



Evaluating a Cash Transfer program in reducing poverty in female-headed households in Nganunu Village, Zimbabwe

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Dissertation accepted in fulfilment of the requirements for the degree *Master of Social Science in Sociology* at the North-West University

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Graduation: May 2022

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DECLARATION

I, the undersigned, Grace Tsitsi Fajji hereby declare that the study titled, “Evaluating a Cash Transfer program in reducing poverty in female-headed households in Nganunu Village, Zimbabwe.”, is my original work and has never been submitted to any other university for the purpose of obtaining a degree.

DEDICATION

This study is dedicated to my late grandparents (Milkah and George Gore Murwira) and my children Ruhammah and Ammi.

ACKNOWLEDGEMENTS

First and foremost, I would like to thank Jehovah Rah who made this possible. My supervisor Dr. T. C. Garutsa for your industrious efforts and encouragement when I thought everything was going south.

My special thanks to my father, Mr. Gilbert Murwira for the encouraging words and the daily push. Tough times create better days you would say.

I would also want to thank my mother, Mrs. Bathsheba Ever Masaire-Murwira for taking care of the children while I took time to do my studies. Uncle Richard and mommy Nyasha thank you for all the fieldwork logistics and assistance. Dr N. Fajji thank you very much for all the financial support and the encouragement.

To Ruhammah and Ammi, my children, thank you for your love, patience and minute hugs when mom was busy with her studies.

Finally, my gratitude to Chief Nganunu's village for the warm welcome. I truly appreciate your time and assistance in this research work.

ABSTRACT

Most female-headed households are in general impoverished in parts of Sub-Saharan Africa. This situation has worsened over the years due to sharp economic challenges experienced by these households. Much of the lack for economic means is concentrated in rural communities where food insecurity and poverty have become an impediment to development. Although a lot of developmental programmes have been initiated and implemented in sub-Saharan Africa, women have been affected by historical patriarchal injustices through culture and tradition that dominate, oppress and exploit them.

Furthermore, the socio-economic and political crises in Zimbabwe have resulted in extreme poverty and the female-headed families are no exception. The COVID-19 pandemic exacerbated poverty and food insecurity in rural households. This sudden shock was not anticipated and many governments failed to sustain livelihoods for smallholder farmers who relied solely on farming activities and selling farm produce. As the state support **taking place** and rolled back amidst the COVID-19 crisis, non-governmental organisations assisted vulnerable communities through interventions such as the cash transfer program to help alleviate ultra-poverty. However, there is lack of empirical evidence with respect to the effectiveness and impact of such interventions targeting female-headed households in rural areas. This study sought to evaluate a Cash Transfer program in reducing ultra-poverty in female-headed households in Nganunu Village, Zimbabwe. The feminisation of poverty and the social protection frameworks were used in this study to help understand the role of the cash transfer in addressing poverty among female-headed households in this study.

A qualitative approach was used to evaluate the experiences of female-headed households in the Adventist Development Relief Agency cash transfer Program. **Seven in-depth interviews with beneficiaries and Key informants and 3 focus group discussions with 5 participants were conducted and these participants were purposively selected. These techniques were used to gain insights on the experiences of the female-headed households in Nganunu village.** Data was analysed through thematic content analysis and presented in themes. The participants helped to reveal that despite the political, health and economic crises experienced in Zimbabwe, the cash transfer program was effective in cushioning ultra-poverty in most female headed households against the abovementioned crises. Some of the key achievements of the programme include increased household income, increasing agricultural productivity and food

security and quality of life for female-headed households. The program also capacitated women to control their resources and make decisions that can empower their households to attain sustainable rural livelihoods through social cohesion. Some of the shortcomings of the program included; lack of manpower, inadequate cash benefits to purchase agricultural inputs, conditions placed on the cash transfer benefits and cultural norms deterring some households to attain sustainable rural farming systems. The key lessons learnt from this study are that inter-sectoral collaborations between state and non-state actors are important for more effective programs that cushion absolute poverty in marginalised regions. Financial literacy training for the targeted beneficiaries would also empower women to utilise resources sustainably and thus help reduce dependency on donor programs and men. The transition from silo programs to the integration of economic empowerment programs for female headed households such as the cash transfer program and the savings and lending associations might also result more sustainable livelihoods and improved income for women. In addition, the inclusion of cash transfer programs into policy programming would also ensure the roll out of inclusive and gender-sensitive interventions that would help improve local resilience by women and other vulnerable sections of the society against socio-economic and political shocks.

Keywords: Cash Transfer, female-headed household, social protection, poverty reduction

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CHAPTER ONE

1.1 Introduction

Most female-headed households are in general impoverished in parts of Sub-Saharan Africa (Tekwa & Adesina, 2018). This situation has worsened in Zimbabwe over the years due to socio-economic challenges experienced by these households such as droughts, floods, inflation and economic recession that has had a devastating effect on local communities. According to Milazzo & van de Walle (2015) poverty in female-headed households has increased to 60 percent and it still increasing depending on the age of the female, the elderly female-heads lack the energy to partake in manual labour. Much of the lack for economic means in female-headed is concentrated in rural communities where food insecurity and poverty have become an impediment to development (Touray, 2016; MEPIP & UNDP, 2015; Sekhampu & Muzindutsi, 2014). In sub-Saharan Africa, gender characteristically determines the socio-economic status of a society (Glazebrook *et. al.*, 2020; Tekwa & Adenisa, 2018; MEPIP & UNDP, 2015). The socio-economic status refers to the social standing of an individual based on the combination of class, occupation and income, class (Touray, 2016). Female-headed households have an unemployment rate of 61 percent while that of male-headed households stands at 24 percent, making male-headed households better positioned in terms of the incomes at their disposal than the female-headed households (Kabeer, 2015; Sekhampu & Muzindutsi, 2014). In addition, the structure and size of female-headed households makes poverty more prevalent in the region (Glazebrook *et. al.*, 2020; FAO, 2017; Touray, 2016; Sekhampu & Muzindutsi, 2014). Female-headed households are disproportionately large with most of the members being children still too young to help in economic activities (Lumbasi, 2018; FAO, 2017; AIR, 2014).

Tekwa & Adesina, (2018) observe that although a lot of developmental programmes have been initiated and implemented in sub-Saharan Africa, there is still extreme poverty emanating from the relationship between gender, poverty and inequality. Women are specifically affected by historical patriarchal injustices. Patriarchal injustice refers to the practices whereby men use social structures as religion, culture and tradition to dominate, oppress and exploit women in the society (Lumbasi, 2018; FAO, 2017). Although today's society has tried to confront harmful gender norms, discrimination and foster human rights on the girl child and women, significantly troubling gender inequalities still are rampant, especially in sub-Saharan Africa (Chiweshe *et al.*, 2014). Women in this region have little access to educational institutions,

creating huge obstacles in securing employment or access to financial institutions (GoZ, 2016; Kabeer, 2015; Tekwa *et al.*, 2018). Kabeer (2015) argues that women and men experience poverty differently as they do not access resources in the same manner. Female-headed households' income is lower than that of male-headed homes, female-headed households have an average of 29.22 percent less income as compared to male-headed households' making feminisation of poverty a reality in the Southern African rural economies and ecologies. Tekwa & Adenisa (2018) point out that ethnic and cultural limitations where work and resources are divided on the basis of sexuality than merit, and a lack of recognition to women's economic contributions in the society are among the major causes of rural poverty, specifically in female-headed households.

To reduce the impact of poverty, the role of women in the society should be redressed and their contribution to economic development should be highlighted in research and literature (Touray, 2016; Tekwa & Adenisa, 2018). Women's economic challenges should be addressed and their labour measured as a stand-alone issue (AIR, 2014; Touray, 2016). Contemporary studies show that in India and Africa 60-80 percent of agricultural labour is performed by women (Glazebrook *et al.*, 2020; FAO, 2015). However, with this much labour input, women's economic status has not improved nor has it helped in humanising their economic vulnerability (Glazebrook *et al.*, 2020; Touray, 2016; Tekwa & Adenisa, 2018). There is a high number of women living in poverty as compared to that of men (Glazebrook *et al.*, 2020; Christensen, 2019; FAO, 2017). With women having no entitlement to land and not being agents in the distribution and ownership of their fruits of labour, economic improvement for women remains difficult to measure (Glazebrook *et al.*, 2020; Jaka & Shava, 2018; Touray, 2016).

1.1.2 Background to the study

Cash transfers are slowly becoming a popular social and economic protection strategy that governments use to address gender-based poverty caused by societal inequities and disproportional development trajectories in different regions of the world (Lumbasi, 2018; Hagen-Zanker *et al.*, 2016). Cash transfers in sub-Saharan African countries such as Ethiopia, Zambia and Malawi have helped improve standards of living and reduce vulnerability amongst women, the disabled, the elderly and child-headed families (Lumbasi, 2018; AIR, 2015; Thome *et al.*, 2014). For instance, the Malawi Social Cash Transfer Programme, known as the MtukulaPakhomo, was an unconditional transfer of funds. After six months of receiving the cash transfer, there was significant evidence of economic productivity and accumulation of

both agricultural and non-agricultural assets amongst the ultra-poor and the labour constrained households in Malawi (Miller *et al.*, 2011). Zambia's Social Cash Transfer programme assisted to reduce poverty in most ultra-poor households through a direct cash injection which increased food security, enhanced living conditions, spurred productivity and ownership of productive assets (AIR, 2013). The Ethiopian Social Cash Transfer Programme gave the beneficiary households an equivalent of USD 8.50, a cash allowance that helped in food security, agricultural activities and livestock ownership amongst the vulnerable children, the elderly and people living with disabilities (Lumbasi, 2018).

In Zimbabwe, poverty trends show similar patterns to those evident in some parts of the sub Saharan African countries. The economy has been characterised by a multicurrency situation with a run-away inflation rate and a high unemployment rate of 94 percent (FAO, 2017; Mapuva, 2015). The Zimbabwean economic situation has been further exacerbated by periodic droughts that have reduced agricultural productivity forcing the government to direct its meagre foreign currency towards sourcing grains from neighbouring countries (AIR, 2014; FAO, 2015; Mapuva, 2015; FEWS NET, 2016). The ailing Zimbabwean economy has also witnessed a sharp increase in female-headed households due to high migration of men into the cities and neighbouring countries in search of stable incomes that could be repatriated to support dependants (Thome *et al.*, 2014; MCCTPT, 2016). Although there have been efforts made and are currently still being implemented by the government of Zimbabwe and non-governmental organisations to reduce rural poverty, female poverty still remains a major challenge (World Bank, 2011; AIR, 2013; Thome *et al.*, 2014; Mapuva, 2015; Lumbasi, 2018). Zvishavane district in Zimbabwe, as the rest of the country, is also experiencing a high rate of poverty in female-headed households. Zvishavane population comprises 52.2 percent women and 47.8 percent men and most of these households are headed by women (ZIMSTAT, 2017). Poverty in Zvishavane is a phenomenon felt the most by women in the area as they are asset-poor (land livestock and machinery) (FAO, 2017; FEWS NET, 2016). Without these assets, the women in Zvishavane experience acute poverty challenges as the area they are in requires one to have the right tools to work on their land timorously as semi-arid areas normally receive little rain and every farming activity has to be done timeously (Jaka & Shava, 2018; FEWS NET, 2016). Zvishavane being the town under study is a semi-arid rural area though it has a town status closely looking at it has too little to show off its status symbol as most of the people are poor with no meaningful income sources (ZimVac, 2017; WFP, 2015; ZIMSTAT, 2012). According to Mawere *et al.* (2013) in Zvishavane, majority of the population survive largely

on panning of gold and subsistence farming to sustain for their livelihoods. Unfortunately, the past two decades have seen the nation experiencing an increase in temperature, droughts and rainfall patterns that is unpredictable making it difficult for farmers in crop production (AIR, 2014; FAO, 2015; Mapuva, 2015; FEWS NET, 2016).

