

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



DISSERTATION REPORT

**THE ROLE OF HARMONISED CASH TRANSFER PROGRAMME AMONG RURAL
WOMEN IN CURBING HOUSEHOLD FOOD INSECURITY IN ZIMBABWE .A CASE
STUDY OF MAKONI DISTRICT (WARD 11)**

BY

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**A DISSERTATION SUBMITTED TO THE DEPARTMENT OF SOCIAL WORK, BINDURA
UNIVERSITY OF SCIENCE EDUCATION IN PARTIAL FULFILMENT OF THE
REQUIREMENTS OF THE BACHELOR OF SCIENCE HONOURS DEGREE IN SOCIAL
WORK**

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I, Mahlengezana Valeria studying Bachelor studying Bachelor of Science Honors Degree in Social Work, aware of the fact that plagiarism is an academic offense and falsifying information is a breach of the ethics of Social Work Research, I truthfully declare that:

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submitted by Valeria Mahlengezana in partial fulfillment of the requirements of Bachelor of Science Honours Degree in Social Work

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AMONG RURAL WOMEN IN CURBING HOUSEHOLD FOOD INSECURITY IN
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DEDICATION

This research is lovingly dedicated to my incredible parents, Mr. and Mrs. Mahlengezana. Your sacrifices, love and constant encouragement have shaped the foundation of who I am. You have been my greatest supporters and I am forever grateful for your unwavering belief in my potential. To my siblings Praise, Perceval, Eleon and Mary, thank you for always standing by me. Each of you, in your own unique way, has pushed me to keep going, reminded me of my worth and made me smile during the toughest moments of this journey. Your love has been a quiet strength behind this achievement.

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PLAGARISM REPORT



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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.....

Chapter 2 LITERATURE REVIEW

Introduction- what do you want to write about in this chapter?	5	
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.....

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.....

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.....

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

SUMMARY:-

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

ABBREVIATIONS AND ACRONYMS

AMTO	Assisted Medical Treatment Order Benazir Income Support Programme
BEAM	Basic Education Assisted Module
DSD	Department of Social Development
FAO	Food and Agriculture Organization
FGD	Focus Group Discussion
HSCT	Harmonized Social Cash Transfer
KI	Key Informant
M&E	Monitoring and evaluation
MoPSLSW	Ministry of Public Service, Labour and Social Welfare ()
NGO	Non- Governmental Organization
PSSN	Productive Social Safety Net Programme
TASAF	Tanzania Social Action Fund
UNDP	United Nations Development Programme
UNICEF	United Nations Children`s Fund
ZIMVAC	Zimbabwe Vulnerability Assessment Committee

Abstract

This study investigates the role of the Harmonized Social Cash Transfer (HSCT) Programme in curbing household food insecurity among rural women in Makoni District, Zimbabwe. The research is grounded in the context of persistent poverty and vulnerability experienced by rural women, which limits their access to adequate and nutritious food. A qualitative research design was employed to gain in-depth insights into the lived experiences of women benefiting from the HSCT programme. Purposive sampling was used to select 22 participants, including 18 rural women beneficiaries, 2 social workers and 2 community leaders. Data was collected through in-depth interviews, key informant interviews and focus group discussions using semi-structured interview guides. Thematic analysis was employed to interpret the data. Findings indicate that the HSCT programme plays a significant role in improving household food access, reducing negative coping strategies such as skipping meals and enhancing women's decision-making power regarding food purchases. However, challenges such as the insufficiency and irregular disbursement of funds limit the programme's overall effectiveness. The study recommends increasing the transfer amount, ensuring consistent disbursement schedules, integrating complementary livelihood interventions and involving beneficiaries in programme planning and monitoring. It concludes that while the HSCT programme contributes positively to reducing food insecurity among rural women, its impact can be significantly enhanced through strategic improvements in policy and implementation.

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CHAPTER ONE

1.1 INTRODUCTION

The chapter throws some light over harmonized social cash transfer programs and also explains their significance as a solution to food insecurity. Additionally, it discusses in detail the limited access to resources, unreliable agricultural yields and economic instability caused by these issues to rural women, which in turn affects their food security. This introduction lays the groundwork for understanding the relationship between cash transfers and food security in this context. Furthermore, the chapter highlights the study's aims, emphasizing the need of investigating how harmonized cash transfers empower rural women to reduce food insecurity. It showcases the background of the study, statement of the problem, the justification of the study, the aim, objectives, research questions as well as definition of key terms.

1.2 BACKGROUND TO THE STUDY

The main feature of a rural population is poverty and vulnerability, in which people are not able to meet their basic needs because of shocks and stresses that are caused by climate, such as droughts, fluctuating prices of cash crops and increased prices of inputs for farming and cereals. Mhlanga and Ndlovu (2020) argue that rural communities in Zimbabwe are deeply exposed to various climate shocks and economic pressure that lead to the decrease in agricultural output and household resilience. Social protection programs worldwide especially cash transfers are now at the center of poverty reduction strategies. These programs are in line with the United Nations Sustainable Development Goal 1: “End poverty in all its forms everywhere.” According to Gentilini et al. (2022), cash transfers have become the core of the prevention and mitigation of emergencies and long-term human capital investment, facilitating the vulnerable groups to solve the problems of their basic life and at the same time being the driving forces of empowerment and resilience. For instance, in Brazil, cash transfer programs like Bolsa Família have been widely and positively recognized by the international community with respect to poverty reduction and gender equity promotion. Duarte et al. (2021) argues that women beneficiaries of Bolsa Família can be more independent in health-seeking behaviors and household decisions, thus the transformative potential of such programs on women’s wellbeing and social standing was underlined.

Through cash transfers, rural populations have been empowered in most of Sub-Saharan Africa. Women have heavily benefited from these cash transfers. Daidone et al. (2021) argues cash transfers in African contexts are not only instrumental in providing food security but also increase women's agency in household financial and productive decision-making. Gender disparities have however persisted, which have resulted in women remaining on the sidelines of decision-making and economic empowerment in many regions.

In Zimbabwe cash transfer strategies are part of national plans that focus on eliminating poverty and reducing vulnerability. According to Chikoko et al. (2021), the Harmonized Social Cash Transfer (HSCT) Programme has been at the core of the activities that aim to protect ultra-poor households from economic shocks and at the same time has been instrumental in enabling them to have access to education, food and health services. The HSCT, which was introduced under the National Action Plan for Orphans and Vulnerable Children (2011–2015), targets households with high dependency ratios, limited income sources and food insecurity. It is spearheaded by the Department of Social Development and is complemented by other programs such as the Basic Education Assistance Module (BEAM) and the Food Deficit Mitigation Strategy (FDMS).

Rural women in Ward 11 of Makoni District are particularly vulnerable to poverty and food insecurity. The situation has been worsened by the limited access to productive assets, repetitive climate shocks and lack of livelihood diversification. Household income has been decisively reduced and women's coping capacity has been severely diminished due to droughts occurring at regular intervals (Takaza et al, 2020). Besides, factors like land tenure insecurity and lack of enough training are still causing the women's participation in sustainable livelihoods to be low. The cash transfer programs in the district are the means through which these barriers can be negated, as they empower women to invest in income-generating activities, access essential services and secure household food needs. By doing so, economic inclusion as well as resilience among the marginalized women increases.

Conditions related to hunger and poverty in Ward 11 are still very grave. According to Zimbabwe National Statistics Agency (2023), eighty one percent of the Ward 11 population is

living in poverty, with women being the most affected due to structural inequalities in education, land ownership and access to capital. Additionally, the Food and Nutrition Council (2023) states that only twenty eight percent of women comply with the minimum dietary diversity threshold, and their consumption of foods rich in vitamin A and protein is still less than twenty five percent. These numbers depict a very dismal situation of coexisting poverty and malnourishment among rural women. Handling such a situation needs a continuous backing by means of targeted interventions such as cash transfer programs that give both short-term relief and further opportunities to be food-secure and also offer empowerment.

1.3 STATEMENT OF THE PROBLEM

Food insecurity remains a significant challenge for rural women in Zimbabwe, particularly in Makoni District, where poverty, gender disparities and economic instability limit access to adequate and nutritious food. In response to widespread vulnerability among poor households, the Government of Zimbabwe introduced the Harmonized Social Cash Transfer (HSCT) Programme as part of its national social protection strategy. In an ideal world where the program is free from corruption and other challenges, it provides unconditional cash transfers to ultra-poor and labour-constrained households, aiming to reduce poverty, improve food security and enhance the well-being of vulnerable populations, particularly women and children. This is in line with SDGs such as SDG 1 and 2 of zero hunger and no poverty. While the programme has provided some relief, its overall effectiveness in sustainably curbing food insecurity among rural women remains unclear. Many beneficiaries still struggle with inconsistent cash disbursements, inflation-related value losses and lack of complementary livelihood support. Furthermore, limited research has been conducted to assess the programme's role through the lens of women's capabilities their real freedoms to lead food-secure lives with dignity and choice. This study, therefore, seeks to critically examine the role, effectiveness and potential improvements of the HSCT programme in addressing household food insecurity among rural women in Makoni District. The study intends to make a difference in policy changes that improve the design and implementation of social protection programs through rural women empowerment and the provision of better living conditions.

1.4 AIM OF THE STUDY

The study is aimed at assessing the role of harmonized social cash transfer programme in curbing household food insecurity in Makoni district. It seeks to assess the effectiveness of the program in reducing food insecurity among women in Makoni district.

1.5 RESEARCH OBJECTIVES

- 1 To identify the role of Harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District.
2. To examine the effectiveness of harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District.
3. To identify the strategies that can be used to improve harmonized social cash transfer programme in curbing household food insecurities among rural women in Makoni District.

1.6 RESEARCH QUESTIONS

The study sought to address the following research questions:

- 1 what is the role of Harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District?
2. What is the effectiveness of harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District?
3. What are the strategies that can be used to improve harmonized social cash transfer programme in curbing household food insecurities among rural women in Makoni District.

1.7.1 The importance of the study to policy makers.

The study will benefit policy in the sense that the findings of the research are the most productive instruments that can be used for assessing whether the programme is achieving their main goal, whilst providing guidance for improving the programs and system performance. In examining the effectiveness of the programme among rural women, policy makers are more likely to use the evidence to facilitate in program design as well as implementation in

collaboration with other stakeholders such as the government and non-governmental organizations. This research study is important as it will serve as knowledge base that will serve the public good. Through the findings of this study policy makers will influence service providers that is the government and non- governmental organizations on how and when the changes in service delivery system may be needed. Policy makers will be able to advocate for beneficiaries of the programme when there is a need for increased financing in service provision.

1.7.2 The importance of the study among women in rural areas

This study is justified because it will improve the quality of life of women in Ward 11 in Makoni District. The research study will benefit women as it will bring out the gaps and loopholes in the programme in service provision thus the information from this study will assist the government and other actors to design strategies that can be used to overcome the drawbacks thus benefiting women. Engaging with local women and households will provide insights into their specific challenges and needs, fostering a participatory approach to developing solutions .This aligns with the principles of Education 5.0, which emphasizes community engagement and application of knowledge to solve real world problems. The study provides recommendations of overcoming women’s disadvantages in social protection programme implemented in meeting the different situations that are faced by women in rural areas thus the findings of the research benefits women as the service providers will be guided by the knowledge base of this research hence upgrading in service provision.

1.7.3 Importance of the study to the university

The study will contribute to the university curriculum by providing case studies and practical examples of social protection interventions. It can enhance teaching pedagogy by integrating real world issues into academic discussions, encouraging students to think critically about social policies and their implications. Furthermore, the study can inspire a culture of inquiry and community engagement within the university.

1.8 DEFINITION OF TERMS

1.8.1 Social Protection

Social protection refers to the set of programs, aimed at precluding or guarding all people against poverty, vulnerability and social rejection throughout their life cycles, with a particular emphasis on vulnerable groups (World Bank, The State of Social Safety Nets, 2015). In this study social protection refers to the actions that are being enforced to solve the social and economic ills that women in rural areas are facing thus they are able to exercise their rights and social justice will be enhanced.

1.8.2 Harmonized Social Cash Transfers (HSCT)

Devereux et al. (2017) define harmonized social cash transfer as regular and non-contributory payments either in cash or kind for example vouchers or food. Devereux et al. (2017) added that cash transfers are payments made by the Government or non-governmental organizations to poor people individuals or households. The primary ideal of social cash transfer is to decrease chronic or shock poverty through addressing social threats and or reducing economic vulnerability.

1.8.3 Food insecurity

FAO (2016) argues that food instability is a situation that exists when people lack secure access to sufficient quantities of safe and nutritional food for normal growth and development and an active life. Therefore food security is a condition of lack of access, improper utilization, non-availability of food and insecurity for a period of time.

1.9 Dissertation Outline

The research is segmented into five chapters.

1.9.1 Chapter 1: is the introductory chapter. It provided a general overview of the study through an introduction of the study, background to the problem, statement of the problem, aim of the study, research objectives and questions, study justification and limitations.

1.9.2 Chapter 2: I focuses on Literature Review which is the synthesis and analysis of research for a deeper understanding of the subject. It provides an evaluative report on information found in the literature related to this study as well as exposing the gap that necessitated the investigation.

1.9.3 Chapter 3: explored the methodology that underpinned the study; it highlights the research design that was used for the research as well as justifying its selection and outlines the target and sample population. This Chapter examines the sampling methods as well as sampling techniques that were used.

1.9.4 Chapter 4: This chapter presents the findings of the study on the role of harmonized social cash transfer in addressing household food insecurity among rural women in Makoni district. It comprises of analysis, presentations and interpretation of findings from the study.

1.9.5 Chapter 5: Summarizes the findings, reports the conclusions and recommendations that resulted from this study and implications for further research and conclusion.

1.10 Chapter summary

The chapter gave a basic understanding on the focus of study that is the role of harmonized social cash transfers in curbing household food insecurity in Makoni district. The chapter study showcases the background of the study, statement of the problem, the justification of the study, the aim, objectives, research questions as well as definition of key terms.

