- 12. Given that cash transfer programs have stopped, do you think beneficiaries have an exit strategy that will help them to continue living their life apart from the benefits?
- 13. What are some of the challenges faced by cash transfer programs?

SECTION C: INTERVENTION STRATEGIES

- 14. What ways can be employed to curb the program's gaps to ensure effectiveness?
- 15. Suggest any strategies that can be used to improve the efficacy of urban cash transfer programs.
- 16. What type of interventions do you think would be most helpful to collaborate with cash transfers to address household poverty and ensure sustainability?
- 17. Do you have anything else that you would like to say?

THE END

Thank you for participating!!

Researchers' Signature.....Date.....

APPENDIX 4: KEY INFORMANT INTERVIEW GUIDE FOR NON-GOVERNMENTAL ORGANISATION OFFICERS

Good morning/afternoon/evening my name is Nyasha B Mudawarima currently studying at Bindura University of Science Education pursuing a Bachelor of Science Honors' degree in Social Work. I am carrying out my research on Strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty in Karoi Urban. I am kindly requesting you to participate voluntarily and freely such that you can withdraw at any given time. Information provided will be used for academic purposes only and treated with confidentiality as well as respect. If you agree to this interview I will take 45-60 minutes of your time. You have been selected for this interview because of your expert knowledge in cash transfer programs and your contribution is of great importance towards this research study. Do you have any questions before we start?

Participants signature.....

DEMOGRAPHIC INFORMATION

1. Organisation?
2. Designation?

SECTION A: IMPACT OF CASH TRANSFERS

3. Do you think cash transfer programs have somehow benefitted urban households? If yes please explain your answer
4. What benefits have been realized from cash transfer programs in Karoi urban households?
5. Do you think cash transfer programs can alleviate household poverty?
6. What are some of the positive and negative effects of cash transfer benefits on beneficiaries?
 - (iii) Positive effects
 - (iv) Negative effects

SECTION B: SUSTAINABILITY

7. Who finances cash transfer programs and how often do they fund the program?
8. How do you select intended beneficiaries?
9. Is funding done in a timely manner?
10. How do u think the impact of the program can be sustained even if cash transfers end?
11. Given that cash transfer programs have stopped, do you think beneficiaries have an exit strategy that will help them to continue living their life apart from the benefits?
12. Has the Non-Governmental Organisation been able to effect cash transfer programs to the rightful and intended beneficiaries? If yes, for how long?
13. What are some of the challenges faced by cash transfer programs?

SECTION C: INTERVENTION STRATEGIES

14. What ways can be employed to curb the program's gaps to ensure effectiveness?
15. Suggest any strategies that can be used to improve the efficacy of urban cash transfer programs.
16. What type of interventions do you think would be most helpful to collaborate with cash transfers to address household poverty and ensure sustainability?
17. Do you have anything else that you would like to say?

THE END

Thank you for participating!!

Researchers' Signature.....Date.....

APPENDIX 4: KEY INFORMANT INTERVIEW GUIDE FOR COMMUNITY CARE WORKER

Good morning/afternoon/evening my name is Nyasha B Mudawarima currently studying at Bindura University of Science Education pursuing a Bachelor of Science Honors' degree in Social Work. I am carrying out my research on Strategies towards enhancing the effectiveness of the urban cash transfer program in addressing household poverty in Karoi Urban. I am kindly requesting you to participate voluntarily and freely such that you can withdraw at any given time. Information provided will be used for academic purposes only and treated with confidentiality as well as respect. If you agree to this interview I will take 45-60 minutes of your time. You have been selected for this interview because of your expert knowledge in cash transfer programs and your contribution is of great importance towards this research study. Do you have any questions before we start?

Participants signature.....

DEMOGRAPHIC INFORMATION

1. Organisation?
2. Designation?

SECTION A: IMPACT OF CASH TRANSFERS

3. Do you think cash transfer programs have somehow impacted karoi urban households? If yes please explain how
4. Are there any noticeable changes to those receiving cash transfer benefits to those who are not?
5. Can we say cash transfer programs are beneficial in addressing household poverty in Karoi Urban?

SECTION B: SUSTAINABILITY

6. Do you think that the program's impact can be sustained even if cash transfers end?
7. Do you think cash transfer programs can alleviate long term poverty?

8. Given that cash transfer programs end for good, do you think beneficiaries have acquired possessions that will help them continue to live their lives aside from the benefits?
9. What are some of the challenges being faced by cash transfer programs?

SECTION C: INTERVENTION STRATEGIES

10. What ways can be employed to curb the program's gaps to ensure effectiveness?
11. What strategies do you think can be most helpful if used to collaborate with cash transfers to address household poverty?
12. Do you have anything else you would like to contribute?

Thank you for participating!!

Researchers' Signature.....Date.....

APPROVAL LETTER FROM BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF SOCIAL SCIENCES AND HUMANITIES
DEPARTMENT OF SOCIAL WORK



P. Bag 1020
BINDURA, Zimbabwe

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

Fax: 263 - 71 - 7534

BINDURA UNIVERSITY OF SCIENCE EDUCATION

Date: 13/04/25

TO WHOM IT MAY CONCERN

RE: REQUEST TO UNDERTAKE RESEARCH PROJECT IN YOUR ORGANISATION

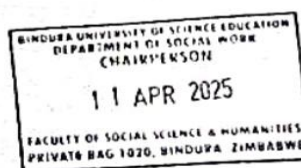
This serves to introduce the bearer, MUBWARIMA NYASHA B, Student Registration Number B210392B, who is a BSc Social Work student at Bindura University of Science Education and is carrying out a research project in your area/institution.

May you please assist the student to access data relevant to the study, and where possible, conduct interviews as part of a data collection process.

Yours faithfully

A handwritten signature in black ink, appearing to read 'E.E. Chigondo'.

E.E. CHIGONDO
CHAIRPERSON



APPROVAL LETTER FROM THE DEPARTMENT OF SOCIAL DEVELOPMENT

Official communication should be
District Social
not to individuals
Telephone: (0264-215)
P.O. Box 2176 Karoi



addressed to the district head
Development
Hurungwe District
6629

ZIMBABWE

The Department of Social Development

Hurungwe District

7 May 2025

Dear Sir/Madam

**RE: PERMISSION TO CARRY OUT AN ACADEMIC RESEARCH PROJECT IN
HURUNGWE DISTRICT FOR MUDAWARIMA NYASHA B OF BACHELOR OF
SCIENCE HONOURS DEGREE IN SOCIAL WORK AT BINDURA UNIVERSITY OF
SCIENCE EDUCATION**

The above matter refers

Please be advised that the above mentioned has been granted permission to carry out a research project in Hurungwe district titled **Strategies towards the effectiveness of the urban cash transfer program in addressing household poverty in Karoi Urban.**

Permission is granted strictly on condition that the research is for academic purposes only in pursuit of your Bachelor of Science Honours Degree in Social Work.

GONDO R

DISTRICT SOCIAL DEVELOPMENT OFFICER HURUNGWE