Furthermore, the COVID-19 pandemic, a highly infectious disease which was first reported in China's Wuhan province in December 2019 and quickly spread around the whole world has exacerbated poverty levels in Zimbabwe. This was mainly caused by the lockdowns that were imposed to control the spread of the virus, thus disrupting business and agricultural production (Mutsaka, 2020). The government and non-governmental organisations came up with various programs of cash transfer to both urban and rural communities affected by the COVID-19 pandemic. For instance, USAID and World Food Programme (WFP) offered financial support to vulnerable families in eight urban areas of Zimbabwe Gokwe, Redcliff, Kwekwe, Ruwa, Chinhoyi, Buhera, Chipinge and Chegutu. Under the cash transfer programme, 103 000 individuals received \$12 (United States Dollars) monthly financial assistance meant for daily food requirements for six months from September 2020 (WFP, 2020). Another programme was a joint effort between United Nations International Children Education Fund (UNICEF) and The Government of Zimbabwe entitled Emergency Social Cash Transfer Program (ESCT). Under the program, households headed by the elderly (65 years and above), pregnant women, those with children under the age of two years, child-headed families and persons living with disability received cash monetary support for a two-year duration from December 2020 (UNICEF, 2020).

In support of the above, some organisations including the Adventist Development and Relief Agency (ADRA)- Zimbabwe have been conducting cash transfer programs in order to do away with poverty and provide long term solutions to challenges of poverty. ADRA- Zimbabwe is one of the non-governmental organisations that has been conducting a cash transfer programme in partnership with United Nations World Food programme, called the Basic Agricultural Assistance Programme to help alleviate poverty in rural Zimbabwe, Zvishavane District. ADRA- Zimbabwe is a church-affiliated organisation, anchored on the principles of the Seventh Day Adventist Church's concern for the less privileged. The mission and vision of the Seventh Day Adventist Church through its organisation ADRA is to aid, develop and establish policies and procedures that can help eliminate racial, political or gender-based discrimination

through granting aid and initiating programmes that can provide long-term solutions to the challenges of the world poverty (TED Working Policy 2012-2013).

Consequently, ADRA-Zimbabwe through the mission and vision of the Seventh Day Adventist Church is currently implementing several other social protection programmes in Midlands District to combat the dire poverty in rural Zimbabwe. The ADRA-Zimbabwe is therefore implementing programs where they give aid in cash to the target population of impoverished households directly. Hence, this study focuses on the cash transfer programme as a social protection modality and evaluate its effectiveness in addressing the current feminisation of poverty in female-headed households in Zvishavane.

Many organisations that have helped the Zvishavane area have only given the vulnerable in-kind aid in the form of food vouchers and blankets (GoZ, 2016; MCCTP, 2016; WFP, 2015). The major trend in the past few years has been driven by distributing food to recipients identified according to a predetermined normatively but ironically such a poverty mitigation strategy has not helped change the terrain of poverty.

In some dramatic turn of events, many of the government and non-governmental organisations found their products being sold or battered for other basic goods and necessities because recipients had more pressing and immediate needs (FAO, 2017; MCCTP, 2016; AIR, 2014). With the unexpected outbreak of the COVID 19 pandemic that posed significant socio-economic shocks, state support for vulnerable communities folded and rolled back. However, non-governmental organisations assisted vulnerable communities through interventions such as the cash transfer program to help alleviate absolute poverty. However, there is lack of empirical evidence with respect to the effectiveness and impact of such interventions targeting female headed households in rural areas. This study strived to evaluate the level of success of the cash transfer programme in meaningfully and practically addressing the poverty in female-headed households in rural areas. This imperative emanates from the fact that poverty and the attendant alleviation strategies have not been assessed thoroughly.

The following section discusses how cash transfers were conceptualised in this study.

1.2 Cash Transfers

In this study cash transfer refers to the money given to poor female-headed household in Nganunu Village, Zvishavane by ADRA-Zimbabwe for farming purposes. This cash transfer

was meant to cushion the beneficiaries from facing hardships during the lean season and also help them to be able to have funds during the rain planting season. However, this section discussed the different types of cash transfers that a social protection system can implement to reduce poverty:

The president of American Institute of Research (AIR) defines cash transfers as programs where the government or donors give cash directly to the targeted poor people (AIR, 2013; Handa *et al.*, 2016). Handa *et al.* (2016) further notes that, cash transfers provide money directly to poor families with a social contract of trying to improve the lifestyle of beneficiaries. Mercy Corps Cash Transfer programming toolkit, 2016 (MCCTP) (2016) also augments that Cash transfer programs (CTP) encompass all programs where cash is directly given to participants as a food voucher or cash for work services. Cash Transfers therefore as an approach to poverty alleviation help in building economies through delivering assistance for the needy. Cash Transfers may also be put as a program addressing poverty for short term or long term purpose such as all-encompassing state-sponsored cash transfer programs (AIR, 2013; Thome *et al.*, 2014).

In Zimbabwe, the Ministry of Public Service, Labour and Social Welfare (MPSLSW) as a way of mitigating poverty in households introduced Cash Transfers in 2011. Cash Transfers were targeted to feed the ultra-poor, labour-constrained households allowing the beneficiaries to live above the poverty line through giving them a direct income to reduce the number of problems that this poverty stricken households and communities where facing (AIR, 2013). Therefore, making cash transfers a tool for reducing child labour, early marriages, improving nutritional status, health and educational outcomes (Luisa & Fidelia, 2019; Thome *et al.*, 2014).

1.2.1 Types of Cash Transfers

There are mainly three types of cash transfers which are a conditional cash transfer (CCT) programme, unconditional cash transfer program (UCT) and Basic Agricultural Assistance which in other contexts is known as the control programme (AIR, 2013; Thome *et al.*, 2014; Handa *et al.*, 2016). Conditional Cash Transfer Programs (CCTP) programs aim to reduce poverty by binding a condition upon the issuing of its incentive or help (American Institutes for Research, 2013; MCCTP, 2016; Handa *et al.*, 2016). Conditional cash transfers promote sustainability of a program that the state or the Non-Governmental Organisations will be running through giving beneficiaries some money. However, this money given to the

beneficiaries has a condition attached to it. If that condition is not met by the beneficiary the cash transfer can be withdrawn. For instance, in Kenya for the girls in poverty stricken households to be given a cash transfer they first had to attend school for the whole month failure to do so meant a withdrawal of the funding (Handa *et al.*, 2016).

The second type of cash transfer is called the Unconditional Cash Transfer (UCT) it is given to recipients without any requirements. UCTs gives program beneficiaries the opportunity to select the goods they purchase, they also have the independence to decide when and how they will spend the money received (Thome *et al.*, 2014; Handa *et al.*, 2016). However, this great autonomy given to the recipient has a limit as the donor agent can cancel the funding if they feel that the money is not being utilised in a sustainable way that allows change to happen in the targeted community (MCCTP, 2016).

The third cash transfer is called Basic Agricultural Assistance which in other contexts is known as the control programme, this is the cash transfer the research is dwelling on (Thome *et al.*, 2014; American Institutes for Research, 2013; Handa *et al.*, 2016). With the Basic Agricultural Assistance programme, NGOs and donor agents give money to the ultra-poor in rural farming communities to help them implement projects that can help improve their farming livelihood activities (Thome *et al.*, 2014; MCCTP, 2016). This money is normally distributed through banks and registered commercial shops depending on the project being funded (MCCTP, 2016). The Basic Agricultural Assistance program normally support activities ranging from domestic animal rearing projects, communal farming of indigenous crops, ornamental farming and to some extent public services infrastructure such as roads, hospitals and schools depending on the need the rural community is in (AIR, 2013; Thome *et al.*, 2014; MCCTP, 2016).

The Basic Agricultural Assistance program's main essence is to help reduce the impact of natural disasters and climate change, economic shocks, social exclusion and health and nutrition which normally affects the vulnerable people in society (MCCTP, 2016). This type of cash transfer is only administered on the basis that projects are regarded to be running effectively. The minute program administrators see mismanagement they halt funds and evaluate whether its failure is due to improper funding or mismanagement of funds by beneficiaries (MCCTP, 2016). Therefore, this research dwelled on the ADRA-Zimbabwe Basic Agricultural Assistance program, as little qualitative research has been made on the effectiveness of this type of cash transfers on the beneficiaries' outcomes (Thome *et al.*, 2014).

Despite, Government and NGOs interventions on poverty alleviation there is evidence that poverty still remain inflated even when the beneficiaries of cash transfers have been getting justifiable income-generating funds and a proper monitoring and evaluation system (Adato & Hoddinott, 2018). Different outcomes have been experienced by the beneficiaries. Kabir & Louise (2019) indicated that there is need for more qualitative research to help create a balance that will help reduce the gap in poverty studies and contributes toward better programming for poverty-reduction initiatives. Thus, this study focuses on understanding the impact of the Basic Agricultural Assistance programme in poverty reduction in female-headed households in Nganunu Village in Zvishavane in relation to the expectations of the service provider ADRA-Zimbabwe in partnership with United Nations World Food programme.

1.3 Research problem

Female-headed household poverty in Zimbabwe is becoming a dire experience as the socio-economic and political crisis have generated high vulnerability in both the urban and rural areas leading those at the bottom of the social structures such as women and children to suffer (OECD, 2012; MCCTP, 2016). In 2003, female-headed households constituted 34 percent of households but they owned only 29 percent of the national income while male-headed households constituted 66 percent of households and owned 71 percent of national income (OECD, 2012). By 2019, the Gender Inequality Index for Zimbabwe score stood at 0.534 percent, placing the country at 128 out of 160 countries in terms of poverty (UNDP, 2018). Furthermore, with the COVID-19 epidemic and its lockdown regulations, the poverty status increased tremendously due to the hard national lockdowns the country had to impose to reduce transmission consequently affecting most vulnerable groups. Rezaei *et al.* (2013) indicated that female-headed households are highly vulnerable and experience several problems such as low income, widespread economic difficulties, mental problems, neurological and physical disorders and isolation. Female-headed households have poor health and poor quality of life, and the most precarious factors associated with this low quality of life are low literacy and chronic diseases (Veisani *et al.* 2013).

The COVID-19 pandemic has affected the way people live and interact (Mhlanga & Ndhlovu, 2020). For instance, with the effected national lockdown in many governments failed to sustain livelihoods especially for small holder farmers who relied solely on farming activities and selling of farm produce (Beltrami, 2020; Mhlanga & Ndhlovu, 2020). Subsistence farmers were forced to stay home further exacerbating food insecurity to 73 percent making poverty

amongst small holder farms more rampant as there was no other means of selling their farm produces to reduce their vulnerability (Beltrami, 2020; Mhlangu & Ndlovhu, 2020). Stemming from this observation, one can note that there is need for external players such as churches and non-governmental organisations to intervene and help the vulnerable as government has failed to address the scourge of poverty in the country (UNDP, 2018; Jaka & Shava, 2018; WFP, 2015).