CHAPTER 2

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter explores the extensive of literature on how social protection programs such as the Harmonized Social Cash Transfer influence women living in rural locations. Social protection programs have a role to play in alleviating poverty, reducing gender inequalities and promoting empowerment. It has been widely agreed to be a global issue to target, indeed, global development has overlooked spending on social protection to the detriment of poverty eradication efforts. Social protection systems have now been included as a target in sustainable development goals and consequently a target to address poverty. The aim of this chapter was to illustrate the role of Harmonized Social Cash Transfer can play in addressing social and economic issues facing communities. It sought to demonstrate the importance of a theoretical framework of harmonized social cash transfer, the effectiveness of the programs and ways to improve the addressing food insecurity among rural women in Makoni district.

2.1 THEORETICAL FRAMEWORK

2.1.1CAPABILITY APPROACH

This study has considered the capability approach to help understand the capabilities of people. Humans have capabilities that are shown through their cognitive, evaluative, assessing, problem-solving, will and intention to act inform how they build and shape the world they live in. Sen (2018) explains the capability approach in terms of functions and capabilities. For the capability approach to be effective, people must have lived experiences, opportunities and resources to achieve what they want (Chikoko et al., 2021). Social protection schemes, such as coordinated cash transfers, empower women to obtain the resources and support they require to build their capabilities. Women are less capable if they have limited resources, which will limit their empowerment. It is particularly applicable in analyzing how HSCT can enable rural women to access nutritious food, make informed decisions and escape intergenerational poverty. Although Quizilbash (2020) highlights the need for measurable metrics within the approach, its strength lies in valuing dignity, autonomy and empowerment, key outcomes this study seeks to evaluate.

The Capability Approach informs the study's exploration of HSCT's potential to reduce food insecurity by building resilient and capable rural women. Enhancing the capability of people who belong to a society impacts an evaluative space that assists in measuring development and well-being.

The Capability Approach primarily aims to provide a prospective view of well-being and human development. Nevertheless, it is still not without numerous limitations when it comes to this research. Firstly, the main concepts of the approach capabilities and functioning are highly abstract and rather challenging to implement, particularly in the case of low-resource environments such as in the rural Makoni District. Assessing the actual liberties and decisions women have in relation to food security is a very data-demanding task and it also requires subjective evaluations that could potentially bring in bias.

In addition, the approach lacks a set of capabilities that are universally accepted and therefore cross-context comparison is quite difficult. It is also often seen that structural and institutional barriers such as patriarchal norms or corruption in social welfare delivery are barely mentioned in the capability approach and these things certainly may restrict rural women's capabilities. Besides that, the Capability Approach does not provide explicit policy guidance in a direct manner and it mainly targets individuals, hence collective and environmental areas are overlooked. A few of these limitations are evidence that there is a need to complement the Capability Approach with other frameworks that emphasize structural factors and practical interventions.

2.2.1 The role of Harmonized social cash transfers among rural women in curbing household food insecurity.

Eradication of Poverty

The social protection programs that have emerged around the world, such as harmonized social cash transfers, play an essential role in the fight against global poverty. When we look at social assistance programs in Pakistan, the Benazir Income Support Programme (BISP) is the largest initiative targeting poverty alleviation with an impact on 5.29 million beneficiaries in South Asia, the impacts of the BISP programme on women empowerment, poverty alleviation and the enhancement of other productive assets was effectively laid out in a systematic review (Naseer et

al ,2020). The World Bank (2019) takes these programs further, commenting on their importance is regarding the issues of hunger and malnutrition, gender inequalities and disparities and disaster risk management. The importance of cash transfers is that vulnerable women receive unconditional cash support and as a result, alleviate their poverty to improve their quality of life. In fact, unconditionally cash transfers have given a lot of people the chance of exiting poverty (Perekh and Bandiera, 2020).This highlights the transformative potential of unconditional cash transfers in enabling sustainable poverty alleviation among the most vulnerable.

In Tanzania, programs that include conditional cash transfers, such as the Productive Social Safety Net Programme have helped promote the work of poverty eradication. As noted by Myamba (2020), the conditional cash transfers that were undertaken as part of the Tanzania Social Action Fund made a positive impact on women, as well as increasing access to health service facilities. The conditional cash transfers also helped support women's empowerment and to enhance access to services. By promoting women's empowerment and improving access to essential services such as health, this approach was able to have a wide ranging impact on reducing poverty by creating stability in households. Women are working and able to help their families access their basic needs and services. This demonstrates how linking cash transfers to services like

In Zimbabwe, the harmonized cash transfer initiative aims to reduce poverty by managing social risks and reducing vulnerability. This is a social policy goal that aims to reduce both chronic and shock poverty (Duveraux et al, 2018). It should be noted that not all women from poor households in rural areas will benefit from the initiative as it is assessed through means testing. Cash transfers can be in cash or kind(Duveraux et al ,2018). According to Chinyoka(2017) towards the end of 2011, the harmonized cash transfer initiative only benefitted 19,827 households. Even though the cash transfer has reported successes in mitigating poverty through cash releases, economic issues such as inflation continue to hinder progress. Bhaiseni (2020) argues that in April 2020, the government announced that households would receive ZW\$200-00 (USD 10 at the time). However, this cash transfer has decreased significantly to USD 0.50, which illustrates the short lived success of cash transfers predetermined by the economic inflationary factors at play affecting the people's overall poverty condition. While there is a broad understanding of the poverty reduction role of cash transfers, little empirical evidence

exists on how HSCT specifically affects rural women in economically distressed districts like Makoni. This study fills this void by focusing on lived experiences in Ward 11. Thus, while the HSCT has made strides in poverty reduction, its long term success depends on macroeconomic stability and improved program reach.

2.2.2 Addressing gender inequality.

Promoting gender equity and empowerment is another important focus of the harmonized social cash transfer program. In Pakistan, social safety nets play an important role in delivering services that enable women to make decisions on behalf of themselves in their households and also in their communities. Memon (2019) notes that service delivery via cash transfers provides relief to a vulnerable population and raises women's agency, basically enabling them to be presented as advocating for themselves and getting away from vulnerability and use their new agency to make more empowered choices. The Tanzania Social Action Fund (TASAF) noted similar results, as noted by Myamba (2020). Along with empowerment through cash transfers, the Productive Social Safety Net Programme (PSSN) has rolled out conditional cash transfers and public works and benefitted thousands of women. Myamba (2020) explains the program has led to more women owned productive assets, more opportunities to control income, more social capital and more awareness of women's rights. This suggests that well designed cash transfer programs can serve as a catalyst for women's empowerment and gender equality.

In Zimbabwe, the attempt to advance empowerment and gender equality in rural areas through a harmonized cash transfer program is prominent. The Household Social Cash Transfer (HSCT) program was developed to provide cash assistance to vulnerable members of the community, largely populations suffering from food security (Takaza et al., 2020). Although there were limitations to the program, overall, it has benefitted women through household income increases and better food security in rural areas. By providing opportunities for women to engage in public works and earn cash, the program is helping to reduce gender inequality and empower women to be self-sufficient. Existing literature inadequately captures how empowerment plays out in localized contexts or how it is influenced by household dynamics and resource control. This study addresses the existing gap by providing context-specific insights from rural women in

Ward 11. Therefore, HSCT contributes to building women's economic agency, though more nuanced strategies are needed to adapt to local gender and household dynamics.

2.2.3 Access to health

Ensuring access to healthcare is a key aspect of a coordinated social cash transfer program. The goal of achieving universal health coverage is a crucial part of the United Nations' 2030 Agenda for sustainable Development. Social protection in health, as defined by the World Bank (2022), involves public efforts to help families cope with the financial risks associated with healthcare expenses, while also providing assistance to those living in extreme poverty. In Pakistan, the BISP cash transfer program has systematically provided funds to women as a mechanism for accessing services, which has significantly benefited healthcare and improved the lives of women. In Tanzania, cash transfers have led to women's access to health, which then leads to better health data and better access to healthier food. In Zimbabwe, the harmonized cash transfer initiative ensures that the most vulnerable households have access to medical facilities. By providing cash directly to those in need, particularly vulnerable women, this program enables them to access the healthcare services they require for better health and well-being as well as access of nutritious food. Despite promising indications, there is limited data on how HSCT practically influences access to services in underserved rural wards. This study addresses that gap by analyzing real life experiences of rural women in Makoni and their health-related decisions enabled by HSCT support.

2.3 Effectiveness of Harmonized social cash transfer among rural women in curbing household food insecurity.

2.3.1 An increase in human capital

Investing in human potential is central to people's growth and well-being. Kangasneimi et al (2020) contend that investment includes elements specifying that financial assistance allows the individuals to obtain better nutrition, more stability and other opportunities for work through business. Cash transfers could significantly improve health and nutrition outcomes especially for mothers by allowing them to afford higher quality food and health care services (de Groot et al, 2021). For example, the Benazir Income Support Programme in Pakistan has been successful in empowering women to improve their social and economic status. Similarly, the Tanzania Social Action Fund (TASAF) has responded to addressing inequalities by addressing gender equality and supporting women's empowerment in Tanzania.

Enabling women's contribution and ensuring that assets are owned by women, the programme has enhanced their access to financial independence and their ability to direct household income (Mgumia & Kayombo, 2021). In Zimbabwe, initiatives focusing on empowerment, have proved beneficial the enhancement of human capabilities and independence. Takaza et al (2021) argue that food for work programs have provided food and cash support to vulnerable persons and households in Zimbabwe, in exchange for labor on community projects and initiatives. This type of initiative meets basic needs such as food, but makes possible initiatives for people to gain a sense of control over their lives. However, there is inadequate evaluation of sustained human capital outcomes in districts affected by economic shocks and service under provision. This study provides updated insight into how HSCT supports rural women's well-being and long term productivity.

2.3.2 Hunger and Starvation

Through the use of coordinated social cash transfer programs, a great impact has been made in the area of mitigating the effects of hunger and starvation. The United Nations (2018) report highlights the positive effect of these programs on the elimination of poverty and inequality, the inclusion of marginalized groups and the growth of the local economies. The Benazir Income Support Program in Pakistan has been cited, among several other programs, by Uddin (2021) as one that has allowed women to reach the business without conditions and thereby improve their living standards, which has resulted in the reduction of the poverty rate among the female gender. Likewise, the condition cash transfers are a very important tool in the fight against poverty in Tanzania, especially when it comes to rural women. Through the Tanzania Social Action Fund (TASAF III), which is the largest safety net in the country, thousands of extremely poor households have received unrestricted cash transfers that are tied to their participation in health-related initiatives (Woel, 2018). Also, the Zimbabwe harmonized social cash transfer program has been proven to be highly effective in the reduction of poverty, especially in the local rural communities by means of initiatives such as the food for the work program. Despite the fact that these programs have certain limitations, they are essential in terms of women gaining access to food and thus the increase of household incomes, which in turn is the alleviation of poverty. Despite the recognition of food access improvements, little is known about the programme's adequacy under sustained inflation and food price instability. This study evaluates whether HSCT can remain an effective against hunger under worsening economic conditions in rural communities.

2.3.3 Social development

Social development simply means the upliftment of people through various initiatives such as harmonized social cash transfers to the best of their capacity. These initiatives are the cornerstone of sustainable economic development and also help to ensure that equality becomes a reality. Moyo and Sibanda (2021) argue that social development is the unceasing boost of fair distribution of opportunities, incomes, assets, services and power, with the aim of getting more equality and equity in society. By implementing social protection in the form of harmonized social cash transfer programs, people are given the opportunity to contribute to their health while at the same time educating their children, decreasing inequalities and ensuring food availability. The United Nations (2018) states that the Benazir Income Support Programme (BISP) in Pakistan has led to the rise of women's status. World Bank (2022) argues that the Tanzania Social Action Fund (TASAF) is a source of health and education which have a positive impact. These programs have the capacity to bring social development in the rural areas. The Zimbabwean case illustrates the instance of social protection as a vehicle for social development in that country. The harmonized social cash transfer program has not only enabled individuals to access food safety measures but also has given them more choices in their diet, leading to improved nutrition and health (Bhalla et al 2021). Thus, the well-being of people and communities has inherently improved which consequently leads to social development. The study seeks to examine HSCT's contributions as social cohesion and dignity among rural women in Makoni. It adds localized insights to the broader discourse on cash transfers and rural development.

2.3.4 Attainment of health rights

With the help of development partners, a government-led project turns beneficiaries into consumers that can easily use both public and private healthcare services without any worries in terms of consultation fees and medication costs (Mupedziswa & Ntini, 2022). In Zimbabwe, the system of public healthcare is usually not well-equipped, and hence it results in the shortage of medicines and limited service delivery. In such a case, financial support of this kind is very important (Chikanda, 2023).

Cash is the life line of food security that in turn is the closest partner of health. To be healthy, a person must be well-nourished and be able to resist disease. The players of regular cash support who are women are more empowered to buy not only one kind of food but rather various kinds of food with which they will improve the household dietary quality thus preventing the occurrence of malnutrition (Matshaka & Makaruse, 2021). Furthermore, good nutrition ensures that the recovery from the illnesses will ride faster and also that the prevention of the diseases will be achieved. Thus, the HSCT programme by being the one that facilitates access to both food and health services is the one that is taking care of the two most important issues of human well-being in rural communities. Nonetheless, limited qualitative research exists on how women perceive the links between cash assistance, health access and food quality. This study addresses that gap by exploring rural women's perceptions of the interplay between health, food and cash assistance

2.4 Strategies that can be used to improve the Harmonized social cash transfer programme in curbing household food insecurities among rural women.

2.4.1 Sustainable funding

Sustainable funding is essential in the implementation of cash transfers. It is extremely important that social programs achieve long term financial stability through increased government funding and support for the implementation of social cash transfer program to be successful. For instance Brazil ensures sustainable funding through social insurance taxes and budgetary allocations (ILO, 2021). Brazil's Bolsa Família, is financed through dedicated public expenditure supported by legislation. Regionally, the African Union Social Policy Framework advocates for resource mobilization, budget tracking and public-private partnerships to strengthen safety nets (AU, 2020). In Southern Africa, countries like Namibia have implemented statutory social protection funds.

The National Social Protection Policy Framework for Zimbabwe (2021) clearly states that it is very important to have sufficient and consistent funds if these projects are to be implemented. The government needs to be at the top of its agenda in terms of mobilizing social protection resources from a plethora of various places, including revenues coming from natural resources and also contributions from non-governmental organizations. It is crucial to implement tax

reforms if we want to be sure that financial resources are there for social protection programs. The policy framework also points out the idea of 'ring fencing' government income streams, such as revenue from natural resources and social security contributions, in order to secure uninterrupted funding for social protection efforts. Dedicated funding sources enable the government to guarantee the sustainability of these programs in the future. The government can step up the game in social cash transfer programs by recruiting non-state actors such as non-governmental organizations and civil society groups. Sustainable funding from government and the external sources enables beneficiaries to become socially and financially independent, thus they will be less reliant on aid and be able to thrive on their own. While current literature outlines general principles, there is insufficient exploration of funding perceptions and sustainability from community-level stakeholders. This study investigates how funding reliability affects HSCT effectiveness in Makoni.

2.4.2 Monitoring and evaluation

Robust monitoring and evaluation (M&E) can be one of the means to increase the effect of the Harmonized Social Cash Transfer (HSCT) Programme. The process of implementing the program and the reflection of its results allow the stakeholders to gain a deeper understanding of how the program is performing on the ground and they can also come up with ways of bridging the gaps or fixing the inefficiencies (Chirau & Dumba, 2021). Accountability is assured through monitoring and evaluation, which in turn, facilitates continuous learning and directs evidence-based decisions regarding program design and delivery (Maphosa, 2022). In addition, M&E is a way for timely intervention strategies to be developed so that the challenges which have not been identified at the time of initial planning can be tackled efficiently and beneficiaries are thus guaranteed continuous quality and impactful support (Mungoche & Mutenheri, 2023). At the global level, M&E systems incorporate digital dashboards, geotagged payment verification, and participatory evaluations, for example ,Mexico's PROSPERA and Brazil's Bolsa Família (Barrientos, 2019). These platforms help track progress and address implementation inefficiencies. Regionally, Kenya and Malawi use community scorecards, social audits and village-based monitoring committees to gather real-time feedback from beneficiaries (Hagen-Zanker & Himmelstine, 2021).

In Zimbabwe monitoring and evaluation social protection services is implemented through the Ministry of Public Service, Labour and Social Welfare (MoPSLSW). M&E is implemented through routine monitoring, progress reports and third party evaluations (MoPSLSW, 2021). However, the integration of rural voices in feedback systems remains limited. This study captures beneficiary perspectives in Ward 11 to better understand how M&E influences HSCT responsiveness and relevance.

2.4.3 Strengthening communication and advocacy

One more key approach to dealing with the harmonized social cash transfer programme is definitely working on the communication and advocacy areas. The ILO (2021) argues that for such dialogues, education campaigns and awareness initiatives are essential. This is done to ensure that the local residents who might not be aware of or in need of social protection services receive the correct information and be thus considered among the target groups. Globally, public awareness campaigns in India's PDS programme and Peru's JUNTOS use radio broadcasts, posters and local leaders to increase awareness and participation (UNICEF, 2020). These strategies ensure marginalized groups are informed and involved. Regionally, Lesotho and Zambia rely on traditional leaders, community facilitators and civil society to mobilize and educate households about social programmes (Handa et al., 2018). Sensitizing the community members, especially those in rural areas who might not have access to media such as social media platforms, radios, and televisions, is thus necessary. The physical awareness campaigns can be thus implemented so that every member of the community will have access to information being shared. To provide information through the physical campaigns and thus all the members of the community, especially those who need the social protection services, will be informed and thus empowered to access the support that they require. Most studies focus on urban or national-level communication gaps. This study investigates how rural-specific communication strategies can increase participation and equity in HSCT access.

2.4.4 Utilization of digital technologies

For the government to reach out to the rural communities with the same social cash transfer program, it is highly imperative that the government also increase the use of digital technologies. Internationally, India's JAM trinity Jan Dhan bank accounts, Aadhaar biometric ID and Mobile

connectivity) has revolutionized direct benefit transfers by reducing leakages and increasing transparency (World Bank, 2022). Regionally, Kenya's M-Pesa platform facilitates secure and efficient mobile money disbursements for cash transfers, which has enhanced inclusion and reduced delivery costs (Pénicaud & Katakam, 2019). Kind and Lee (2021) argues that employing mobile banking apps for distributing benefits and gathering contributions can be a feasible way that significantly reduces transaction and travel costs for people living in remote areas. The approach targets efficiency in service delivery by getting rid of the expensive travel requirement thus, recipients can use the cash transfers more efficiently to be able to solve their own needs rather than using it for transport costs. There is inadequate investigation of rural readiness for digital transition in HSCT delivery. This study explores the opportunities and limitations of digital integration in Makoni's rural context.

2.5 CHAPTER SUMMARY

In this chapter, the framework of theories that steered our study was extensively discussed. The focus was on the various concepts that had arisen in the process and the tracing of the effects of a harmonized social cash transfer program for rural women on food insecurity issues were also done. The primary goal of this project was the positive impact of the initiative on the food insecurity problems of rural women and the government was called upon to come up with ways to improve the quality of the services delivered.

CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

3.0 INTRODUCTION

The chapter provides the details of the research methods and design used in the study. It extensively lays out the various steps and operations performed to gather and process the data. In particular, it covers the research approach, research design, sampling methods, research instruments and data collection methods, data analysis and ethical considerations. The validity and reliability of the study are also discussed in the concluding part of the chapter.

3.1 RESEARCH PHILOSOPHY

3.1.1 Interpretivism

Interpretivism places a strong emphasis on people's social world, their environment and their subjective meaning. Phuong et al (2024) have affirmed that the interpretivist paradigm is a research approach that deals with the subjective meanings of the people as well as their experiences in their social context. It also posits that the social phenomena such as food insecurity and cash transfers are just the results of the individuals' experiences, interactions and culture. The researcher, through this philosophy, realized that knowledge is the creation of the participants' perspectives and experiences. This is a case of how rural women understand and make use of the social cash transfer program in order to be able to reduce food insecurity in their households. Interpretivism allows the researcher to get into the subjective lives of rural women, recording their problems, coping skills and their viewpoints of the program's efficiency. Furthermore, it acknowledges the intricacies of rural communities as social and economic dynamics, which cannot be fully depicted by quantitative data. It further provides lens through which the researcher can see how women in Makoni District are dealing with cultural, societal and economic factors while pursuing household food security. The issue is dealing with human behavior and experiences that necessitate comprehension instead of just numerical analysis. A methodology based on the viewpoint of the interpretivist approach will enable the investigation to reveal how the cash transfers impact in detail, the household food security. Qualitative methods such as interviews or discussions can be easily facilitated using this approach during

focus group sessions, which are ideal for capturing the voice of rural women and their unique perspectives. Besides allowing the researcher to access the subjective realities of rural women, it also enables the researcher to evaluate the program's impact further. These findings will be instrumental in providing theoretical understandings and practical suggestions which will not only help the academic community but also policy makers to achieve their goals. In rural women's lived experiences, interpretivism ensures a thorough understanding. The philosophy of interpretivism is not only a broad approach to comprehending and responding to the intricate connection of social cash transfers and household food security in Makoni District but also a holistic one.

3.2 RESEARCH APPROACH

This research was conducted using an inductive reasoning process of qualitative research. Merriam and Tisdell (2021) state that inductive reasoning begins with the collection of descriptive data about the world and subsequently goes to the development of generalizations and theories. The strategy means gathering data without the existence of hypotheses and the subsequent appearance of subjects and models from the data. The method places great emphasis on revelation and understanding from the perspective of participants, instead of the testing of already existing theories. The main objective of this study was to investigate the experiences of rural women in Makoni District and how they understand the impact of the HSCT Programme on their household food security. As the knowledge of the perception of these women about the programme was very limited, it was therefore reasonable not to start with a rigid hypothesis. On the contrary, the research purpose was to have access to the women's testimonies and thus to get the information that the women themselves have through the in-depth interviews and the focus group discussions. At the time of data gathering and analyzing, some topics started to spring such as the ways the cash transfers influenced food access, the methods that women utilized in making household decisions, or the strategies they employed when there were food shortages. These frequent notions gave the researchers the opportunity to have a more precise picture of the programme's influence. This inductive methodology turned out to be particularly advantageous as it was in line with the goal of finding a grounded explanation that reflects the realities of rural women's lives, especially in a situation where women's voices are often not heard in policy discussions.

3.3 RESEARCH DESIGN

A research design is a process that can be equated to a strategic roadmap which not only assists the data collection, analytical and interpretative stages, but also the presentation of a study and ensures that the research questions are fully answered and the findings are creditable (Flick, 2020). This framework basically guarantees that the research questions are deeply examined and the results are believable. Rashid et al (2019) argue that a case study research comprises a comprehensive inquiry, generally empirical evidence collection over a period of time from a specific case analyzing the situation and the processes related to the subject. The researcher has opted for a case study design in this study to solve the research problem. Denscombe (2014) asserts the case study design, a choice which offers methods to comprehend complex realities is under scrutiny, thus giving a more holistic approach that allows a deeper understanding of the impact of social cash transfers on rural women. Going through various sources of data, the researcher could get hold of the multiple aspects of the experiences of women with social protection programs like HSCT. Thus, the researcher is reflecting on the diversity of the sources which can lead to complexity of the research as well as richness of the data. At the same time, the multiple sources both participants and data contribute to triangulation which increases the credibility of the study. The case study design enables the researcher to do a very detailed analysis of the issue and also to understand deeply the various points of view of the HSCT beneficiaries, community leaders and program officials in Makoni district. The qualitative data that collected helped a lot by providing rich information that gave the researchers a lot of clarity about the role of the HSCT program for women and the problems that they are encountering in the rural areas. The researcher used qualitative methods of data collection which gave an opportunity to get into participants' perceptions, their thoughts and ideas which are not always captured through quantities thus capturing some valuable insights.

3.4 STUDY SETTING

Makoni District Ward 11 in Manicaland Province, Zimbabwe, is the area mostly known for extreme poverty and severe food insecurity, which makes this area the perfect place to evaluate the impact of the Harmonized Social Cash Transfer (HSCT) program. About eighty one percent

of the households in the district are living in extreme poverty and female-headed households are affected in a disproportionate manner because they have limited access to resources and decision-making power. (Zimbabwe Poverty Atlas, 2015). The district's rural people depend on subsistence farming for their livelihood, but rainfall has been below average and climate keeps on changing frequently increasing their vulnerability to food insecurity, as it was shown in the 2020 ZimVAC, Food and Nutrition Security Update. The report points out that a lot of districts, Makoni among them, are struggling more than ever with food insecurity due to the economic situation and the nature of weather changes (ZimVAC, 2020). The HSCT program is on the move to help these needy households especially women making a big impact. Ward 11, due to its demographic and economic situation, HSCT participation, is still an appropriate place to investigate how social protection interventions bring food security to rural women.

3.4 TARGET POPULATION

The research mainly deals with rural women who are the recipients of the Harmonized Social Cash Transfer (HSCT) Programme in Makoni District. These women are the ones who take care of their households and make sure that there is enough food. Creswell & Creswell (2017) define the target population as a particular segment of the general population, which has specific characteristics that are relevant to the research. The research focused on those who are mostly affected by the HSCT programme and thus, it will reveal how it is instrumental in solving the problem of food insecurity among women at the household level.

3.5 SAMPLE AND SAMPLING TECHNIQUES

According to Turner (2020), sampling is the process of choosing a smaller group from a larger population for research purposes. Vonk (2016) argues that a sample is made up of individuals from the population from which information is obtained. This study will explore the number of participants, the approach for their selection and the means of implementing research in the area under investigation.

3.5.1SAMPLE SIZE

To conduct this research, a sample of twenty-two women who are local to the study area will serve from the population to be involved in the study. Three distinctly separate samples have

been made for this study. The first is a six-member team of the women beneficiaries of the Harmonized Social Cash Transfer (HSCT) program who were in-depth interviewed. The four key informants reported consist of two officers from the Department of Social Development and the other two community leaders. Twelve female HSCT beneficiaries, divided into two focus groups of six participants each, make up the third cohort. Purposive sampling enabled all groups to be consistent, as it makes possible the selection of participants who are relevant to the research questions (Padgett, 2008). The selected number of participants was judged to be suitable for drawing significant findings since qualitative research allows making inferences from even small and focused samples (Wiedner & Ansari, 2017).

3.5.2 SAMPLING METHOD

The researcher has opted for a non-probability sampling method to conduct the study. Creswell & Poth (2016) point out that this approach is the intentional picking of people and places that are capable of providing information on the topic of the research. Subjective judgment rather than random selection is at the heart of non-probability sampling. The researcher has decided on this method because it is a more practical and efficient way of obtaining information. The researcher approach enables a more targeted and focused data collection process.

3.5.3 SAMPLING TECHNIQUE

The purposive sampling technique was used by the researcher for this study. In purposive sampling, individuals, places, or events are intentionally chosen to obtain important information that may not be possible to get through other methods (Creswell & Poth, 2016). By selecting this method, the researcher aims to get a more profound knowledge of social protection programs in the rural areas particularly focusing on the role that Harmonized social cash transfers among women. The choice was to employ purposive sampling as it permits a more precise gathering of data straight from the participants, thus minimizing the probability of errors. This technique is not only compatible with the sampling process but also ensures that the whole population is included, which in turn can provide a more comprehensive view of the population's perception and response to the study topic. To collect data, the researcher held six face-to-face discussions, work alongside four key informants and organized two focus groups of six participants each.

This method made it possible for a variety of viewpoints to be caught, thus a more diverse understanding of the subject matter would be possible.

3.6 DATA COLLECTION TECHNIQUES AND TOOLS

3.6.1 DATA COLLECTION

Data collection is the process of methodically collecting and quantifying data about certain variables that facilitate in finding out the answers to research questions and evaluating results (Creswell & Poth, 2016). The present research intends to gather data by means of in-depth interviews and key informant interviews as well as focus group discussions. An interview guide and a focus group discussion guide are the tools that will direct this work.