The Basic Agricultural Assistance Programme was initiated in Zvishavane in 2011 to help tackle rural poverty. A number of studies have been conducted on the use of cash transfers in reducing rural poverty in Zimbabwe (MCCTP, 2016; Thome et. al., 2014; AIR, 2013). The systematic studies investigate how a safety net could alleviate poverty particularly among female-headed households. Catholic Relief Services (CRS) did a pilot cash transfer programme in Dangamvura and Sakubva, Mutare region, to combat food insecurity in high density suburbs, however, the program has not been evaluated to validate its effectiveness on female-headed homes due to budget constraints (Tekwa *et al.*, 2018; MCCTP, 2016; Handa et. al., 2014; CRS, 2011). Mercy Corps, Zimbabwe, also ran a programme in Epworth and Mabvuku where they targeted child-headed families; and vulnerable children, on vulnerable children they centred on the child and left out the guardian and in most cases the guardians were female (MCCTP, 2016; AIR, 2014). In Zvishavane, most households are headed by women (UNDP, 2018; Jaka & Shava, 2018; ZimVac, 2017). Furthermore, due to Shona cultural norms, women do not inherit land or livestock: they normally have to render their labour to generate capital to rent or buy land (Jaka & Shava, 2018; Tekwa at al., 2018). It is against this background that a direct injection of cash has been investigated to establish its efficacy in addressing female-headed household poverty in rural Zvishavane.

1.4 Justification of the study

The research findings are aimed at scientifically contributing to the knowledge specifically that of the role of cash transfers in addressing poverty in rural poor female-headed households. Many researchers have labelled cash transfers as the new bullet that can help pacify poverty through a direct capital injection into the ultra-poor's pocket (Adato & Hoddinott, 2018). The results of the study can help private and public sectors to improve the Cash transfer programs aimed at reducing poverty amongst Female-headed households. Recently, most researches have centred on community empowerment projects but they lack depth on strategies of poverty reduction, particularly, among female-headed households. The level of poverty and

contribution of cash transfer in rural areas of Zimbabwe has not been studied thoroughly. This study provides an analysis of the level of poverty among female-headed households in Zimbabwe and the contribution of ADRA- Zimbabwe's Basic Agricultural Assistance Programme in providing some relief to reduce poverty in the farming community of Nganunu Village. The study essentially focused on developing a workable learning scheme to mostly advance knowledge and evidence within the scientific community with regards to the best practices and lessons learnt for improved roll out of cash transfer programs.

1.5 Research Questions

The researcher sought to address the following questions:

- o What are the experiences of female-headed households in accessing the Basic Agricultural Assistance Program in Nganunu village?
- o What are the challenges faced in the ADRA cash transfer programme in Nganunu village?
- o Which practices in the Basic Agricultural Assistance Programme can help strengthen in the farming activities of female-headed households to reduce poverty in Nganunu village?

Based on the research questions stated above, the next section discussed the objectives of the study.

1.6 Objectives of the study

1.6.1 Main Objective

To examine how the Basic Agricultural Assistance Programme is reducing rural poverty in female-headed households in Nganunu village, Zvishavane, Zimbabwe.

1.6.2 Specific Objectives

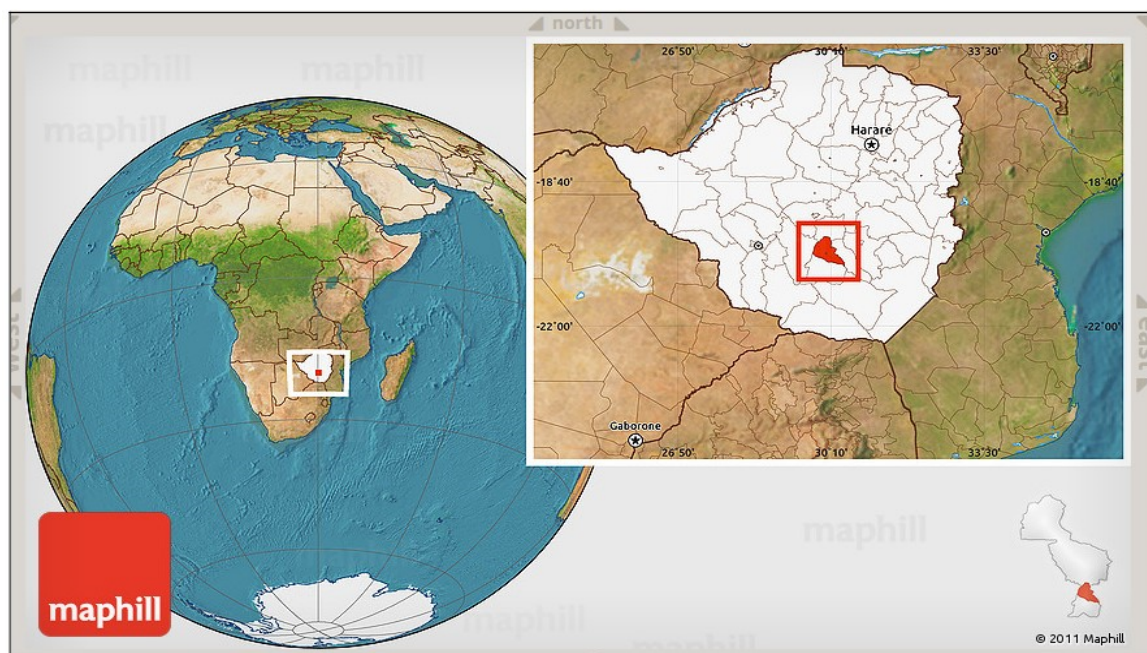
- o To explore the experiences of female-headed households in accessing the Basic Agricultural Assistance Program in Nganunu village.
- o To ascertain the challenges faced by ADRA- Zimbabwe's cash transfer in Nganunu village.

- o To recommend practices in which the Basic Agricultural Assistance Programme can help in strengthening the farming activities of female-headed households to reduce poverty in Nganunu village.

1.7 Methodology

1.7.1 Study Area

The rationale for the selection of Nganunu Village, Zvishavane is that there is a high number of female-headed household vulnerability within this district (ZimVac, 2017; WFP, 2015; ZIMSTAT, 2012). Zvishavane has a population of 72 513 of which 37 819 (52.2 percent) are women and 34 694 (47.8 percent) are men (UNDP, 2018; ZimVac, 2017). Statistically women dominate in numbers over men, and most households are headed by females (ZimVac, 2017; WFP, 2015; ZIMSTAT, 2012). Zvishavane literacy level is significantly high with a 95 percent literacy rate (UNDP, 2018). Zvishavane is a mining town located in Region 5, Midlands Province of Zimbabwe (Figure 1). Region 5 is a semi-arid land and due to the erratic rain pattern in this region poverty in the surrounding rural areas is high due to chronic drought. Zvishavane is a densely populated area consisting of both rural and urban setups. The economic activities done in the town include mining of asbestos and farming of cash crops such as cotton, sunflowers, maize, sorghum and vegetables. People in the town mostly go to work on the nearby Shabane mine. Those who cannot find employment survive on petty trading, illegal gold panning, subsistence farming, prostitution and cross border trading (ZimVac, 2017; ZIMSTAT, 2017).



Source: Maphill, 2011

Figure 1: Map of the study area. Nganunu Village is located in Region 5, Zvishavane, Midlands Province of Zimbabwe.

1.7.2 Research Design

In this study, a qualitative approach has been used to collect data. The qualitative approach has been selected as the research methodology because, it has ability at unpacking and presenting a new understanding of poverty based on local conceptualisations and perceptions of why female-headed households are disproportionately poor (Saunders et al., 2000). Through its probing nature, the qualitative approach helps uncover trends in thoughts and opinions making it easy for the researcher to identify the problem. For this research, the data collection methods include the use of in-depth interviews, focus group discussions and the review of relevant documents.

1.7.3 Population

A sample population framework of 22 respondents has been used. These households representatives were selected by the researcher from the list of participants given by the gatekeepers. Gate keepers were there to allow the researcher to gain entry into the study area. Furthermore, every female who has participated in the Basic Agricultural Assistance Programme in Nganunu village were considered for selection. The researcher undertook 7 in-depth interviews with 4 programme participants and 3 key informants. 19 female heads above the age of 18 were interviewed and gave an emic view of the trends of Zvishavane rural people

and their agricultural activities were also being interviewed. 3 focus group discussions with 5 participants each were conducted. The focus group discussions assisted obtaining shared detailed information about perceptions and opinions on the cash transfer (Burns, 2000).

1.7.4 Sampling Procedure

The non-probability purposive and snowballing technique was used to identify participants in the study. With the purposive sampling technique, the researcher selected a sample based on their age, their societal status, marital status and knowledge about the ADRA cash transfer (Etikan et al., 2016). The researcher chose ADRA cash transfer participants that are female-heads in households and are above the age of 18 to take part in the study. In case the data found by the researcher has not reached saturation, the researcher asked participants that have been purposively selected to refer other participants. This referral of participants by those who have been interviewed is called snowballing. Snowball sampling is a recruitment technique in which the researcher asks participants to assist in identifying other potential subjects (Dudovskiy, 2016). These methods were selected because they are the most efficient in primary and secondary data collecting. These techniques have the advantage of being easier, quicker and less costly than probability sampling (Denzin & Lincoln (eds.), 2000; Dudovskiy, 2016; Etikan et al., 2016). The non-probability purposive technique relies on the researcher's own judgment when choosing the female-headed households who are above the age of 18 to help in piecing together the effectiveness of Basic Agricultural Assistance Programme in poverty reduction in the Nganunu village. The researcher also used the snowballing technique where the respondents help in identifying and recruiting other members for the study to collect more relevant information until the researcher has reached a point of data saturation.

1.7.5 Data Collection Strategy and Procedures

1.7.5a Interviews

In this study interview technique was used. According to Kumar (2011), an interview is a conversation with a purpose. Through the use of in-depth interviews and key informant interviews the researcher's main aim is at assessing the respondents' feelings and perspectives relating to the impacts of the Basic Agricultural Assistance Programme on poverty reduction. In qualitative research, in-depth interviews are much more like conversations than formal events with predetermined response categories, thus, the researcher asked a few general topics on poverty reduction to help uncover participant's views on cash transfers and strictly paying

attention to the way the participants frame and structure their responses. The questions were open ended so as to help in eliciting more information.

There were also the Key informant interviews which were loosely structured. These key informants are going to be with people who have specialised knowledge about the research problem. The use of key informants helps the researcher to examine the subject in-depth and it also aid the researcher see the personal perceived view of the key informants. Key informants in this study were the local chief, government employee from the ministry of Agriculture and a member of ADRA team implementing the program.

1.7.5b Focus Group Discussions (FGDs)

The study also used focus group discussions as a data collection tool. Focus groups help the researcher in getting bigger audiences' views and perceptions of the phenomena at hand (Kitzinger, 2005 & Liamputtong, 2009). Focus groups are not there to find the truth to a perspective but are there, "rather to encourage a range of responses which provide a greater understanding of the attitudes, behaviour, opinions or perceptions of participants on the research issues" (Hennink, 2007: 6). In this study the focus groups helped the researcher in understanding if the Basic Agricultural Assistance Programme is relevant and sustainable in combating poverty at the community level as well as household level through the deep thick descriptions provided by the participants. FGDs comprising of 5 participating members were conducted until the researcher has reached a point of data saturation.