3.6.2 In-depth Interviews

As a qualitative data collection technique, in-depth interviews gather information through structured or semi-structured questions and discussions to get a deep understanding of the interviewee's perspectives (Creswell & Poth, 2016). Such a method provides a wide margin of change in following the participants' minds and their parts in a certain question or topic. The study is designed so that six beneficiaries take the part in the in-depth interviews. The researcher conducted the interviews in the Shona language so that the participants can feel comfortable and can express themselves freely. An hour is the estimated time of each interview, during which the researcher gave close attention to the participants' words and wrote them down. The decision of using in-depth interviews in this research was because the method gives a deeper insight in how HSCT affects the women in the community. Opening the interview space and making it less formal, the participants were more willing to give more detailed accounts of the HSCT with the difficulties and the advantages

A major positive aspect of in-depth interviews is that participants gain the opportunity to extend their answers thus they can give more detailed explanations and reveal new perspectives. Such liberty also permits the researcher to request for a further explanation and to probe deeper the participants' ideas about HSCT as well as to explore possible solutions to their problems. To significantly reach that end, the researcher substantially used the technique of open-ended questions that motivated the participants to be sincere and genuine. However, these interviews

were valuable and quite time-consuming. In order to accomplish this more effectively, the interviewer was there throughout, making sure that participants do not get too distracted and cutting off the irrelevant parts of their responses. By this practical approach, the quality of the collected data was boosted and thus the participants' time and input was respected.

3.6.3 Focus Group Discussions

Conducting a focus group is all about gathering subjective data through interviews with a targeted group of respondents rather than opting for a random sampling approach (Nyumba et al, 2018). The approach laid out in this study anticipates the conduct of two group discussions. Each consists of six participants and it lasted for one hour. The researcher would note-take in order to capture the valuable participants' insightful feedback. The researcher conducted focus groups in order to facilitate a swift survey of the degree to which Harmonized social cash transfers are effective by gathering direct responses from implementing communities. This is the key to unearthing any gaps that need to be filled in the HSCT social protection program for women in the remote areas. On top of that, it is through the provisions of the focus group discussions that light was cast on the needs of women that are fully served and those that still unserved even after the launching of social protection initiatives. Mishra (2016) stages these arguments, emphasizing that such discussions allow groups to interact with one another on the researcher's specific topic, which turns them into an extremely rich data collection tool. Nevertheless, it is also equally necessary to acknowledge the fact that certain limitations were posed by focus group discussions, for instance, a situation where some individuals excessively dominate the conversation thus leading to the wrong information getting into the pot of data collected. The researcher made sure that all the participants had the same chances of expressing their opinions so as to eliminate the issue of conversation domination.

3.6.4 Key informant

Key informant interviews are deep interviews with people who know the topic of research very well. Kumar (2019) argues key informants as the individuals who have specialized knowledge, experience, or insight about a subject to be researched, hence making them the most important sources of detailed qualitative data. Interviews with key informants are particularly good in qualitative research as a way of getting insider perspectives that are not easily available through

interviews with the general population. In this study, the perceptions of the people that are implementing and monitoring of HSCT programme in Makoni District were surveyed through the use of key informant interviews. The interviews were semi-structured, thus giving the researcher an opportunity not only to ask predetermined questions but also to have flexibility in digging deeper into the answers and exploring the new themes which emerge (Creswell & Poth, 2016). This approach was less restrictive and therefore the participants, who were the officers from the Department of Social Development (DSD) and also community leaders, in that way, they gave no hold back expression of their expert insights on the programme's strengths, limitations and effects on the food security of rural women beneficiaries. The interviews with the key informants were carried out directly face-to-face by the use of the interview guide that was organized around the core questions relating to the role and efficiency of the HSCT programme.

3.7 RESEARCH PROCEDURE

The research process of this study on the role of Harmonized Social Cash Transfer (HSCT) programme on alleviating food insecurity in rural women in Makoni District, Ward 11, was getting the necessary permission from the Ministry of Public Service, Labour and Social Welfare, and the community leaders in Ward 11 to carry out the research. Ethical clearance was granted by a university institutional review board that assures ethical standards are followed, informed consent, confidentiality and the protection of participants' rights. Participants were given consent forms. In addition, leaders of the community and women beneficiaries of the HSCT programme were invited to have a talk on the study's purpose and to have their support. The participants were informed of the study's purpose. It was during these sessions that the participants had a clear understanding of the research objectives and its importance. Therefore, the participants were willing to give their cooperation and trust throughout the research process. Confidentiality and avoidance of harm was upheld throughout the sessions.

3.8 VALIDITY AND REABILITY

A number of measures were executed to confirm the validity and reliability of the study that explores the role of the Harmonized Social Cash Transfer (HSCT) program on the reduction of household food insecurity among rural women in Makoni District, Ward 11. Validity in research is the degree to which a study accurately represents what it is supposed to represent. Creswell &

Creswell (2017), validity is the most important criterion for evaluating the quality of the research instruments and making sure that the results are a true reflection of the variables under examination. The construction of research tools including focus group discussion protocols and interview guides was directed by the study's objectives an area covered by a university supervisor who assured content validity by giving them a thorough examination. The same instruments were also sent to the provincial offices of department of social development. This act of submission was aimed at ensuring that the in-depth interview guides contained the right questions that are really going to cover the role of HSCT. The researcher was allowed by the ministry and the supervisor to use the tools. The use different data collection methods such as interviews and groups thus ensuring various sources of data, was employed to cross-check and validate the results and also to reduce the chances of any bias. By following the set protocols and posing the same series of questions in all the interviews as well as the conversations, data collection was made consistent. Good relationships with the local people and the key stakeholders were developed during the research, hence the trustworthiness of the findings. A full and detailed description of the research location, participants and techniques was offered to assist in the transfer to similar contexts. The study's consistency was confirmed through a process of peer review completed by an external party, where the university supervisor evaluated the agreement of the research methods and findings.

3.9 DATA ANALYSIS

Creswell and Creswell (2017) suggest a six-step qualitative data analysis model that offers a comprehensive framework for understanding qualitative data. The process begins with organizing and preparing the data, which involves transcribing interviews, sorting and arranging materials. The next step is reading through all the data to gain a general idea and reflect on its overall meaning. Thirdly, the researchers methodically code the data by cutting and giving names to the pieces of text, which they consider as the most important in the matter of being. Fourth, the researchers explore themes that may have been hidden in the initial analysis of the narrowed down codes by researching new, broader topics through looking for different main ideas. Step five is actually using narrative passages to demonstrate the themes in the most effective way possible. To sum up, the last stage of the process is the outcome of the whole thing which is explaining the data to the reader using the current sources or theoretical frameworks

In the context of this study the Harmonized Social Cash Transfer (HSCT) programme in Makoni District, this model allows the researcher to be able to reorganize and encode the data from the interviews and also the focus group discussions, to find recurring themes about the programme's effect on the rural women's livelihoods, to be able to explain the findings with the relevant social protection theories and enhance the transparency and credibility of the research process. The researcher used a thematic method when looking through data. Clarke and Braun (2017) put forward that thematic analysis is basically digging a dataset to shortly acknowledge, analyze and to tell about the reappeared patterns in the qualitative data. The researcher immersed themselves into the data so as not to repeat it during the collection process and then very carefully goes through the themes that appear. The principal reason why thematic analysis is selected here is the power it has to make an extensive dataset understandable.

Qualitative data like transcripts of conversations with focus groups and interviews have been analyzed by means of content analysis to find themes which fit the aim of this research. This technique opened up the way for the recognition of thematic cores, thus permitting the scholars to go from hard data to speculative ideas. Additionally, specific statements providing deeper insights into the data patterns were included in the results. The transcripts from focus group discussions and interviews with key informants were transcribed and the moderators' summaries were considered in the analysis. Key ideas, categories and themes were identified, with significant topics distinguished from less important ones. Due to the large amount of interview data, steps were taken to organize it before analysis, ensuring complete responses and categorizing them by question. Key points, categories and topics have been recognized. Major subjects were differentiated from the minor ones. Because of the huge volume of interview materials, various activities were performed to systematize the data prior to analysis and to make sure the responses were complete and that they were grouped according to the questions.

3.10 ETHICAL CONSIDERATIONS

Blumberg, Cooper and Schlinder (2011) argue that morals are like a compass for researchers, guiding their moral decisions and behavior while they are at work. Prioritizing research ethics first is crucial to safeguarding participants' welfare. Researchers are responsible for ethical treatment

of the people they involve in their studies, such as participant safety, informed consent and confidentiality.

3.10.1 Voluntary informed consent

Informed consent is a core element of research ethics and allows participants to make an informed and free choice to engage in research. Researchers must always secure informed consent from all humans participating in any research study (Agunloye, 2019). Researchers are to obtain informed consent from beneficiaries before they participate in interviews and they should understand the purpose of the interviews as well as the risks associated with participating in those interviews. Researchers uphold ethical standards and respect participants' autonomy by providing informed consent forms for participants to read and sign before adhering to interview protocol.

3.10.2 Confidentiality

Preserving participant confidentiality is an important component of this study. Preserving confidentiality means that while the researcher is privy to the identities of the participants, all information collected is de-identified so the participant remains anonymous (Fleming and Zegwaard 2018). The researcher is cognizant that confidentiality respects participants' dignity so that participants can feel assured their information is safe and not to be breached by the researcher. Respecting individual personal information also enhances every individual's dignity. The researcher values the feedback of the respondent and recognizes that each respondent has entrusted them with sharing their data. All the data the researcher collects will only be used for this research; thereby the confidentiality of the participant remains throughout the course of the study.

3.10.3 Avoidance of harm

Harm can occur in a variety of ways, including physical or emotional harm (Fleming and Zegwaard 2018). The researcher was aware of harm and language that may be deemed acceptable and disrespectful or offensive to her participants. Furthermore, the researcher uses the afternoon to conduct research in a safe and comfortable environment so that participants do not

travel at night, which is especially important for maintaining family relationships and to avoid potential harm.

3.11 FEASIBILITY

According to Saunders et al (2019) feasibility is crucial in ensuring that the proposed study is viable in terms of logistics, funding and participant access before the actual research. The research was completed within a specific time frame, with efficient allocation for data collection, analysis and report writing. The research applied available resources, including access to local government offices, community leaders and participants from the HSCT programme. A manageable sample size for the research was chosen to create depth in the study. This means participants were chosen from an accessible community and it was a feasible option for recruiting participants and collecting data. Ethical requirements were followed to allow for minimal risk and maximum benefit to participants and qualitative data methods (interviews and focus group discussions) were considered suitable for collecting data of research relevance. All these elements of research management combined to prioritize and accomplish the practical aspects of the study.

3.12 POSSIBLE LIMITATIONS OF THE STUDY

During the research, some participants were not comfortable of disclosing information as they were not be sure if their information was in safe hands or not. However, the researcher overcame the challenge by taking her time to explain to the clients on the issue of privacy and confidentiality

3.13 Chapter Summary

In summation, the chapter presents the research approach used to examine the role of Harmonised social cash transfer in addressing household food insecurity among rural women in Makoni district, ward 11. The chapter outlines sampling techniques, data gathering procedures and qualitative study design. It highlights how crucial validity, reliability and ethical considerations in ensuring the credibility of the study.

CHAPTER FOUR

DATA PRESENTATION, DISCUSSION AND ANALYSIS

4.1 INTRODUCTION

This chapter focuses on the presentation of findings on the role of Harmonized Social Cash Transfer Programme in reducing household food insecurity among rural women. The findings of the research are presented in line with the objectives of the study, highlighting key themes and participant experiences. The analysis of the findings of the study is also presented in this chapter, linking the findings with the existing literature to provide a deeper understanding of programme's role.

Table 4.1: Participant's response rate

Respondents	Response Rate	Percentage
Beneficiaries	18 out of 18	100
Key Informants	4 out of 4	100
Total	22 out of 22	100

N=22

Table 4.1 shows a strong response rate. In person interviews yielded higher response rates compared to questionnaires because interviews requires one to visit the interviewee and the researcher's local knowledge in Makoni district further boosted participation.

4.2 Demographic data

The demographic characteristics of respondents provide the context for understanding their experiences with HSCT Programme and its role in addressing food insecurity among rural women in Makoni District.

Participant's response rate

Table 4.2 Distribution of participants by gender, age, educational level and employment status

Distribution of participants by gender			
Sex		Frequency	Percentage
Female		19	86
Male		3	14
Total		22	100
Distribution of participants by age			
18-25	26-35	36-50	51+
4	5	8	5
Distribution of participants by educational level			
Primary Education		Secondary	Tertiary
6	14	2	
Distribution of participants by employment status			
Unemployed		Informal	Formal
9	9	4	
Distribution of participants by marital status			
Single		Married	Widowed
3	15	4	

N=22

Table 4.2 presents the distribution of participants by gender. The research is dominated by female participants. This aligns with the research focus on the experiences of rural women under the Harmonized Social Cash Transfer. Out of twenty-two participants, nineteen were female and three were male. The female participants included were all HSCT beneficiaries as well as one female social worker. The study purposely focused on women given that they are the primary caregivers and often the recipients of social protection programmes. The male participants were included as key informants due to their role in programme implementation and local governance.

Table 4.2 also presents the distribution of participants by age. The study involved participants across a range of age groups to capture diverse perspectives on the HSCT programme. The majority were between thirty-six and fifty years of age, reflecting the age group most active in managing household responsibilities. A total of five participants were aged over fifty years representing the elders and experienced community leaders. This age diversity contributed to a balanced understanding of how the programme affects households at different life stages.

Table 4.2 also presents the distribution of participants by educational level. Participants in the study had varying levels of formal education, which influences their access to information, ability to engage with support services and management of household resources. The majority of the participants, fourteen participants attained secondary education, while six had only primary education. The majority had secondary education suggesting limited formal employment opportunities and a high reliance on informal or social support systems like HSCT. Two participants who had tertiary level qualification were social workers who were part of the implementation of the program. This distribution suggests that most participants had basic to moderate literacy, which may affect how they interact with the HSCT program.