1.7.6 Data Analysis

The researcher used content data analysis as a method of analysing the research findings. The researcher chose this technique because it allows one to start from an observation and move to those generally assured experiences that make one be able to make to develop a theory (Murray, 2003). The strategy of content design allowed the important analysis dimensions to emerge from patterns under study without presupposing in advance what the important dimensions are (Dudovskiy, 2016; Etikan et al., 2016). The data analysis process was also determined by both research objectives and multiple readings and interpretation of raw data (Denzin & Lincoln, 2000). Hence, the findings were derived from research objectives outlined in the paper and findings also arising from analysis of the raw data. The primary code of analysis was developing of categories drawn from the raw into a model of framework which showed key themes captured by the researcher.

1.8 Conceptualisation of key terms

The following definitions were applied in this study:

- In this study the **cash transfer** refers to the money being given by ADRA-Zimbabwe to the ultra-poor female-headed households in the rural farming community of Nganunu Village, Zvishavane. The cash transfer is being coordinated by ADRA- Zimbabwe through a partnership with United Nations World Food programme. The Cash transfer issued to beneficiaries by ADRA-Zimbabwe is meant to help the female-heads to implement projects that can help improve their farming livelihood activities. The cash is transferred into the cash cards and can be swiped at any registered farming supplements outlands in the Masvingo and Midlands region.
- A **Household** is a group of people staying together sharing finances, shelter and eating from the same pot, these people may be related by blood or not be related by blood (Horrell & Krishan, 2007; Sekhampu & Muzindutsi, 2014). In the study the term household was used to refer to people staying at the same compound, eating from the same pot and sharing common household activities.
- **Female-headed households** are homes headed by women because one is not yet married, divorced or widowed and they are the ones responsible for all the finances and decision making in these homes (UN Women, 2017). The term female-headed households referred to homes where women are the ones responsible for financial burdens of a household also including those households where the husband left for greener pastures and now the woman is responsible for decision-making.
- **Poverty** in the study refers to female-heads in Nganunu Village not being able to satisfy their basic needs to food and shelter for their families. Seth & Villar (2017) are of the view that human development can be evaluated through an analysis of the utilisation of the funds. Adopting this **method makes the** researcher ascertain whether the cash transfer is reducing poverty in the farming activities of the female-headed households of Zvishavane.

1.9 Ethical Considerations

In carrying out this study the researcher got clearance from the relevant authorities of Zimbabwe. A clearance letter from the traditional authorities in Nganunu village, Zvishavane was approved. The Midlands Provincial Administration's office also gave permission for the

researcher to access the relevant gatekeepers. The gatekeepers of the wards are the councillors, chiefs and headmen who assisted with the recruitment process.

The researcher submitted a research protocol to the North-west University ethics committee (Protocol Number: NWU-00802-21-A7) and the study was approved as a low risk study. The researcher also followed the World Health Organisation COVID-19 regulatory guidelines of physical distancing and wearing a **mask** when talking to the participants. **While conducting the study the researcher made sure that participants were properly informed and interviews were done on voluntary basis or voluntary participation, with no harm to participants, and they were informed that their confidentiality and privacy is protected. Local customs such as appropriate dressing, debriefing the local leadership before engaging the local community** were observed. While compiling the research findings the researcher remained objective and ensured that the results were true reflections of the study area.

1.10 Limitations of the study

The study was done during a period of political instability and respondents were cautious to answer the **questions** in fear of retribution from the government. So the researcher used community leaders such as chiefs, village heads or **councillors as gatekeepers** to help the villagers to understand that the study being conducted was only for academic purposes. This assisted in removing any suspicions that the community had towards the researcher and the research.

The study could not get representative data due to its qualitative nature. Non-probability sampling methods were used to select respondents in Nganunu village in order to investigate the role of ADRA in addressing the needs of female headed households. To lessen this limitation, the validity of the research is attained when sufficient data has been collected so that saturation occurs and variation is both accounted for and understood. Saturation means that the themes and categories in the data become repetitive and redundant, to the extent that no new information can be gleaned by further data collection (Kummar, 2011). Therefore, in this research to reduce bias saturation was attained by collecting sufficient data and using an interpreter to transcribe the notes.

The shortage of current relevant documented data was also an issue in evaluating the Basic Agricultural Assistance Programme as a poverty reduction strategy. However, the researcher

used the ADRA's regional documents from the same province on gender and cash transfers and farming documents for gender and farming.

1.11 Structure of the study

The dissertation is structured in the following way:

- **Chapter One:** Introduces the purpose and aim of the analysis while furnishing the background of the study and contextualising the important issues at hand.
- **Chapter Two:** Focuses on Literature Review which helped in guiding the academic inquiry at hand.
- **Chapter Three:** Evaluate the importance of Cash Transfers in poverty reduction and show the areas that Cash Transfers have helped while also highlighting their shortcomings on the study at hand.
- **Chapter Four:** The chapter discusses the conceptual framework that was used to help in scientifically unpacking the importance of Cash Transfers in reducing poverty in female-headed households.
- **Chapter Five:** The chapter outlines the methodology used, sampling techniques, data collection instruments and data analysis procedure.
- **Chapter Six:** This comprises a presentation and discussion of findings of the study. Major themes found in the study are discussed in line with the objectives of the study
- **Chapter Seven:** This chapter presents the conclusion derived from the research questions and the researcher's recommendations using the theoretical framework as the standard guide and also reveal on the limitations of the study.

CHAPTER TWO

2. Review of Literature

2.1 Introduction

The previous chapter provided a background to the study of cash transfer and its implications on a community and the current chapter will focus on revising literatures on cash transfer. Cash transfers have progressively turned into the most preferred poverty mitigation and social protection strategy in both developing and developed countries (Hagen-Zanker *et al.*, 2016; UNICEF, 2017). Honorati *et al.* (2015) and Hagen-Zanker *et al.* (2016) indicated that about 130 low- and middle-income countries have used unconditional cash transfer (UCT) programmes to target the ultra-poor and older populations while 63 countries have implemented at least one conditional cash transfer (CCT) programme. Well implemented cash transfer programmes are effective and affordable mechanisms for plummeting intra-household and generational poverty with noteworthy improvement being noted in child health care and school turnout (Bhalla *et al.*, 2016; Molyneux, *et al.*, 2016; Hassan, 2017). According to Hagen- Zanker *et al.*, (2016) there is also growing interest in the gendered dynamics of cash transfers as women have been mentioned as the largest number of beneficiaries. There is a quest to establish whether women are using the cash transfers appropriately and if the cash transfers are helping in reducing intra-household and gendered poverty (AIR, 2015; Hagen-Zanker *et al.*, 2016).

Literature has indicated a sharp increase of female-headed households in Zimbabwe, with 38 percent households being headed by females due to the de facto female- heads as men often migrate to towns and mines in search of work, leaving their wives to care for their families (MCCTPT, 2016; Crush, Tawodzera, Chikanda, Ramachandran, &Tevera, 2017). Based on the above, this study aimed to explore the ADRA- Zimbabwe's Basic Agricultural Assistance Programme to ascertain its effectiveness on reducing poverty in female-headed households. The following sub-topics are used to discuss the objectives in this chapter: brief history on Zimbabwe; perspective of gender in society; the perspective of female-headed households and their livelihoods; resilient routes used to mitigate poverty in semi-arid regions; women and agriculture in Zimbabwe and policy, gender and poverty in within the Zimbabwean context.

The following section will discuss the brief history of Zimbabwe to contextualise the study.

2.2 Brief history of Zimbabwe

Zimbabwe is a low-income, land-locked country in Southern Africa with an estimated population of 13,061,239 people, according to the latest census (GoZ, 2016; UNDP, 2018). 67 percent of the total population live in rural areas and 51.9 percent of the total population are female (UNDP, 2015; GoZ, 2016). Between 1996 and 2008, Zimbabwe experienced an economic crisis which resulted in a sequential decrease in gross domestic production (GDP) (UNDP, 2015). The crisis generated an extremely high incidence of poverty and a food shortage crisis in most households (Figure 2). Although data on Zimbabwe's poverty and vulnerability status is limited, the 2016 Zimbabwe Millennium Development Goals Final Progress Report (ZMDGR, 2016) advanced the notion that in 2011-2012, 72.3 percent of the population were living in poverty and 22.5 per cent were food poor or extremely poor (UNDP, 2015). The same report found that poverty was much more prevalent in rural areas (84.3 percent) than urban areas (46.5 percent), even though urban poverty is on the rise (ZMDGR, 2016). Looking at the map below one can note that poverty in towns and cities is not as elaborative as that of rural areas. Places like Harare are in the pink region which means that the food shortage is low as compared to that of rural Zvishavane which is in bright red which represents acute food shortage in that area.

Bhalla *et. al.* (2016) found that an estimated 10 percent of extremely poor/food poor and 5 percent of poor people are labour-constrained. In the pursuit of evaluating a cash transfer programme in reducing poverty in female-headed households in rural Zvishavane, an extensive review of literature was done on the livelihoods of female-headed households and the challenges they face in the rural community.

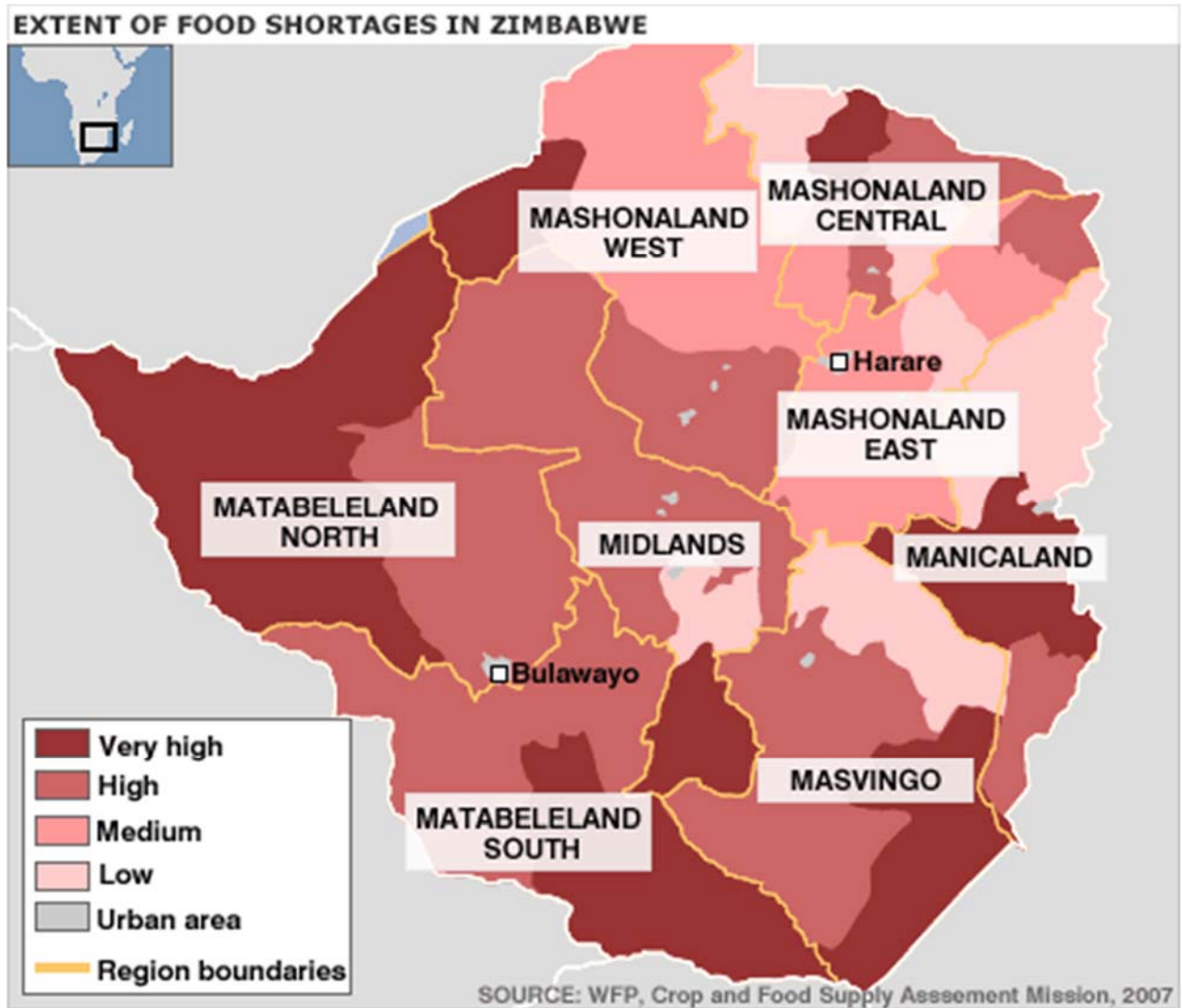


Figure 2: Map of extent of food shortages in Zimbabwe (Source; WFP, Crop and Food Supply assessment mission, 2007)