Table 4.2 also presents the distribution of participants by employment status. Employment status varied with a large number engaged in either informal or no employment at all. Out of twenty-two participants, nine were unemployed, nine were informally employed, and mostly in small scale trading and four were formally employed. All formally employed participants were key informants who were part of the implementation process. The high level of informal and unemployed beneficiaries reflects the economic vulnerability of women targeted by HSCT programme.

Table 4.2 also presents the distribution of participants by marital status. The demography shows that out of eighteen women interviewed, three were unmarried, fifteen married and four were widows. The majority shared responsibility within the household influencing resource allocation and decision making within the HSCT programme. Widows and single women often face economic vulnerability and may heavily rely on HSCT due to limited access to productive resources and reduced household income.

4.3 The role of Harmonized Social Cash Transfer Programme among rural women in curbing household food insecurity in Makoni District.

4.3.1 Access to Basic Food Items

4.3.1.1.1 Data Presentation

The findings from Makoni District indicate that HSCT programme has improved the access of basic food items necessary for household sustenance. Twelve women interviewed revealed that cash transfers allowed them to purchase essential food items such as mealie meal, cooking oil, beans and salt which helps reduce the immediate challenge of hunger.

Participant A, F (36) articulated that:

“Mari iyi isati yakuuya tairara nenzara dzimwe nguva, izvezvi takukwanisa kutenga upfu tobika sadza. nekuti ishomainokwanisa kungotenga upfu”

(Before the money came, we would sometimes sleep on empty stomachs. Now we can at least buy mealie meal and cook sadza, but the money is modest, one can only buy mealie meal)

Participant C, F (28) acknowledged that:

“Nemari iyi ndinotenga shuga nemafuta ekubikisa. Izvi zvinotibatsira kuti tidye zvakanaka”

(I buy sugar and cooking oil with the money. These things help us to eat properly.)

These findings show the immediate relief that the programme provides by enabling direct food purchases. However, some of the participants highlighted that while the money helps, it was insufficient to cover food needs for the entire month.

Participant H,F(50) articulates that:

“Pose panouya mari iyi ndinoita kuti nditenge sagi rehupfu netwumunyu kuti tione pekutangira asi mari iyi inouya apo neapo inombotora mwedzi isina kuuya”

(Every time the money comes, I make sure to buy maize meal and a bit of salt. We start from there.)

These findings reflect the limited but vital role the transfer plays in sustaining food availability. Despite its modest size, the cash grant acts as a critical buffer against acute food insecurity during difficult periods.

4.3.1.1.2 Data Analysis

The findings from Makoni District reflect those of other cash transfer assessments in Malawi, where cash transfers has been demonstrated to improve food access and lower hunger among vulnerable groups (Alderman & Yemtsov, 2018). This highlights the importance of direct cash transfers as an immediate food security safety net in rural Zimbabwe. However the continuous shortfall of funds for the whole month draws attention to structural challenges including insufficient transfer size and the necessity of more general social protection policies. These results show the emphasis of the Capability Approach on the enabling role of social protection in increasing individual capacity to satisfy fundamental needs. This concurs with Devereux et al (2018), states that cash transfers should be integrated in broader approaches to poverty alleviation and livelihood support programs. Access to basic food products improves women's ability to maintain their health and to take care of their family which is fundamental for their well-being. Therefore, even though the HSCT program offers a necessary basis for food security, it has to be combined with other livelihood and social support systems to effectively address rural family food insecurity.

4.3.1.2 Reduced Reliance on Negative Coping Strategies

4.3.1.2.1 Data Presentation

The findings from Makoni District show that the introduction of HSCT programme significantly reduced the frequency in which rural women resorted to harmful coping

mechanisms to secure food. Before receiving cash transfers, many participants revealed relying on negative strategies such as begging, skipping meals or engaging in exploitative informal labour just to feed their families.

Participant G,F(45) articulates that,

“Ndaisimbokumbira chekudya nemaricho pamusha woga woga, asi izvezvi ndogara pamba ndichibikira vana vangu kunyangwe hazvo mari yacho ichikurumidza kupera”

(I used to go door to door begging for food or piece work. Now I can stay at home and cook for my children. Even though the money is modest)

Participant J, F(35) acknowledges that :

“Dzimwe nguva taitorarira mvura, ende zvairwadza, parizvino takudyawo, yangwe zvichichanda kwenguva pfupi asi nguva iyoyo tinenge tambozorora kupemha.

(Sometimes we would just drink water and sleep. That was painful. Now at least we eat something. Even though its for a short time before we retain to begging)

Participant N,F (37) articulates that:

“Pasati pauya chironzwa ichi ndaishandira sadza muminda yevanhu asi mazuvano handichazviite, ndaishanda zvekuti miviri yairwadza”

(Before HSCT, I was working in people's fields for sadza. Now I don't have to do that anymore, I would work until my body hurts)

The findings show how women shifted from survival tactics towards a more stable household food management with the help from the cash support. HSCT helped women stop demeaning or physically taxing activities, giving them dignity and stability

4.3.1.2.2 Data Analysis

The findings in Makoni District show reduction in reliance on negative coping strategies. The findings resonate with findings from other cash transfer interventions in Malawi, where direct cash assistance stabilize vulnerable households and protect them from harmful survival

behaviors (Miller & Tsoka, 2012). This evidence confirms that the HSCT programme not only improves immediate food access but also contributes to household resilience by preventing degradation of livelihoods and dignity. However persistent poverty still compels some negative coping strategies such as taking on debts or selling productive assets reaffirming the need for complementary livelihoods and economic empowerment programmes (Baird et al ,2022)). It is also important to note that the cash transfers expand women's capability sets by lessening economic pressures that force desperate choices. This is in line with the Capability Approach which emphasizes that true wellbeing means avoiding desperate measures (Sen, 2018).This shows the importance of expanding individuals' real freedoms and choices. Reducing the need to adopt negative coping measures enhances women's agency, autonomy and well-being. Therefore enhancing the HSCT with complementary livelihood programs could further reduce dependency on negative coping mechanisms.

4.3.1.3 Increased Decision-Making Power and Food Security Control

4.3.1.3.1 Data Presentation

The findings from the study show that the programme has improved women's agency by giving them greater control over food related decisions within their households. Seven participants emphasized that receiving the cash directly allowed them to decide what food to purchase , when to buy it and how to manage the household food budget.

Participant K, F (35) articulates that:

“Ndini ndinoenda kunotora mari , ndinotofunga kuti ndotengei uye murume wanku anoremekedza zvandinoita.”

(I am the one who collects the money. I decide what food to buy. My husband respects that. ”

Participant N, F (40) acknowledges that:

“Ikozvino handimirire kupihwa chekudya , ndinotosarudza chekutenga uye kuti rini”
(Now I don't have to wait for someone to give me food. I decide what to buy and when.)

Participant I, F (41) articulates that:

“ Ndinofara kuti ndakugona kutenga zvekudya zvekumba kwangu zvinoratidza kuti ndongona kuriritira mhuri yangu asi dzimwe nguva murume wangu anatora mari yese oshandisa”

(I feel proud when I buy groceries for the house. It shows I can provide but sometimes my husband takes the money and uses it.)

The HSCT program promoted active contribution of women to food security through independent financial decision-making. This shows a shift in power dynamics as women can now contribute in decision making.

4.3.1.3.2 Data Analysis

The findings from the study show that social protection programmes which empower women through cash transfers produce better food security outcomes and enhanced household welfare (UNICEF, 2018). This is useful in rural areas where women’s economic participation is often informal. Furthermore, the Food and Agriculture Organization (2011) argues that when cash transfers are made to women, there are benefits to household welfare and food security, which are more substantial than the impact of the support with men. The capability approach builds on these ideas by understanding that increasing women's decision-making is not only about increasing access to food, but about increasing freedom and choices that allow women to lead lives they value. Transformation fosters dignity, self-respect respect and social inclusion. However, the persistence of patriarchal norms that hinder women from making household decisions necessitates the need for cash transfers to be complemented by community-based gender sensitization and empowerment initiatives. Such intervention approaches would help unify women’s agency and sustain improved food security gains achieved through HSCT.

4.3.1.4 Dietary Diversity and Nutritional Improvements

4.3.1.4.1 Data Presentation

The findings revealed that the HSCT programme has contributed to modest improvements in dietary diversity among rural women’s households. Six participants revealed that the availability of cash transfers enabled them to occasionally buy other food items such as vegetables, beans, kapenta (small dried fish) and cooking oil although maize meal remains the main food purchased.

Participant B, F (39) remarked:

“Mazuvano hatichangodyi sadza nemuriwo chete , tinotombodya matemba kana beans .Izvi zvinoratidza musiyana kunyanya kuvana.”

(Now we don't only eat sadza and vegetables. Sometimes we add kapenta or beans. It makes a big difference, especially for the children.)

Participant D, F (42) articulated that:

“Ndakukwanisa kutenga madomasi,hanyanisi kana mazai kana mari yauya , kare kwaiva kugarika.”

(I can buy some tomatoes, onions, or eggs when the money comes. Before, those things were a luxury.)

Participant E, F (25) acknowledged:

“Nyangwe tisingadye izvi zuva nezuva zvirinane nekuti tinombodyawo chikafu chakasiyana siyana, tinofara nazvo.”

(Even if it's not every day, at least we now eat some different foods. That helps us feel better.)

These these findings show that the HSCT programme allows households to diversify their diets beyond the basic staple, thereby potentially improving nutrition and overall well-being.

4.3.1.4.2 Data Analysis

The results show how cash transfer programs, including the HSCT can improve nutrition outcomes in developing rural contexts with limited to no formal or informal resources. This program enables progress to lower malnutrition and related health issues, as beneficiaries are able to utilize the cash to purchase different variety of foods. Women's freedom to live healthier lives and provide better care for their dependents is increased when they have access to more diversified food. These results are consistent with cash transfers in Malawi that demonstrate even small and regular cash transfers can drive improvement in food quality and variety (Alderman & Yemtsov 2018). The small improvements in nutrition are consistent with global research showing cash transfers will enhance food diversity but likely only marginally and for a short

period of time unless accompanied with other types of interventions (Devereux et al 2018). This is supported by the capability approach which argues that improved nutrition improves health and functionality, increasing women's capacity to care for dependents and fulfill societal obligations. However, the occasional nature of dietary improvements highlights the need for integrated strategies. Combining cash transfers with nutrition-sensitive programmes, agricultural support and community health education could strengthen and sustain gains in dietary diversity. Social protection alone is insufficient to fully address malnutrition, which requires multi-sectorial approaches (UNICEF, 2018). The capability approach further emphasizes that expanding capabilities related to health and nutrition requires not only financial resources but also access to knowledge, supportive environments and social empowerment.

4.4 The effectiveness of HSCT among rural women in curbing household food insecurity in Makoni District.

4.4.1.1 Reliability and Regularity of Cash Transfers

4.4.2.1.1 Data Presentation

The findings showed that majority of women in Makoni District depend on the HSCT for their food needs however due to the unpredictable and inconsistent nature of the payouts there was a significant worry. Thirteen out of nineteen women interviewed expressed dissatisfaction with delays in receiving payments, noting that such delays worsen food insecurity. Some reported that disbursements were skipped for months, making it difficult to plan or budget.

Participant K, F (37) articulated that:

"Dzimwe nguva tinosvika mwedzi muviri kana mitatu tisina kutambira mari, pamguva iyoyo tinenge takwereta chekudya kana kufa nenzara, hatizivi kuti mari inouya rini"

(Sometimes we go for two or three months without receiving the money. By then we would have borrowed food or gone hungry. We don't know when the money will come.)

Another participant stressed how these irregularities eroded trust in the programme:

"Dai mari iyi yaiuya mwedzi wega wega sezvainofanira kuita, taironga zvakanaka asi mari iyi dzimwe nguva haiuye kwemwedzi yakawanda."

(If the money came every month like it is supposed to, we could budget better. But it sometimes does not come for months." (Participant J,F35)

Other interviewees voiced fear about the system's unpredictability, claiming that a lack of communication leaves them feeling helpless

Participant D, F (42) acknowledges that:

"Tinomirira wemasondo akawanda tisingazivi kuti mari ichauya rini zvinotishungura zvikuru"

(We wait for many weeks not knowing when the next money will come. It affects our peace of mind.)

4.4.2.2 Data Analysis

While HSCT is meant to act as a stable safety net, its instability undermines this intention. This observation is comparably true to observations made by other social protection programmes in Sub-Saharan Africa, for example, Malawi. Uncertain cash payment in cash transfer programmes in Sub-Saharan Africa as a whole tends to damage trust in subsequent payments, impair planning, and restrict household choice to coping strategies that are usually under-documented, unsustainable and negative such as distress selling or meal omission (Sitambuli 2021). Similarly, Devereux et al (2018) argue that inconsistent payments depleted trust in the receiving households and entrenched unsustainable coping strategies. In Makoni, they not only show weaknesses in the logistics of administering the system, but there are also structural weaknesses associated with the program design and consistency of funds. The capability approach elaborates further by emphasizing that true freedom also means to have predictability and stability to make use of that freedom as a resource. When transfers are irregular, this removes freedom from women to make good decisions around food or forces them into debt or coping mechanisms such as skipping meals. That said, sorting out these issues is important to help the HSCT become a predictable tool for food security.

4.4.3. Adequacy of the Transfer Amount

4.4.3.2 Data Presentation

The majority of respondents noted that while HSCT cash is an important contribution to household expenditure but the amount is often not sufficient to meet the food needs of a household for an entire month. Seven women reported that the cash was often exhausted in as little as two weeks. In certain instances, women mentioned that, since they could only afford basic food items such as mealie meal and cooking oil, it was not possible to provide a balanced diet.

Participant K, F (35) acknowledges that:

"Mari iyi inokurumidza kupera , kana mavhiki maviri haipedze, tinonge takutambura futi."