2.3 The global perspectives of gender in society

Most of the literature acknowledges that gender has been the main barrier in women's total emancipation in the world (Miller, Joshi, Lohani, Rogers, Mahato & Ghosh, 2017, Lumbasi, 2018; Miroro, 2019). Over many years, women have encountered barriers that have hindered them from being independent participants in the socio-economic development of their communities (Lumbasi, 2018; Miroro, 2019; UNICEF, 2020). The barriers that have blocked women from gaining full equality and progress are factors such as their sex, race, age, culture or religion (Touray, 2016). Culture, tradition and religious perceptions and a lack of financial and human development has been the greatest challenging in tickling down issues of gender in most rural societies of Zimbabwe (UNICEF, 2020; ZimVac, 2017). Nevill (2020:19)'s study

shows that, “rural poverty is characterised by lack of access to land, livestock, farming implements, draught power and other factors that are necessary for successful farming.” Zimbabwe being an agro based economy people are normally facing food shortages due to shortages in farming inputs and also the erratic rain patterns of Region 5. Food shortages in the area normally make them rely on outside players to cushion them from hunger. However, food aid has come with its own challenges. Where there is normally a scarce of resources the powerful normally take advantage of the poor (Touray, 2016; Zimbabwe Human Rights Commission (ZHRC), 2020). For instance, most food aid has been used as a vote luring strategy by political parties, consequently food aid has not been justly distributed to the most vulnerable sections of society, especially to women and children (ZHRC, 2020, UNICEF, 2020).

The patriarchal society continues to see women as marginal members of their communities, confined to the private sphere where their work is not **compensated**, especially in third world rural communities (Chigwenya & Ndhlovu, 2016). This patriarchal system has managed to use religion and traditional practices to subject women and deny them space for economic participation (Lumbasi, 2018). For instance, in Zimbabwe in the Shona culture, the role of a mother is to raise children and to teach them the norms and values of the Shona people. While the role of the father is to provide shelter, food and give protection to his family (Chigwenya & Ndhlovu, 2016). Furthermore, children are supposed to be taken care of by both parents and as such they are considered to be socially and economically better than those from broken homes or single family homes (Tarinda, 2019).

Tarinda (2019) argued that up to 50 percent of women in Sub Saharan Africa will become single due to divorce or widowhood, drastically increasing their vulnerability to fall below the poverty threshold compared to married women and men. In other words, the traumatic life occasions such as widowhood or abandonment lead to destitution to already helpless women. The Demographic Health Survey done by CSO in 2007 found out that widows between the ages of 20 and 29 comprised the most vulnerable group of female-headed households to societal malpractices such as “kugova nhaka” (distribution of the deceased’s property) (Tarinda, 2019). This is a process whereby after the death of a husband, property is **shared** leaving widowed households more vulnerable to poverty (UN Women, 2017). Due to some of these injustices women become poorer compared to their male counterparts (Touray, 2016; UN Women, 2017.).

Thus, for poverty reduction and sustainable development to take place in rural communities' women's role in rural economies should be taken into consideration (Jaka & Shava, 2018; Touray, 2016). In most cases women are usually the ones who make rural life economically bearable because they are actively involved in farming activities such as working on their farms producing for family consumption or for selling or working on other people's farms as labourers earning money (Jaka & Shava, 2018). Although women's roles differ from region to region, a popular trend is their active role in home management and agricultural activities which include farming on land, livestock production, water fetching and meal preparation and looking after the young ones, elderly and the sick (Jaka & Shava, 2018, UN Women, 2017). These activities are not included as 'economically active employment' in national accounts but are imperative to their household's well-being (Touray, 2016; Jaka & Shava, 2018). In addition to the above, women have to work for long hours to ensure that households are well catered for.

It should be noted that poverty and human development is a direct result of lack of acknowledgement of grassroots voices in matters that concern them. Women are rarely consulted in any developmental approaches which affect them (International Labour Organisation (ILO, 2017). Furthermore, the gender representation at local and national government levels cumulatively shows that men and women have not reached similar levels of recognition in their communities at various levels (Touray, 2016; ILO, 2017). The Ministry of Women Affairs of Zimbabwe have also complained of not having enough funds to run gender awareness programme and men never attended the few workshop held, even the community male leaders normally find gender equity as women's issues (UN Women, 2017). With such a system it normally becomes difficult for women's concerns to be addressed in a fair and just manner.

2.4 State of poverty in Zimbabwe

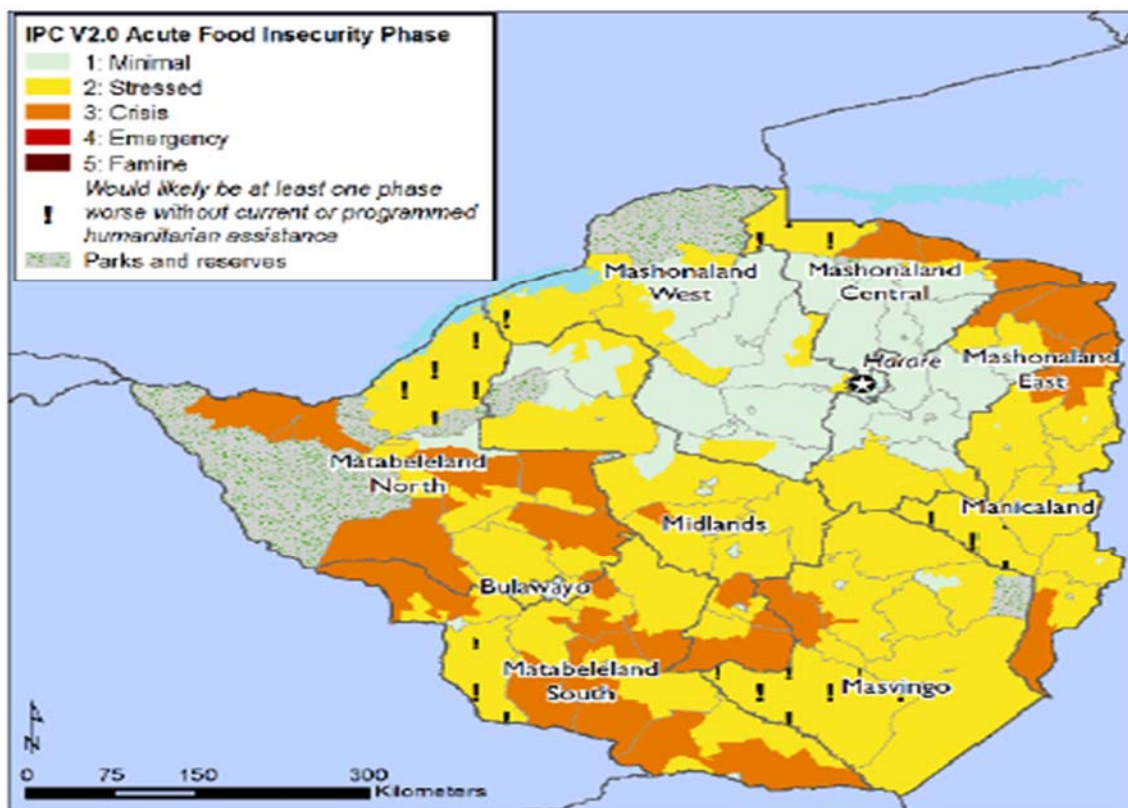


Figure 3: Projected food security outcomes, February to May 2018 (Source: Famine Early Warning Systems Network (FEWS- NET), 2018)

In Zimbabwe, the percentage of starving people is higher than most sub-Saharan countries at 33 percent (Nyathi, Ziga & Dube, 2017). Food security has worsened (Figure 3) due to the poor harvesting season caused by low and erratic rainfall patterns which was a result of the El Niño weather patterns (GoZ, 2016; FAO, IFAD & WFP, 2015). The Government declared a state of national disaster in February 2016 and appealed for USD 1.5 billion aid for food and other emergency needs (GoZ, 2016). Dry and high-heat conditions have resulted in a significant reduction in cropped area and increased crop failure, particularly in the drought-affected region 4 and 5 districts (GoZ, 2016; FEWS NET, 2018). Food insecurity, deteriorating educational and health facilities, female and child headed families, chronically ill, unemployed youths and the labour constrained are a common feature of the rural Zimbabwe (UNDP, 2018; GoZ, 2016; FEWS NET, 2018). The gap between the rich and the poor has further stretched, making survival difficult for the low income segment of the population. Although there have been efforts implemented by the government and the non-governmental organisations to reduce rural poverty, it still remains a major challenge in Zimbabwe (Mapuva, 2015; Bhalla et. al., 2016).

Zimbabwe's economy relies on agriculture with an average of 80 percent of the total population surviving on working on the land (Jaka & Shava, 2018; Mapuva, 2015). The agricultural sector is the largest employer, forex income generating and food producer for the population of Zimbabwe (Jaka & Shava, 2018; Mapuva, 2015; ZimVac, 2017). With such importance, agriculture tends to receive more attention from people, organisations and the government in terms of funding, subsidies and research (Jaka & Shava, 2018; ZimVac, 2017). However, the severe political and economic predicament that the country is facing, combined with erratic weather patterns, have made most districts vulnerable as they are not harvesting enough to last them to the next season causing a rise in market prices of goods (Mapuva, 2015). This situation has also further threatened the sustainability of safety nets as the urbanites have stopped supporting the rural dependants as they can no longer afford to meet their own daily needs in the urban environment (Nyathi *et al.*, 2017) Without this longstanding buffer zone, the rural populace has become more susceptible to poverty worsened by scarce and expensive agricultural inputs and food commodities which are only available in the unregulated market (ZimVac, 2017; WFP, 2015).