(The money finishes fast. It helps for maybe two weeks, then we are back to struggling.)

Participant N, F (40) articulated that:

"Tinogona kungotenga hupfu nemafuta ,hapana chimwe, hapana nyama , beans nemuriwo"

(We only manage to buy basic mealie meal and cooking oil, nothing else. There is no chance for meat, beans, or vegetables.)

Some noted that the transfer value has not kept pace with inflation.

Participant I, F (41) acknowledges that:

"Nyangwe matinotambira mitengo yacho yakakwira , zvataingona kutenga gore rapera ikozvino hatichakwanise."

(Even if we receive, prices are too high. What we bought last year is no longer possible now.)

4.4.3.2.1 Data Analysis

These findings indicate that the HSCT does not provide enough consumption value for food security. In the Capability Approach, adequate nutrition is a basic functioning. When the transfer size cannot provide enough money for at least two meals per day, or dietary diversity, it limits

women's capacity to convert monetary resources into real well-being and dignity. Similar findings have been observed in other low-income settings. Fiszbein and Schady (2021) argues that cash transfers require consideration of family size and market conditions in order to be effective and HSCT transfers will likely be more symbolic than functional if we do not adjust to inflation. This implies that for the grant value to have functional effectiveness in alleviating hunger, the value of the transfer will need to be adjusted regularly according to inflation and caloric standards.

4.4.3.2.3 Sustainability of the HSCT Programme in Addressing Food Insecurity

4.4.3.4.1 Data Presentation

Many women expressed concerns about their long-term dependence on the HSCT, with no exit strategies or development pathways. Twelve women said the grant keeps them from starving, but does not change their condition permanently. Four noted that there are no income-generating or skills-training activities linked to the programme.

Participant N, F (37) acknowledges that:

"Hatingararambe ne zvekupihwa zveupenyu hwese .Chii chichaitika kana mari iyi kana isingachauye"

(We cannot live on handouts forever. What happens if the money stops?)

Participant L, M (43) articulates that:

"There is no training or projects to help beneficiaries stand on their own. They just receive and wait."

Others highlighted that the programme lacks integration with empowerment initiatives.

Participant J, F (45) acknowledges that:

"Mari iyi inotibatsira parizvino , tinoda unyanzvi kana minda yekuti tirarambe kumberi ukoo."

(This money helps now, but we need skills or land to survive in the future.)

4.4.3.4.2 Data Analysis

These outcomes indicate insufficient sustainability planning within the HSCT. The Capability Approach emphasizes transformative inputs needed to enable long-term functioning, such as being able to work, produce and earn. HSCT is protective and not empowering, leading to dependency rather than resilience. These findings echo Devereux et al (2018) who distinguish between protective and transformative social protection. HSCT, on the whole, offers a protective response to immediate hunger without necessarily empowering beneficiaries, which can also result in dependency not resilience. According to Hoddinott et al (2024), Ethiopia's Productive Safety Net Programme indicates that where cash transfers are enhanced with capacity-building initiatives, food security in the short, medium and long-term is possible. Therefore, Zimbabwe's HSCT may have to be radically redesigned to support structural transformation.

4.4.3.5 Contribution to Human Capital Development

4.4.3.5.1 Data Presentation

Beneficiaries reported that the HSCT allowed them to spend a little on their children's wellbeing, usually through nutrition and education. Four beneficiaries verbalized that they used a small portion of the grant for lunches or small school fees. However, often times the amounts spent on their children varied because they were limited by finances and HSCT paid small cash transfers and not on a consistent nature. Participant C, F (28) articulates that:

"Ndinoita kuti ndigare ndine hupfu rekubika sadza kana bota rinopa vana simba kunyanya vachienda kuchikoro."

(I make sure I have mealie meal to cook sadza and porridge that gives children strength, especially when they are going to school.)

Participant H, F (50) articulates that:

"Dzimwe nguva ndinotenga mabhuku vana vanoenda kuchikoro nembuva asi hazviitike nguva dzese"

(Sometimes I use the money to buy school stationery or send the children to school with food. But it is not always possible.)

Others emphasized that urgent food needs take precedence. Participant G, F (45) acknowledges that:

"Zvinotonetsa kufunga nezvamangwana iwe uchitonetseka nenzara izvezvi"

(It's hard to think about the future when you are struggling with hunger today.)

4.4.3.5.2 Data Analysis

The findings from the study align with Fiszbein and Schady (2021) argues that cash transfers work best for human capital development when linked to service delivery. For instance programmes like Brazil's Bolsa Familia and Mexico's Oportunidades linked cash transfers with education and health services to great effects. In Makoni district, the HSCT functions largely in isolation. While the HSCT supports marginal human capital development, its limited size and irregularity restrict its potential. This is in contrast with the capability approach which sees education and health as essential capabilities. The current HSCT structure offers weak support for these long-term investments, with little consistency or linkages to broader development services. Thus integrating it with schools, clinics and nutritional programmes would enhance its developmental impact and contribute meaningfully to breaking intergenerational cycles of poverty and food insecurity.

4.5 Data Strategies to improve the HSCTP in curbing household food insecurities among rural women in Makoni District.

4.5.1 Strengthening Monitoring, Evaluation, and Feedback Mechanisms

4.5.1.1 Data Presentation

Most participants revealed that there is no formal, transparent system in place to provide feedback or report challenges within the HSCT programme. This lack of structured monitoring and evaluation has caused delays, suspicion of bias in beneficiary selection and dissatisfaction among rural women.

Participant A, F (37) acknowledges that:

"Tinotambira zvatinenge tapihwa yangwe pakaitika dambudziko hatibvunze timotya kubuditsa muchirongwa"

(We just accept what we're given. Even if there's a problem, we can't question it or we might be removed from the list.)

Participant M, M (50) articulates that:

"Monitoring is only done at district level. We don't get enough feedback from the field to know what's working or not."

Participant R, M (44) acknowledges that:

"The selection of beneficiaries is not transparent. People come to complain but I also don't have answers to give them."

There is a serious gap between programme implementation and accountability. Lack of feedback structures reduces trust in the programme and its fairness.

4.5.1.2 Data Analysis

The findings highlight that weak monitoring and evaluation shows greater ineffectiveness and less faith and credibility towards HSCT. People will stop trusting the programme if there is no strong evidence about whether it is making an impact. A participatory feedback system would empower beneficiaries and help identify gaps in a timely manner, without this mechanism women's ability to engage with and shape the system is inhibited. This approach is also aligned with the National Social Protection Policy Framework (2021), which recommends reinforcing monitoring and evaluation to enhance service quality service delivery and responsive interventions. This approach is aligned with the capability approach notion of giving people the freedom and tools to lead the lives they value. So if women cannot give feedback on the programme or advance the programme, then they are limited by their capability as they are not able to raise their concerns. Monitoring and evaluation will improve the service delivery. There is an emphasis with the capability approach on how monitoring and evaluation will enhance women's voices through monitoring systems which extend women's agency and potential (Chikoko et al., 2021). So this gives women agency to increase their ability to air any concerns or issues with the programme, which can then be addressed. This gives women the power to voice their concerns about the programme so that they can be addressed. The findings contrast slightly with Duverieux et al. (2018), argues that state systems were sufficient for accountability.

The results from the findings in Makoni suggest the need for more decentralized and inclusive M&E practices

4.5.2 Sustainable and Diversified Funding

4.5.2.1 Data Presentation

Participants consistently called for stable, increased funding to address the inadequacy of cash disbursed under HSCT. Many noted that the amount is too small and irregular to meaningfully address food insecurity.

Participant C, F (28) acknowledges that:

“Mari iyi haigone kutenga chisaga chehupfu .Dzimwe nguva tinomira mwedzi yakawanda pasina kutambira”

(This money can’t even buy a bag of mealie-meal. Sometimes we wait months without receiving anything.)

Participant A, F (36) articulates that:

“Tinomira nehurongwa hwehurumende asi mari hauye pese, mari yacho haichatenge”
(We rely on government budgets, but they are not consistent. The value of the money keeps dropping.)

Participant R, M (44) acknowledges that:

“Vakadzi wedu vanombozama asi negumi remadhora vazvigone kuti tichinje hupenyu.”

(Our women are trying, but with USD \$10 it’s impossible to expect transformation in their lives.)

The amount disbursed is not only insufficient but also unreliable. This hinders food access and reduces the programme’s capacity to build long-term resilience.

4.5.2.2 Data Analysis

These findings align with the National Social Protection Policy Framework for Zimbabwe (2021), which notes the need for adequate, predictable and sustainable funding for social protection to contribute effectively to implementing social protection programmes. The framework suggests that the government mobilizes resources from domestic revenues taking particular note of natural resources and at the same time, adequately involves non-governmental players and invests for tax reforms to assure predictable income streams. This was echoed by Participant R, “Our women are trying, but with USD \$10 it is impossible for us to expect them to change their lives”. In addition, to rescue funding predictability, the Policy Framework suggests “ring-fencing” income sources, such as mineral revenues, social security contributions and levied taxes, to insulate HSCT or other funding programmes from the effects of political or economic perturbations. The policy framework also suggests preparing for relationships with non-state actors such as NGO and civil society resources to augment state funding. Coordination between consultation with both state and non-state actors is seen as paramount for supporting beneficiaries to eventually move from dependency to social and financial independence. With these policy directions, and with the caveat, the data clearly shows that, the HSCT is losing its potential for resilience, resilience building and broader work given the fragility of the funding processes and insufficient resources. The experiences of participants strongly support the need for more systemic, strategies for financing models that are robust enough to endure economic shocks and positive and adaptable long-term outcomes. Therefore transformation of HSCT is important in addressing food insecurity in long-term, to include sustainability.

4.5.3 Integrating Complementary Livelihood Support

4.5.3.1 Data Presentation

Participants revealed that while the HSCT reduces immediate hunger in households, but it does not offer long-term food security or economic empowerment. They emphasized how crucial it is to support agricultural efforts with inputs and skills training. According to eight participants, integrating livelihood and financial support will boost resilience and reduce long-term dependency.

Participant H, F (50) articulates that:

“Dai ndine mbeu kana mbudzi kana huku hataizonyanya kutarisa mari iyi , taingosandira zvokudya tega”

(If we had seeds and goats or chickens, we wouldn't rely only on the cash. We could work for our food.)

Participant G, F (45) acknowledges that:

“Mari iyi inongoshanda kwemazuva mashoma, pasina zvimwe zvirongwa zvekuti tirarame , tichazoramba tichitambura.”

(The cash transfer helps for a few days, but without livelihood skills or projects, people remain vulnerable.)

Participant J, F (35) articulates that:

“Kana hurumende ikaita kuti chitongwa ichi chibatanidzwe nezvekurima muriwo , vakadzi vangabatsirikane.

(If government linked this programme with irrigation or gardens, women here could feed themselves.)

Cash alone is insufficient to end the cycle of poverty and food scarcity. Beneficiaries are seeking for empowerment rather than just support.

4.5.3.2 Data Analysis

The findings of the study show that there is need for complementary interventions to support HSCT. This is supported by Devereux et al (2018) who argue for a change from protective to transformative social protection which integrates cash and asset-building efforts. The National Social Protection Policy Framework (2021) stresses the importance of integration of agricultural extension services, vocational training and microenterprise growth. This establishes the need for a transformative social protection which is in line with the findings from Makoni District. Furthermore, this is clearly consistent with the capability approach that social protection should improve rural women's capabilities, not only their financial situation. This can be made possible through access to livelihood resources that can increase their freedom, allowing individuals to

live lives they value. When women participate in productive activities, they earn social recognition and decision-making power, highlighting the multifaceted character of empowerment. The existing HSCT programme in Makoni is beneficial for immediate needs but it lacks this innovative edge. Its long-term impact will be limited if not integrated with agricultural, skill and credit projects.

4.6 Chapter Summary

The chapter focused on reporting findings of the study. The findings were presented in line with the objectives of the study. The findings were analyzed in line with the literature review and the theoretical framework of the study. The following chapter is a conclusion chapter.

CHAPTER 5

5.1 INTRODUCTION

This chapter summarizes, concludes and gives recommendations based on the findings of the study. The major findings formed conclusive remarks and recommendations on specific issues that were picked within the respective sections.

5.2 Summary of Study Findings

5.2.1 To identify the role of the Harmonized Social Cash Transfer (HSCT) programme among rural women in curbing household food insecurity in Makoni District

The findings show that the HSCT program largely has a critical but partial role in addressing household food insecurity among rural women in Makoni District. All the participants acknowledged that they had improved access to the staple food items like mealie meal, salt and cooking oil due to HSCT assistance. Although the cash transfers were modest, it provided an important safety net at times of food scarcity. Women receiving HSCT were less likely to use negative coping strategies like begging or harmful work for survival and as a result were able to have a small sense of autonomy and security in their households. This shift restored a sense of dignity and stability in households. Incoming cash transfers made it possible for women to have the final say about the food to be bought and also its distribution within the family. Some women stated that there was an increase in the level of respect from their partners' side and that they were involved in budgeting and the purchase of food, reflecting that their agency was stronger. Despite the fact that it was not very much and that it was fluctuating from time to time, progress in dietary diversity became a were observed. Women occasionally had access to proteins and vegetables promoting better nutrition

5.2.2 To examine the effectiveness of the Harmonized Social Cash Transfer (HSCT) Programme among rural women in curbing household food insecurity in Makoni District.

The results were inconsistent. Most of the respondents were unhappy about the instability and uncertainty associated with payments. There were long delays as long as two to three months, leading to increased food insecurity and anxiety. While the HSCT helped a little, the money

received was not enough to cover for food needs for an entire month. Its real value was further eroded by inflation. Women felt there were no empowerment schemes. The program offers only temporary relief and does nothing to contribute to resilience and sustainable livelihoods. A few beneficiaries mentioned making use of HSCT funds to support their children's education and nutrition, but this was inconsistent due to financial constraints and competing urgent needs.

5.2.3 To identify the strategies that can be used to improve the Harmonized Social Cash Transfer (HSCT) Programme in curbing household food insecurity among rural women in Makoni District.

The aim of this study was to determine the potential strategies to enhance the HSCT program in the reduction of food insecurity among the rural women in Makoni District. The absence of a transparent and participatory M&E has led to limited accountability, alleged bias in the selection of beneficiaries and no feedback from beneficiaries. This undermines the credibility of the programme and restricts women's agency. It was also discovered that the cash disbursements were insufficient and irregular rendering them ineffective in sustaining food security. Participants underlined the erosion of the purchasing power of money, delays and emphasized that funding must be durable, diverse. HSCT alone was deemed insufficient to build long-term resilience. Participants proposed combining agriculture inputs with vocational training and income generating opportunity with HSCT to promote self-sufficiency and food security. Without such structural enhancements, the programme risks entrenching dependency rather than promoting empowerment and self-reliance. Furthermore, they suggested the need for monitoring and evaluation in the program implementation.

5.3 Conclusions

5.3.1 To identify the role of harmonized cash transfer programme among the rural women in curbing household food insecurity

This research indicates that the HSCT program is definitely necessary but insufficient in solving the problem of food insecurity among rural women in Makoni district. The programme has a protective effect by improving access to staple foods, reducing harmful coping strategies and improving women's power in decision-making about food. However, its potential to transform livelihoods is undermined by inconsistent and insufficient cash transfers, poor monitoring systems, inadequate complementary interventions for livelihoods and insufficient levels of

accountability from stakeholders. Long term food security for rural women will require an integrated approach that incorporates consistency in financial support or cash transfers with targeted training for livelihoods , active and organized participation from communities and a form of program management that can be accounted for and is transparent.

5.3.2 To examine the effectiveness of the HSCT among rural women in curbing household food insecurity.

The research shows that the effectiveness of the program is limited and inconsistent. While it offers short term assistance, its unpredictability, insufficient amounts and vulnerability to inflation undermine its long term impact. The program lacks supportive components such as empowerment schemes and capacity building initiatives , which are essential for sustainable food security and resilience . It provided only a temporary buffer and not a sustainable intervention. The programme is not sustainable and it does not create conditions for food security or income improvement. The research documentation confirmed that social cash transfers alone do not sustainably contribute to food insecurity reduction.

5.3.3 To identify strategies that can be used to improve HSCT programme in curbing household food insecurity among rural women.

The research revealed that improving the HSCT programme requires strategic reforms that include predictable cash disbursement and adequate, inflation-adjusted transfers and sufficiently transparent monitoring and evaluation. The HSCT program should coordinate with complementary interventions, including agricultural inputs, vocational training and income generating projects, to increase food security and self-reliance. If the HSCT program does not take these steps, the program would unintentionally create dependency, rather than foster rural women's empowerment to achieve sustainable livelihoods.

5.4 Implications for Social Work

The conclusions of this study have significant implications for social work practice in relation to food security and social protection programming. These implications are considered under four themes: methods, settings, training and ethics, all of which indicate how social work practice can be better improved and aligned with the needs of rural communities.

5.4.1 A. Methods

5.4.2 Rights-Based and Gender-Sensitive Practice

Social workers should take rights-based and gender-sensitive approaches that favor dignity, respect, equality and participation of communities in the process. It is also important to include rural women's participation in planning, implementation and evaluation of programs such as HSCT, thus making interventions more socially responsive, empowering and relevant to the actual, not espoused, needs of beneficiaries, particularly women who suffer disproportionately in terms of food security.

Settings

5.4.3 Strengthening Rural Engagement

There is great demand for more social work representation in rural and under-served locations. Social workers can also assist in monitoring HSCT implementation to ensure it is equitable, inclusive and that vulnerable groups are accurately reached. Social workers should operate directly within these communities to perform outreach, case management and household-level support. A community-based social worker will better link available services and organizations to what beneficiaries are actually experiencing.

Training

5.4.4 Enhancing Social Work Education and Capacity

Social work education should include practical competencies to ensure adequate support for social protection programmes such as digital literacy, collection and analysis of data, monitoring and evaluation aspects of programs. These skills are important for determining programme effectiveness as anticipated with HSCT, for evidence-based practice that contributes to development and policy alignment.

5.4.4 Ethics

5.4.4 Promoting Ethical Practice and Professional Values

The study demonstrates the ethical obligation of social workers to encourage justice, transparency and the empowerment of persons. This means advocating for interventions to

uphold dignity and minimize dependency. Instead of fostering dependency on social workers or forever relying on the help of the social worker, social workers will seek to empower persons to be resilient long-term and develop self-reliance by supporting long-term exit strategies and supporting empowerment through local solutions.

5.6 RECOMMENDATIONS

5.6.1 Policy and Programmatic Recommendations

To establish an inflation indexed and needs responsive cash transfer. Harmonized Social Cash Transfer programme should maintain its intended impact in an environment of rising costs, the Ministry of Public Service, Labour and Social Welfare (MoPSLSW), in collaboration with the Ministry of Finance and Economic Development (Treasury), should undertake an annual review of HSCT transfer amounts. The review should take into account the recent trends in inflation, the food price indices and food security evaluations made by ZIMSTAT and the Food and Nutrition Council. Ideally increasing the amount of the transfer annually will maintain the purchasing power of the vulnerable households and will ensure that transfers can satisfy minimum dietary needs of food insecure households. Again, the goal is to reduce hunger and malnutrition by aligning transfers with actual market conditions, with the focus on HSCT-recipient households meeting minimum consumption thresholds.

5.6.2 Stakeholder and Partner-Based Recommendations

To complement HSCT with food security interventions. Stakeholders such as UNICEF, the World Food Programme (WFP) and Professional Non-Governmental Development Organizations should build strategic partnerships with MoPSLSW, to create and implement complimentary food security interventions linked to HSCT programme, such as nutrition gardens, small livestock and school feeding initiatives targeted for HSCT beneficiary household. The objective is to enhance dietary diversity and to increase household food self-sufficiency. Planning should begin in early, with pilot activities rolled and full implementation achieved. HSCT households in targeted wards should benefit from at least one complementary programme, resulting in improvement in dietary diversity scores.

To integrate livelihood skills training into cash transfer programme. The sustainability of the HSCT programme must be supported through capacity-building initiatives for economic empowerment. Vulnerable women receiving HSCT support should be enrolled in vocational training, entrepreneurship workshops, and financial literacy programmes to enable them to transition toward income-generating activities. Training should be delivered by local vocational centres, civil society partners and tertiary institutions such as Bindura University of Science Education (BUSE). Trained beneficiaries should benefit from income from small businesses or other economic activities.

5.6.3 Community and Research Participant-Based Recommendations

To improve local accountability and mitigate the risks of corruption and favoritism in the management of the HSCT programme. Community Monitoring Committees (CMCs) should be established and capacitated at the ward level comprising trained community volunteers such as women and traditional leaders. Their mandate will be to monitor the targeting process for transparency, as well as render local grievances. The Makoni Rural district council (RDC) in collaboration with MoPSLSW and community-based organizations should champion this effort. Training and operationalization of these committees should be completed. The effectiveness of this system of community-based monitoring will be evaluated via biannual reports and target to achieve a reduced number of complaints on issues of misuse of HSCT resources. This recommendation puts ownership and oversight in the hands of the communities themselves, thus, giving the communities an option in participatory governance and local development.

5.6.3. Social Work-Based Recommendations

Quarterly beneficiary engagement sessions should be organized by district based social workers. These sessions will provide HSCT recipients a platform to present issues they are facing and also to share their experiences which in turn will improve the program. These sessions have to be well organized, inclusive and very well documented to improve targeting criteria, delivery methods and supplementary services. Community champions and local councilors should co-facilitate these events to get buy in from state and grassroots actors. Beneficiaries should participate in these sessions and at least two community derived recommendations should be adopted by the policy makers each year. These forums not only enhance transparency and trust but also

contribute to the co-production of social protection services, consistent with the values of Education 5.0 which emphasize innovation, responsiveness and community service. Furthermore, social workers should integrate the feedback from these forums into a continuous case management system that supports the holistic wellbeing of vulnerable households, linking them with other services such as psychosocial support, health and education.

Adopt the “CARES” Model in Programme Monitoring

Model:

C – Community-led planning

A – Accountability platforms

R – Resilience-building through vocational skills and income-generation

E – Empowerment via participatory dialogue

S – Sustainability through exit strategies

From the insights collected and analyzed throughout this study, a five-phase framework was developed and conceptualized into the CARES Model (Community-led planning, Accountability platforms, Resilience-building, Empowerment and Sustainability) to enhance the impact and role of the Harmonized Social Cash Transfer (HSCT) Programme in alleviating food insecurity among women in the rural areas of Makoni District. This model was crafted as a response to the three major research questions of the study:

1. What is the role of Harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District?
2. To what extent harmonized social cash transfer programme effective among rural women in curbing household food insecurity in Makoni District?
3. What are the strategies that can be used to improve harmonized social cash transfer programme in curbing household food insecurities among rural women in Makoni District

The CARES model is not only responsive to the lived experiences of beneficiaries, but is also evidence-based and addresses gaps left by rural women and other stakeholders unlike most

traditional models that take a top-down approach. The model starts with Phase 1, community-led planning (C) where community members' participation extends to identifying feasible interventions which are culturally relevant and appropriate, setting priorities and capturing local gaps. This is followed by Phase 2, accountability platforms (A), where there is access to information on resource allocation as well as programme evaluation. Phase 3, resilience-building (R) focuses on outfitting beneficiaries with relevant vocational skills and income-earning activities reducing dependency on aid. Phase 4, empowerment (E) includes promoting agency and voice through dialogues and decision-making platforms. Finally, Phase 5, sustainability (S) fosters the need for precise exit strategies where aid is withdrawn without undermining the food security of beneficiaries. The model CARES captures the experiences of women in Makoni, and offers a flexible, reproducible approach to harmonized social cash transfers in rural contexts.

Phase 1: Community-led Planning (C)

Community-led Planning is the first stage of the CARES Model. It is designed to ensure that rural women and local leaders are completely involved in deciding what the HSCT programme should be concentrating on and how it would be implemented. This can happen by holding community meetings and discussions to learn about the true needs of women and by utilizing local groups such as Ward Committees and Village Development Committees to co-design solutions. So that, they reflect out plans that reflect their own food security objectives. At the end of this phase, the community will have drafted its own improvement plans and the programme will be better accepted and more useful to the people it serves.

Phase 2: Accountability and Feedback Systems (A)

The Accountability and Feedback stage is the second stage. That means ensuring that the HSCT is open, fair and listens to those people it serves. In this stage, feedback boxes, community kiosks or mobile-based platform are established where beneficiaries can readily provide feedback, report issues. The community should receive training on how to observe the functioning of the programme and gather the views of others. There must be frequent meetings, during which the community and the programme staff can discuss issues and learn what is going on and what need to be changed. This does not only help reduce the number of complaints but

also allows issues to be fixed quickly, thus resulting in a more trustworthy and responsive programme.

Phase 3: Resilience through Skills and Livelihoods (R)

The third phase is the building of resilience through skills and livelihoods. It is about empowering rural women with necessary skills and resources to support themselves and their families. Beneficiaries of HSCT can engage in farming, small businesses as well as trades training. Women can also receive tools, seeds or small grants to start income-generating projects. They are requested to work in group or co-operative setting to enhance their success rate. The aim is to enable families to be more self-reliant as they face food shortages and economic hardships.

Phase 4: Empowerment and Advocacy (E)

Phase four is Empowerment and Advocacy. This aspect concentrates on enabling women to raise their voice and be prominent in their local area's decisions. This could also be through the help of soft skill knowledge to influence policy to be aware of their role in the community. Beneficiaries should be able to voice out their concerns regarding the HSCT program. For instance, giving space for the voices of women that have been bound and promoting equal participation of the women folk in deciding what is best for their future. They should be the beneficiaries of the available resources and so they can participate equally. Consequently, women will feel more capable, aware and empowered to use the various services and opportunities around them.

Phase 5: Sustainability through Exit Strategies (S)