In addition, the erratic rainfall patterns have negatively affected the harvest of the rural small-scale farmers who rely on falling rains as their mode of water source for their crops and due to this reason 70 percent of the households did not manage to plant (FEWS Net, 2018; Jaka & Shava, 2018; ZimVac, 2017; WFP, 2015). The diagrams below best describe the rainfall pattern in Zimbabwe.

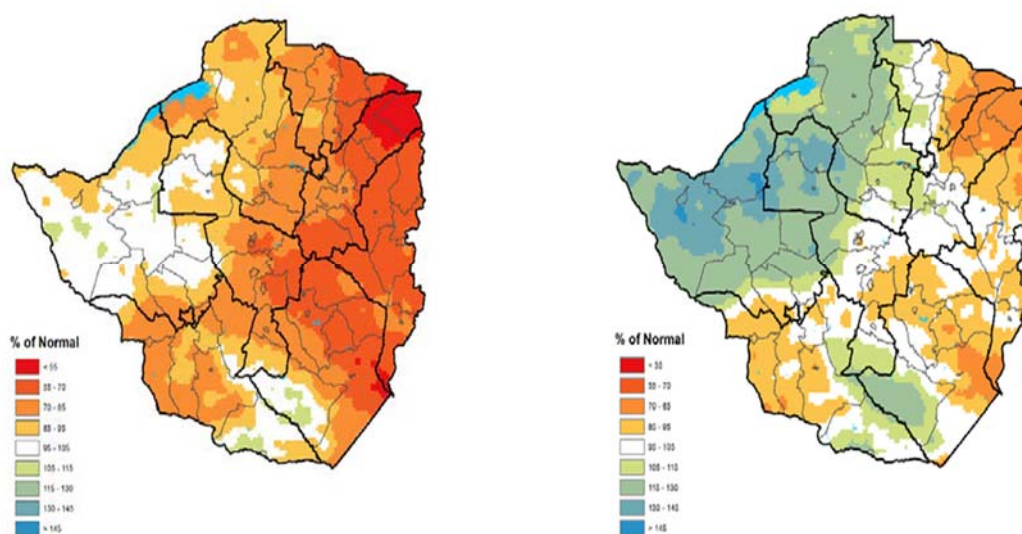


Figure 4: Percentage Anomaly Rainfall (Source: FEWS-NET, 2018)

With such erratic rainfall patterns (Figure 4), farmers have been producing far less food than they used to for their daily consumption, and this is creating a problem in their daily nutrition intake as they are subsistence farmers who rely solely on tilling the land for survival (Mawere *et al.*, MCCTPT, 2016, Nyathi, *et al.*, 2017). With this food shortage looming, traders take advantage of the situation, causing unjustifiably sharp increases in the market price of many commodities especially, basic daily necessities (Handa *et al.*, 2016; MCCTP, 2016). When traders increase their prices “unjustifiably” in the lean season, there is an inadvertent food crisis in many households especially, female-headed households. To avoid hunger, adverse coping mechanisms such as prostitution, child labour and school dropouts become common experiences (Handa *et al.*, 2016; MCCTP, 2016).

2.5 Female-headed households in Zimbabwe

Research findings on Zimbabwe, show that female-headed households are more vulnerable and their incomes tend to fall below the poverty line (Nyathi, Ziga & Thobejane, 2018). Poverty datum line is estimating the lowest practical cost for maintaining a household and making sure that basic human need is met (Nyathi, Ziga & Thobejane, 2018). Glazebrook, Noll & Opoku (2020) state that the Food Poverty Line (FPL) for one person in Zimbabwe was \$4,379.00 for a month and analysis found out that 70 percent of the Zimbabwean people were living below the poverty datum line. According to the UN Women (2017) female-headed households are homes headed by women due to the fact that one is not yet married, divorced or widowed and they are the ones responsible for all the finances and decision making in these households. There is a wide recognition by scholars and other development agents that women in agriculture face much more challenges than their male counterparts (Nyathi *et al.*, 2018). Hence, the loud outcry for government to level the field through introducing developmental strategies, policies and legislation that help empower women to reach full capacity (UN Women, 2017).

Sustainability of agricultural development calls for the closure of gender gaps to bring about an increase in agricultural productivity, reduction of hunger and poverty as well as the promotion of economic growth (UNDP, 2015; Touray 2016). This equality should also be incorporated even at household levels where women should be empowered to make major decisions and have access to resources and household income; as this would be ideal in strengthening the position of women society as well (Chigwenya & Ndhlovu, 2016). As a result, factors that predispose female-headed households, to poverty according to Zimbabwe

major poverty studies draw attention to the feminization of poverty (MCCTPT, 2016; Handa *et al.*, 2016; Nyathi, Ziga & Thobejane, 2018; Jaka & Shava, 2018). Feminisation of poverty is a perspective grounded on the issues that women's position in society makes their households vulnerable to poverty (Farrente, 2016).

In addition, Zimbabwe Vulnerability Assessment Committee (ZimVac) (2017) measurements of poverty which were categorised by sexual role showed that female-headed households had a poverty prevalence of 48 percent while male-headed households was at 38 percent in 1995. In 2003, the phenomena did not show any sign of decreasing as statistics of female-headed households' poverty in rural areas had escalated to 72 percent while that for male-headed households had also escalated to 67 percent but looking at the figures, female-headed households are always the most affected (UN Women, 2017). Glazebrook, Noll & Opoku (2020) suggest that female-headed households are more likely to earn less income in agriculture than male-headed households making feminisation of poverty a reality. The size of female-headed households is often too large, with most being children still too young to help in economic activities that could alleviate the state of the family (UNDP, 2018; ZimVac, 2017).

2.6 Women and Agriculture in Zimbabwe

Over the last two decades, women's issues have moved rapidly up the policy agenda of international organisations and national governments (UN Women, 2017). After the independence of Zimbabwe there was a major increase in policies designed to prevent women from being marginalised from the mainstream economy such as the Affirmative Action which allowed the pushing of girls through quotas in government institutions and education (ZimVac, 2017; FAO, 2015). Although these policies acknowledged women's presence in the public sphere there was little change in women's livelihood. Most research done, in rural and urban Zimbabwe, by the government of Zimbabwe and independent researchers showed the continued difference between men and women's standard of living (UN Women, 2017; ZimVac, 2017; FAO, 2015; MCCTPT, 2016; Handa *et al.*, 2016; Nyathi, Ziga & Thobejane, 2018). Surveys conducted concluded that one major reason for women's unchanged economic status was due to gender prejudice and the only way to address this issue was through creating gender sensitive policies (ZimVac, 2017; FAO, 2015).

Government's change towards a gender approach was an important step as it allowed for the policy to be sensitive to issues that affected men and women based on their socially constructed roles. Socially constructed norms in both the Ndebele and Shona culture favour men as

compared to women (Horrell & Krishan, 2007). Men get to have access to education, land and financial institutions just to mention a few public sectors. Hence, there is a need to implement ‘gender sensitive’ policies that incorporate gender issues into policy processes. So if development is to take place in the agriculture sector there is need for gender equity to take place. Gender equity means people having the same rights to meet their basic needs irrespective of one’s sex, colour, creed or religion (Touray, 2016).

Hence, in agriculture there were policies formulated by different governing bodies that allowed for gender mainstreaming. For example, the Agricultural, Technical and Extension Services (AGRITEX) policy, the Fast Track Land Reform policy and the United Nations Millennium Development Goal (MDG) policy are some of them. The policies’ main emphasis was on identifying and removing the gender inequalities that prevent women from realising their full potential. Eighty percent of women live in the communal areas where they constitute 61 percent of the farmers and provide 70 percent of the labour (Touray, 2016, FAO, 2015). With these statistics one can note that women farmers are necessary for any agricultural industry to thrive. Most of the labour in the farming community is free labour from women and children, women normally spend 16 to 18 hours working. Forty-eight percent of that time is spent doing agricultural activities and about 51 percent on domestic activities (Thome *et al.*, 2014; Lumbasi, 2018). The land that women till on is normally family farm land or their husband’s family farm land and this normally work against them on how the land is utilised as they always have to seek permission to use it (Horrell & Krishan, 2007; Thome *et al.*, 2014; Lumbasi, 2018).

According to a 1993 household survey of the Department of Agricultural Technical and Extension Service (AGRITEX) in FAO (2015), in male-headed households, men dominate decision-making. 60 percent female-headed households in the communal areas women are responsible for farm management choices, however, most of these households still have men (relatives of their late husbands or their brothers) making major decision in the way farms are managed and crops are sold even in their absence. Although men are the ones who normally determine the prices of crops, women are the ones who make decisions on how to spend the money generated from activities such as selling vegetables and poultry farming. Selling a family bull which is men’s responsibility costs between USD250-800USD (Daily News, 29 January, 2020) while a hen (women’s responsibility) goes for a maximum of USD 6. With this one can note that women are normally in charge of livestock that brings little revenue. If men

can sell a herd of cattle, they can end up having a lot of disposable income compared to that of women. In the end men can be able to use the land they own and herds of cattle as collateral to finance their agribusiness (Gaidzanwa et al, 2012).

Although, women hold a 75 percent portion of members of the prestigious Zimbabwe Farmers Union (ZFU) only 4,5 of the women have positions in higher office (Gaidzanwa *et al.*, 2012; FAO, 2015). In the Commercial Farmers Union (CFU) women comprise only 8.6% of the members, reflecting the low percentage of women owning large farms. The proportion of women office bearers is 10% as can be seen from the table below from (FAO, 2017).

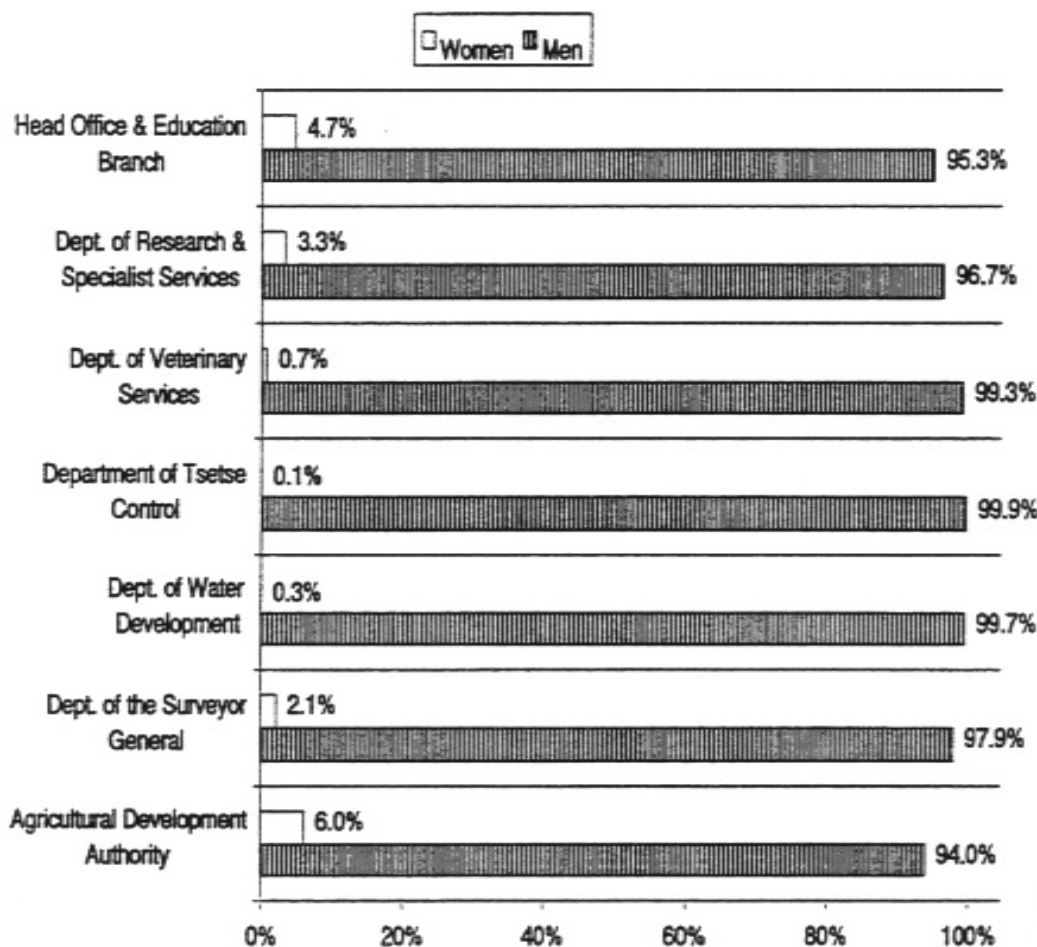


Figure 5: Percentage of women in the position of influence in the farming community of Zimbabwe (FAO, 2017)