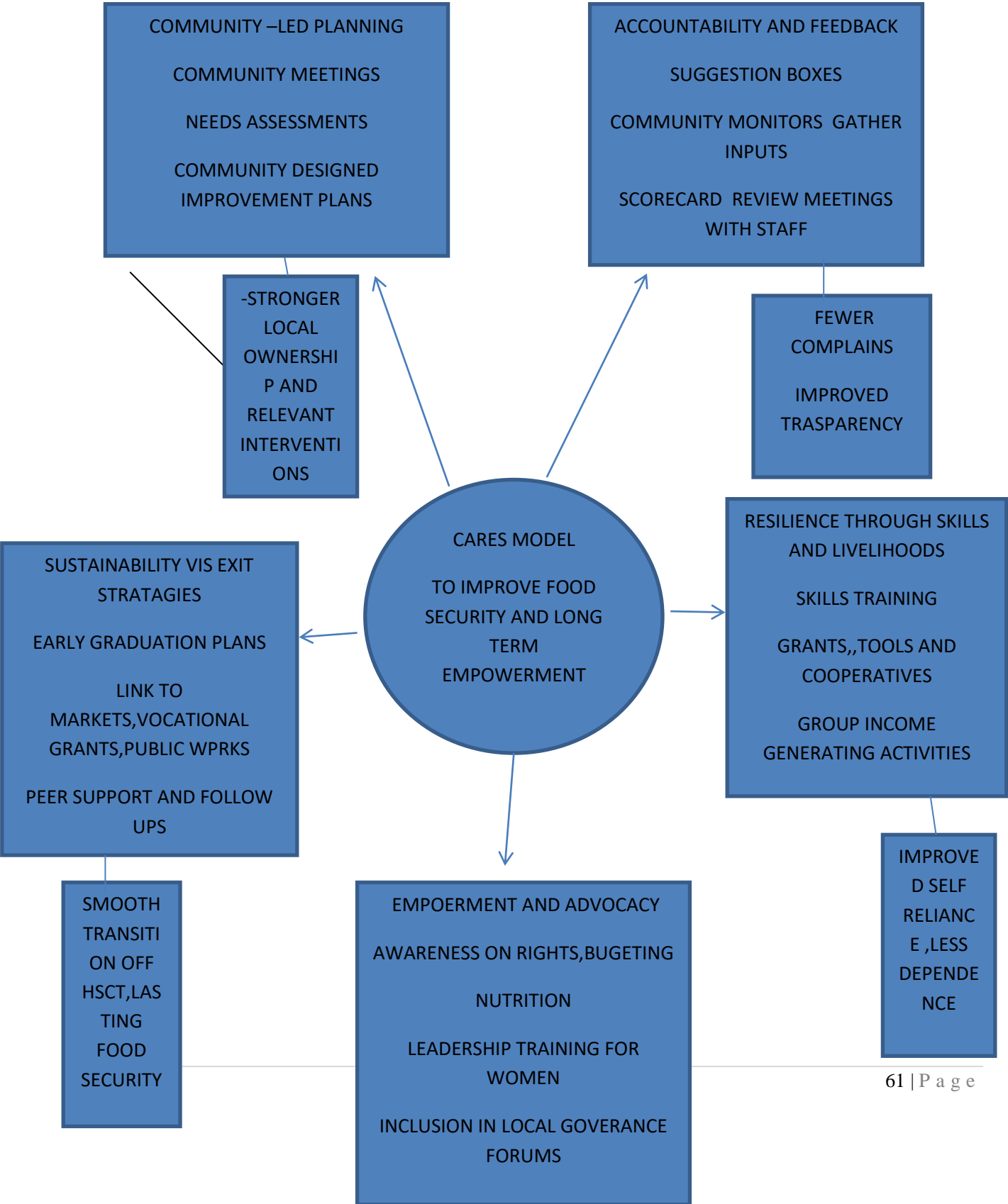
The last section focuses on continuity through the exit Strategies. This is a stage of the HSCT process in which family members are helped to disengage from the project in a healthy and secure way. It is usually advisable for efforts to be in progress to develop and work out the best plan of action for the family's existing assets (savings), income generation and subsistence farming. In the meantime, family members are constantly supported through access to other assistance schemes such as public works, farm tools, vocational training and local markets. Moreover, independent support groups and mentors are arranged for the affected populations

post-crisis. This step is a means of ensuring that people who stop taking transfer payments will continue to maintain their families and be food secure for the long term.

The CARES Model is important because it provides systematic, community-led approach to improve HSCT programme. It ensures that women from the rural areas are not just part of the implementation of the programme, but are also given the opportunity to participate in the decision-making process, making the programme more transparent, creating self-reliance through skills, empower women to speak and lead and it equips families for sustainable exit from the programme. This leads to more effective, fair and lasting solutions to food insecurity.

THE CARES MODEL

Figure 1-CARES MODEL



5.7 Areas Further Study

Further research should focus on some key areas that would improve understanding of the impact of the Harmonized Social Cash Transfers (HSCT) Programme. It should focus on the impact of some complementary activities like nutrition education and agricultural services offered alongside HSCT and if these combinations yield more sustainable food security results. Another important focus is how the continued receipt of HSCT affects intergenerational food security and poverty, which plays a role in revealing the long-term advantages and disadvantages of the programme. Furthermore, comparative research from other districts or provinces within Zimbabwe, urban areas contrasted to rural, would shed some light on contextual comparative aspects of HSCT programme effectiveness. It is also important to study the effects of combining HSCT with income generating initiatives and its impact on sustaining improved household food security after the duration of the cash transfer.

5.8 Chapter Summary

This chapter summarized the research findings as well as the conclusions drawn thereof. It also outlined the proposed recommendations that may be effective in enhancing the efficacy of harmonized cash transfers as a strategy for reducing household food insecurity among women in rural households.

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RESEARCH LETTER



FACULTY OF SOCIAL SCIENCES & HUMANITIES
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BINDURA UNIVERSITY OF SCIENCE EDUCATION

Date: 17 FEBRUARY 2025

TO WHOM IT MAY CONCERN

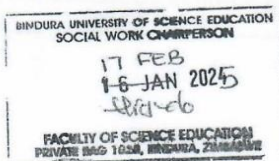
RE: REQUEST TO UNDERTAKE RESEARCH PROJECT IN YOUR ORGANISATION

This serves to introduce the bearer: VALERIA MAHLENCEZANA
Student Registration Number: P213392B 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

MS E.E. CHIGONDO
CHAIRPERSON



RESEARCH APPROVAL LETTER



Official communications
should

Not be addressed to
individuals



MINISTRY OF PUBLIC SERVICE LABOUR &
SOCIAL SERVICES
Provincial Social Development, Manicaland
Manica Chambers Building,
Herbert Chitepo Way
Private Bag Q7743
Mutare
Zimbabwe

Telephone: Mutare
64615/64674

Our Ref :MNP/10/59

15 April 2025

To Whom It May Concern

Dear Sir/Madam

**RE: TO ALLOW VALERIA MAHLENGEZANA OF STUDENT REGISTRATION NUMBER
B213392B, ID NUMBER 75-555641W04, A BONAFIDE STUDENT OF BINDURA
UNIVERSITY OF SCIENCE EDUCATION, DOING A RESEARCH TOPIC: HARMONIZED
CASH TRANSFER PROGRAMME AMONG RURAL WOMEN IN CUBBING HOUSEHOLD
FOOD INSECURITY IN ZIMBABWE.A CASE STUDY OF MAKONI DISTRICT (WARD 11)**

Authority is hereby granted to allow Valeria Mahlengezana of school registration number B213392B,
ID NUMBER 75-555641W04, learning at Bindura University of Science Education to carry out a
research in ward 11 Makoni on the topic of HARMONIZED CASH TRANSFER PROGRAMME
AMONG RURAL WOMEN IN CUBBING HOUSEHOLD FOOD INSECURITY IN ZIMBABWE.
During her case study she is supposed to abide with local laws of the community and the country.

Yours Faithfully

Mwanaka J.

For Provincial Social Development Officer



MANICALAND



Scanner



APPENDIX 1: FOCUS GROUP DISCUSSION GUIDE

Consent form for participants

My name is Valeria Mahlengezana a final year Bachelor of Science Honours Degree in Social Work at Bindura University. It is a requirement that research be conducted in partial fulfilment of the degree programme which I am requesting you to participate in .The research title is “The role of harmonized cash transfers programme among rural women in curbing household food insecurity in Makoni District Ward 11.”The research aims to understand the effectiveness of Harmonised Social Cash Transfer among rural women

The information to be obtained will be treated with maximum confidentiality and will be for the purposes of the research. Participation in the study is on voluntary basis and participants are free to withdraw from the study at any given time when they feel to do so.

Participants are free to refuse answering any specific questions during the interview and discussion. Participations are also free to seek clarification in situations and circumstances they do not understand questions asked or information required.

Your participation and cooperation to the above endeavour will be greatly appreciated

If you have read and understood the consent form and consent to participation please sign below:

Participation’s signature.....

Date.....

Researcher’s signature.....

Date.....

Start Time:

Time Ended.....

Section 1: General Information

Participant's Gender: Male ☐ Female ☐

Participant's Age: 18-25 ☐ 26-35 ☐ 36-50 ☐ 50+ ☐

Employment status: Formal work ☐ Informal work ☐ Unemployed ☐

Level of education: Primary ☐ Secondary ☐ Tertiary ☐

Marital status: Married ☐ Single ☐ Widowed ☐

Section 2: To identify the role of Harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District.

In your own words, what impact does the Harmonized Social Cash Transfer Programme have on reducing food insecurity among rural women in Makoni District?

(Probe) Can you kindly explain?

B. Can you tell me, In what ways does the Harmonized Social Cash Transfer Programme contribute to mitigating household food insecurity for rural women in Makoni District?

C. If possible can you kindly explain? How does the Harmonized Social Cash Transfer Programme influence food security levels among women in rural Makoni District?

Section 3: To examine the effectiveness of harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District.

A. How effective is the Harmonized Social Cash Transfer Programme in enhancing food security for rural women in Makoni District?

B. To what extent does the Harmonized Social Cash Transfer Programme succeed in improving food security for women in rural Makoni District?

C. What is the overall effectiveness of the Harmonized Social Cash Transfer Programme in combating food insecurity for rural women in Makoni District?

Section 4: To identify the strategies that can be used to improve harmonized social cash transfer programme in curbing household food insecurities among rural women in Makoni District.

- A. What strategies could be implemented to enhance the effectiveness of the Harmonized Social Cash Transfer Programme in alleviating food insecurity among rural women in Makoni District?
- B. Which approaches can be adopted to optimize the Harmonized Social Cash Transfer Programme's role in addressing food insecurity among rural women in Makoni District?
- C. What potential improvements could be made to the Harmonized Social Cash Transfer Programme to better support rural women in overcoming food insecurity in Makoni District?

APPENDIX 2: In-depth interview guide



Consent form for participants

My name is Valeria Mahlengezana a final year Bachelor of Science Honours Degree in Social Work at Bindura University. It is a requirement that research be conducted in partial fulfilment of the degree programme which I am requesting you to participate in. The research title is “The role of harmonized cash transfers programme among rural women in curbing household food insecurity in Makoni District Ward 11.” The research aims to understand the effectiveness of Harmonised Social Cash Transfer among rural women

The information to be obtained will be treated with maximum confidentiality and will be for the purposes of the research. Participation in the study is on voluntary basis and participants are free to withdraw from the study at any given time when they feel to do so.

Participants are free to refuse answering any specific questions during the interview and discussion. Participations are also free to seek clarification in situations and circumstances they do not understand questions asked or information required.

Your participation and cooperation to the above endeavour will be greatly appreciated

If you have read and understood the consent form and consent to participation please sign below:

Participation's signature.....

Date.....

Researcher's signature.....

Date.....

Start Time:

Time Ended.....

Section 1: General Information

Participant's Gender: Male [] Female []

Participant's Age: 18-25 [] 26-35 [] 36-50 [] 50+ []

Employment status Formal work [] Informal work [] Unemployed []

Level of education Primary [] Secondary [] Tertiary []

Marital status. Married [] Single. [] Widowed. []

Section 2: To identify the role of Harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District.

- A. What role does the Harmonized Social Cash Transfer Programme play in addressing food insecurity among rural women in Makoni District?
- B. How does the Harmonized Social Cash Transfer Programme assist rural women in Makoni District in combating household food insecurity?
- C. What is the level of success of the Harmonized Social Cash Transfer Programme in providing food security for rural women in Makoni District?

Section 3: To examine the effectiveness of harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District.

- A. In what ways does the Harmonized Social Cash Transfer Programme support rural women in Makoni District in alleviating food insecurity?
- B. How well does the Harmonized Social Cash Transfer Programme perform in improving food security outcomes for rural women in Makoni District?

C. How effective has the Harmonized Social Cash Transfer Programme been in fostering food security among rural women in Makoni District?

Section 4: To identify the strategies that can be used to improve harmonized social cash transfer programme in curbing household food insecurities among rural women in Makoni District.

A. What measures can be taken to enhance the effectiveness of the Harmonized Social Cash Transfer Programme in reducing food insecurity among rural women in Makoni District?

B. What strategies can be developed to enhance the effectiveness of the Harmonized Social Cash Transfer Programme in addressing food insecurity for rural women in Makoni District?

C. What initiatives could be introduced to strengthen the Harmonized Social Cash Transfer Programme's impact on food insecurity among rural women in Makoni District?

APPENDIX 3: Key Informant Interview Guide



This research guide is designed to collect qualitative data from key informants, including government officials and community leaders in the Harmonized Social Cash Transfer (HSCT) Programme in Makoni District, Zimbabwe.

Consent form for participants

My name is Valeria Mahlengezana, a final year Bachelor of Science Honours Degree in Social Work at Bindura University. It is a requirement that research be conducted in partial fulfilment of the degree programme which I am requesting you to participate in. The research title is “The role of harmonized cash transfers programme among rural women in curbing household food insecurity in Makoni District Ward 11.” The research aims to understand the effectiveness of Harmonised Social Cash Transfer among rural women.

The information to be obtained will be treated with maximum confidentiality and will be for the purposes of the research. Participation in the study is on voluntary basis and participants are free to withdraw from the study at any given time when they feel to do so.

Participants are free to refuse answering any specific questions during the interview and discussion. Participations are also free to seek clarification in situations and circumstances they do not understand questions asked or information required.

Your participation and cooperation to the above endeavour will be greatly appreciated

If you have read and understood the consent form and consent to participation please sign below:

Participation's signature.....

Date.....

Researcher's signature.....

Date.....

Start Time:

Time Ended.....

Section 1: General Information

Participant's Gender:

Male []

Female []

Participant's Age:

18-25 []

26-35 []

36-50 []

50+ []

Employment status

Formal work []

Informal work []

Unemployed []

Level of education

Primary []

Secondary []

Tertiary []

Marital status.

Married []

Single. []

Widowed. []

Section 2: To identify the role of Harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District.

A. In your view, what is the main role of HSCT in improving food security for rural women?

B. How has the programme impacted the ability of households to access food?

C. Have you observed any changes in food consumption patterns among beneficiary households.

D. What are some of the key challenges faced by HSCT beneficiaries in using the funds for food security?

Section 3: To examine the effectiveness of harmonized social cash transfer programme among rural women in curbing household food insecurity in Makoni District.

A. To what extent has HSCT improved food security for rural women in Makoni District?

B. Are there cases where households continue to struggle with food insecurity despite receiving HSCT? If so, why?

C. How do beneficiaries typically use their cash transfers? Are there any cases of misallocation?

D. Do you think HSCT alone is sufficient to address food insecurity, or should it be combined with other interventions?

Section 4: To identify the strategies that can be used to improve harmonized social cash transfer programme in curbing household food insecurities among rural women in Makoni District.

A. What do you think should be done to make HSCT more effective in reducing food insecurity?

B. Are there additional programs (e.g., agricultural support, income-generating projects) that could complement HSCT?

C. What role can local communities and other stakeholders play in improving HSCT outcomes?

D. Do you have any recommendations for policymakers regarding the future of HSCT?