As the percentage of women normally is low indicating a low representation which means a small number that can vote in favour of their interests (Figure 5). If women's poverty's status is to change women need to be given a free platform to participate in issues that deal with their empowerment. Women also need to be equipped with agricultural training and knowledge on

what crops to farm on their land and how to tend to them till harvest (FAO, 2017). Women also need financing to get the land to work on as women own less land in Zimbabwe, the laws, customs, traditions and cultural practices do not favour women the rights of ownership to land (Krishnan & Horrell, 2007; ZIMSTAT, 2017). Even when they get the land getting financed to have farming implements is something tough as many banks fear giving them loans as most of the rural farming land has no title deeds for security in case they fail to produce on their land the bank will need to recover (FEWS Net, 2016).

2.7 Policy, Gender and Poverty within the Zimbabwean Context

2.7.1 The Agricultural, Technical and Extension Services (AGRITEX) policy.

Due to the challenges that communal rural farmers were facing in Zimbabwe, the Government introduced the AGRITEX policy through its department for Agricultural, Technical and Extension Ministry of lands. The AGRITEX's objective was, "to implement the agricultural policy of government through the revision of agricultural technical and extension services, which stimulates the adoption of proven agricultural practices leading to increased, sustained and profitable production." (FAO, 2017). AGRITEX's main agenda is to improve the life for all farmers and their agencies while creating gender equity. The rationale behind AGRITEX policy was to feed the nation, generate foreign currency and improve the quality of life of the rural population. For the policy to attain all this it advocated that there should be fair land distributions so that poverty can be reduced and there can be an increase in labour production which increases food security. The policy advocates for the integration of the two agricultural sectors commercial and peasant. However, this integration cannot happen unless women get better resources and land to increase their yield (FAO, 2017; ZIMSTAT, 2017). Thus, for all policies to work better there is need for government to make sure that women get access to land and government loan that have anything to do with agriculture if rural poverty is to be targeted.

2.7.2 The Fast Track Land Reform policy

Erickson & Vollrath (2016) and Tourag (2016) argue that access to arable land is crucial for reducing poverty and hunger in third world countries individuals who rely on an agro-based economy. Over the past four decades, Zimbabwe redistributed vast quantities of arable land to the landless, women and poor communal farmers to reduce inequality. For instance, the Fast-Track Land Reform Programme was implemented in the early 2000s following a number of earlier land reforms. Yet, poverty and gender disparity in land ownership have continued to be

noticeable (ZIMSTAT, 2017). Although equality in land ownership has been identified as one of the main drivers of income equality and poverty reduction in many poor countries, high income inequality and poverty in Zimbabwe remain a major concern despite the visible land redistribution policies. Reducing inequalities in both the economic and social spheres through inclusive growth is recognized as central to the improvement of the well-being of societies and therefore an obligation for the 2030 Agenda (Rubhara et. al., 2020; GoZ, 2016).

Furthermore, studies on gender and macroeconomics argue that improving equality in the economic sphere, such as equality in the means of production like land, will not only promote gender equality but will also significantly promote inclusive growth and reduce poverty (Tekwa & Adesina, 2018). Land reforms such as the Fast Track Land Reform Program promoted women by setting aside 20 percent quota to women beneficiaries to significantly reduce gender land disparity, improve consumption income and reduce poverty in female-headed households (FAO, 2017; Jaka & Shava, 2018). With such a favourable land policy, regional poverty among women is expected to decline significantly. However, the 20 percent quota promised to women in the land reforms was never delivered till to date gender land disparity is still visibly high and the proportion of poor female-headed households in rural areas is above 60 percent (Jaka & Shava, 2018). Most women could not grab land forcefully like what their male counterparts managed to do in the “Hondo Yeminda” Fast Track Land Reform Program.

In addition, the customary law which recognises women’s weak position regarding land rights on customary land continued to disadvantage women despite the land reform. Although the Fast Track Land Reform Programme tried to provide a 20 percent quota of women beneficiaries, land ownership disparity and poverty continue to be discernible. The study done by ZIMSTAT (2018) used the household level data from the Poverty, Incomes, Consumption and Expenditure Survey (PICES) and the Agricultural Productivity Module (APM) to reveal a gender gap in land ownership and a higher level of land inequality among female-headed households. On average, female-headed households own 2.1 acres less of agricultural land than male-headed households. As a result, female-headed households have an average of US\$ 52.4 less monthly income than male-headed households (Java & Shava, 2018). What is heart-breaking is that despite having less average income, female-headed households have a larger average monthly per capita consumption and lower food consumption poverty than male-headed households (FAO, 2017; ZIMSTAT, 2018; Java & Shava, 2018). The average monthly

per capita consumption of US\$ 54.2 in female-headed households is US\$ 1.4 larger than that of male-headed households. This is an indication of different expenditure choices between female-headed and male-headed households. The implication is that female-headed households in rural areas tend to direct a larger share of their income towards food expenditure compared to male-headed households. Hence, it is vital for policies that target nutrition and food security like the AGRITEX to champion the idea of women to get more land as more land would mean a better harvest for especially female-headed households.

2.7.3 United Nations Sustainable Development Goals (SDG) policy

Women's vulnerability and marginalisation, as well as women's roles in decision making, are strongly linked to educational levels (Gaidzanwa *et al.*, 2012). Educational attainment often determines future wellbeing and personal development. Education is regarded as key element that promotes gender equality and empowerment of women in developing countries. Hence, the government of Zimbabwe introduced the United Nations Sustainable Development Goals (SDG) policy in 2010. The Sustainable Development Goals (SDG) policy's main concern was gender equality through improving the literacy ratio of girls as compared to that of boys. The policy also touched on issues to do with HIV/AIDS as it was considered to affect women more as they were the first line of care givers (UN Women, 2017). Women needed to be equipped with education so that they could be about to make informed decisions about their health and general welfare. As a result, Miroro (2016) and Touray (2016) state that for poverty reduction and human development to take place there is need for women to have representation in offices of influence. It is only through top representation in places that implement policies can women's voice be heard.

2.8 Conclusion

For poverty in Zimbabwe to be reduced policy formulators should consider putting woman on the band wagon of policy making. Women have been left out on issues that have to do with their own development while they are the ones that shoulder most of the family nutritional consumption burden. Less farmland is owned by female headed families as compared to male headed households. This scenario widens the wealth gap between female headed households and men headed households. If development is to take place in the rural areas agents of change need to empower women by helping them get better and fair land rights. With land rights this will mean that they can produce freely without fear of the land rights being questioned. Women can also use the land as collateral in financial institutions. Conclusively, one can note that land,

gender and poverty reduction go hand in hand and so there need for balance amongst the three issues.

CHAPTER THREE

3 Cash transfers: Administering and Challenges of cash transfers

3.1 Introduction

The previous chapter revised literatures on cash transfer across the world focussing on sub Saharan Africa and the current chapter discusses cash transfer administration and challenges.

Poverty in parts of Southern Africa has been persistent for a very long time and normally this susceptibility is recurrent due to the erratic rain patterns which are causing lean seasons in the farming production, particularly negatively affecting the rural small scale farmers. Therefore, as a way of eliminating this “calamity of poverty” many governments and Non-Governmental Organisations have opted to use cash transfers program as a tool of fighting seasonal poverty. American Institute for Research (2014) and Handa *et al.* (2014) further defines cash transfers as programs where the government or donors give cash directly to targeted poor people. Handa *et al.* (2014:1) also adds that, “cash transfers provide money directly to poor families with a social contract of trying to improve the lifestyle of beneficiaries”. However, it remains to be seen whether such programs are the best way of removing hunger and intergenerational poverty from the affected areas especially in the basic agricultural assistance as empirical literature on this type of cash transfer is little (Catubig *et al.*, 2015; Mercy Corps Cash Transfer programming toolkit, 2016). Hence this study is an attempt to find the strengths and limitations of the cash transfer strategy in sustaining farming livelihoods in the rural part of Zvishavane.

The structure of the chapter is as follows: Social protection as a mechanism to combat social injustices; Definition of a cash transfer; Poverty and household expenditure analysis; Benefits of cash transfers and Cash transfers and the impacts of cash transfers on household head.

3.2 Social protection as a mechanism to combat social injustices.

Social protection is an essential element of any planned effort to drive down the numbers and severity of poverty (Rukasha *et al.*, 2021) The use of a social protection mechanism to combat social injustices has been one of the favourite strategies opted for by the advocates of human development (Nyathi *et al.*, 2017). According to Hassan (2017) social protection drives its fundamentals on enhancing the capacity of the poor and vulnerable in managing economic and social risks such as unemployment, marginalisation, sickness, disability and old age. It therefore, deals with absolute deprivation and vulnerabilities of the poorest. Social protection’s main aim is to make sure that those who are not poor are protected from ever facing the shock

of life cycle events (Nyathi *et al.*, 2017). Hence, it is the purpose of governments to make sure that it has policies to prevent people from ever facing economic hardships (UN Women, 2017).

Many studies done in developing countries have argued that for social protection to take place there is need for several justifications for the development of social protection policies as a strategy to address poverty, vulnerability and social exclusion (Ekben, 2014; International Labour Organisation (ILO), 2015; Nyathi *et al.*, 2017; Rukasha *et al.*, 2021). Studies done by Miriro (2016) suggest that governments that are more reliant upon their citizens for their taxes are more successful at converting per capita GDP into human development improvements. However, this has not been the case in developing countries as most of the taxes received from citizens is in most cases channelled to issues that do not help in human development (Miroro, 2016). Equitable and efficient revenue collection and effective, pro-poor public services both require institutional capacity, good governance and accountability. When these qualities are present, they improve the effectiveness of both state and non-state actors in the management of risk and the provision of a subsistence minimum to all citizens. Therefore, social protection policies need to strike a balance between measures designed to prevent shocks and the general economy of the country.

For social protection to take place in most countries there is need to resolve deep-rooted inequalities between the privileged and marginalised that characterise societal structures (Miroro, 2016) and factors such as sex, race, age, culture or religion should not be an issue that hinder an individual in accessing and accumulation of resources (Touray, 2016). Governments need to develop more efficient and sustainable policies that allow for social justice and equity to transpire. The policies should have a responsibility to provide all residents with a minimum acceptable livelihood and protection against risk whether expected or unexpected (Hassan, 2017). With this, it can be noted that the goal of social protections is to uphold vibrant, organised and stable societies; through moderating the impact of shocks and enhancing the productive capabilities of poor men and women by reducing their poverty and inequality as well as stimulating pro-poor growth.

3.3 Definition of a cash transfer

Orozco Corona and Gammage (2017) define cash transfers as programmes where the government and donors give cash directly to targeted poor people. Cash transfer policies have increasingly become a popular social protection strategy used by both the developed world and developing countries to protect and cushion their citizens against severe poverty, vulnerability

and inequality (Miroro, 2016). Although many authors vary in the way they view cash transfers as a social protection tool, one thing they all agree upon is that cash transfers' main objective is to reduce vulnerability and improving living and economic standards of the poorest members of society through a direct injection of cash (Catubig *et al.*, 2015; MCCTP, 2016; Handa *et al.*, 2016; Lumbasi, 2018).

3.3.1. Cash transfers as a social protection strategy.

In recent times, communities with chronic poverty have been getting direct cash injection as a form of social protection (Orozco Corona & Gammage, 2017). Non-governmental organisations stopped giving their beneficiaries food; instead, they opted for cash transfers as the most appropriate form of social assistance to populations at risk of hunger (UNICEF 2020). The change from food to cash directly addressed the needs of the people. Many organisations confirmed that the food items issued were often diverted to the open market for resale. Clearly, the donor would have realised the differentiated needs of the target individuals and therefore strove to redress the anomalies (MCCTPT, 2016).

However, the cash transfer approach was accompanied by calls for more far-reaching or 'transformative' social protection interventions that would bring about positive, lasting changes in the lives of ultra-poor (Orozco Corona & Gammage, 2017). This would involve measures designed to help people move out of poverty by providing training and income generation schemes, and designing programmes that addressed the contextual specificity and multi-dimensional nature of poverty and vulnerability. In other words, a key aspect of any transformative programme, would be the measures it took to tackle the causes of poverty. For some authors this also involved empowering the poor to tackle oppressive social relations, and treating poor people as citizens with rights, with a voice in programme design and implementation (Kabeer, 2015; Molyneux, 2016).

3.3.1.1 Approaches used to manage the cash transfers in Brazil

BolsaFamilia is one of the world's largest conditional cash transfer programmes present, with 13.8 million poverty stricken households benefiting (Adato & Hoddinott, 2018). The programme was introduced in 2003 by the former President of Brazil LuizInacio Lula da Silva as a social policy. The cash transfer's mandate was to merge existing social assistance programmes, reduce administrative costs and expand eligibility while reducing poverty. Furthermore, Cash Transfers' aim was to promote food security and increase access to public services, specially health and education (Adato & Hoddinott, 2018; Hassan, 2017).

BolsaFamilia cash transfers were issued to beneficiaries according to rules established and adjusted by the Ministry of Social Development that distinguish households living in poverty and extreme poverty (Adato & Hoddinott, 2010). The BolsaFamilia is administered jointly by the federal government and municipalities. However, the Ministry of Social Development performs the lead functions in the selection of beneficiaries and coordination with the Ministries of Health and Education making sure that beneficiaries are paid through state-owned bank Caixa Economica Federal (Adato & Hoddinott, 2018). All households that received the cash transfer including children, pregnant women or breastfeeding mothers, were required to comply with conditions such as regular school attendance, prenatal care, health visits, vaccinations and growth monitoring to ensure a continual in receiving benefits (Adato & Hoddinott, 2018).

3.3.1.2 India's cash transfer administration

In India policy makers had an impasse on the right candidate to receive the cash transfers in the end they gave the parliament the responsibility of naming the targets (FAO, 2015). The parliament voted that everyone in India deserved social protection and 75 percent rural poor and 50 percent urban poor were supposed to benefit be it citizens or not citizens as long as they resided in the borders of India (FAO, 2015). With India's huge population which encompass documented and undocumented people implementation became a problem as most people were excluded particularly immigrants, homeless populations, forest dwellers and those residing in remote areas. The main reason for their exclusion was lack of documentation which officials needed even if the law did not require the documents, auditors needed them for accountability (FAO; 2015).

3.3.1.3 Strategies used to administer cash transfers in Zambia

Zambia's Social Cash Transfer, between the year 2003 and 2010 followed the ultra-poor approach. The ultra-poor approach aimed at covering 10 percent of the poorest people in the allocated districts (Habasonda, 2009; Chiwele, 2010; AIR, 2013). The cash transfer beneficiaries were selected solely through community-based selection mechanisms, which looked for the poorest household in the community to benefit first, except for the Katete pilot which was meant to be a pension fund for the elderly (Habasonda, 2009; Chiwele, 2010). Zambia's Social Cash Transfer modality helped to break poverty amongst ultra-poor households through a direct cash injection that increased food security, enhanced living conditions, spurred productivity and ownership of productive assets (AIR, 2013).

3.3.1.4 Strategies used to administer cash transfers in Zimbabwe

In Zimbabwe, as a way of mitigating poverty in households, the Ministry of Public Service, Labour and Social Welfare introduced unconditional cash transfer in 2011 called the Harmonized Social Cash Transfer (HSCT) (UNICEF, 2020). The cash transfer was targeted to feed the poor and labour-constrained households allowing the beneficiaries to live above the poverty line through giving them a direct income to reduce the number of problems that these households and communities were facing (Nyathi & Thobejane 2018T). Poverty and extreme poverty in Zimbabwe is not limited to unemployed people, since most people work in agricultural activities that yield low and volatile incomes (Rubhara et. al., 2020; GoZ, 2016). Over 2 million people in rural areas which is 22 percent of the rural population are food insecure especially in female-headed households and child labour was becoming more predominant from 28.9 percent to 23 percent (GoZ, 2016). Hence, the cash transfer's main objective was to help beneficiaries by reducing child labour, early marriages, improving nutritional status, health and educational outcomes especially in female-headed households (Luisa & Fidelia, 2019). The purpose of the harmonized Social Cash Transfer (HSCT)'s purpose was to operate in harmony with its predecessor the Social Welfare and Its mandate was to combine the case management and referral support by social workers at the local level and incorporate registries from various initiatives responsible for identifying vulnerabilities (Thome et. al., 2016; Bhalla et. al., 2016). Therefore, allowing for an automatic identification of eligible beneficiaries to service providers such as government or NGOs (Thome et. al., 2016; Bhalla et. al., 2016).

3.4 Poverty and household expenditure analysis.

Female poverty is not only a phenomenon in Zimbabwe but it is also found in other parts of the sub-Saharan region. In South Africa, Sekampu & Muzindutsi (2014) denote that female-headed households are outcomes of poverty and are normally faced with food insecurity at 68 percent rate, compared to the male households which stands at 59 percent. Mbewe (2018) suggest that before a government or non-governmental organisation can think of tackling poverty in the community, they should have an understanding of what poverty is and what the causes poverty. The UN defines ultra-poverty as, "a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information for one to empower themselves" (FAO, 2015; MEPIP & UNDP, 2015).

Poverty, cannot be defined as a singular component as it encompasses a lot factors such as personal experience, social experiences and economic issues (MEPIP & UNDP, 2015; Touray, 2016). Different circumstances can bring about an unexpected shock on one's standards of living leading to community members in a situation where they are unable to afford their normal basic needs. The World Bank (2017:6) defines poverty as following:

“Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape. So poverty is a call to action -- for the poor and the wealthy alike -- a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in their communities.”

The working definition of poverty for this study is people not being able to afford basic needs; such as not being able to put food on the table, providing shelter for their families and a lack of land and funding to support their farming livelihood activities. Poverty in this research was measured using the household expenditure analysis as it is good at analysing people's spending habits and the impact of the cash transfer in reducing household poverty (Rubhara et. al., 2020; Seth & Villar, 2017). According to Touray (2016) the household expenditure analysis uses demographic and social factors to help in explaining why certain households fall into poverty. The demographic and social factors are age, sex, educational level and number of people living in a household. Therefore, the study using the household expenditure analysis helped in evaluating poverty traits in the female-headed households. The household expenditure analysis runs on the premise of evaluating the consumption and wellbeing of a country's population (Rubhara et. al., 2020; FAO, 2017). Glazebrooke et al. (2020) also notes that household expenditure analysis also helps a researcher to see what female farmers decide to produce and purchase against their income. Purchases also help in detecting whether the cash transfer is helping in reducing the harsh effects of poverty. People are rational beings who do not just consume anything but cost and availability of funds limit most of the decisions made and done in households (Seth & Villar, 2017).

Furthermore, the household expenditure analysis uses food, education, health, agricultural inputs and durable goods as indexes to denote poverty (Mignouna *et. al.*, 2015). World Food Plan (WFP) (2015) notes that rural female subsistence farmers normally do not have good health due to the heavy manual labour they do and poor food nutrition. Heavy manual labour is not healthy as it wears out women and at the end of the day the work for women becomes long and cumbersome making them have poor health (Glazebrook, 2020). Rural areas are not furnished with social amenities such as tarred roads like the city making transport expensive making life difficult for the rural people as they often do not have much to meet their daily basic needs (Touray, 2016; Rubhara *et. al.*, 2020).

Social services such as good health care system, tap water, electricity and good schools come with a hefty price as they are next to non-existent as government and the private companies do not invest in these areas (Touray, 2016). With a lack of good social amenities, the lives of poor rural households revolve around a continuous struggle for food and a continuous threat of seasonal food shortages or price increase as most rural areas are inaccessible (Tekwa & Adenisa, 2018; ZimVac, 2017; Touray, 2016). Rural people do not have much so most of their funds is spent on food sourcing, health and education is not their priority. As a result, in order to increase food production and recompense the high cost of prices of rural area services farm land owners use women and young children especially girls as cheap labours in farms (ZimVac, 2017; Touray, 2016). Glazebrook *et. al.* (2020). Food and Agriculture Organisation (FAO) (2017) recommend that the only way to reduce poverty in female farming activities is to empower them educationally, technologically (modern farm inputs and tools) and financially.

In addition, Jaka & Shava (2018) and Glazebrook *et. al.* (2020) state that many scholars and authors of development in sub-Saharan Africa concur with the notion, that women be it in the global South or North face more challenges as compared to their male counterparts especially in agriculture. Along these lines, governments and non-governmental organisations have started formulating strategies, policies and laws that can help advance women on their road to empowerment (ZMDGR, 2016; Jaka & Shava, 2018; Christensen, 2019). These policies are aimed at reducing household hunger, gender disparities and increasing women's economic productivity especially in rural farming communities (FAO, 2015; AIR, 2013; Touray, 2016; Jaka & Shava, 2018).

For that reason, financing rural women's livelihoods especially in drought prone regions should be a top priority to help reduce feminisation of poverty (FAO, 2015; Shava, 2018). However, in Zimbabwe non-governmental organisations have taken most of the responsibilities of rural poverty alleviation as government has failed to fund welfare projects due to the prevailing economic meltdown of the country (Rukasha, Nyagadza; Pashapa & Muposhi, 2021; Jaka & Shava, 2018). Although non-governmental organisations have taken up the welfare responsibility, government has put restrictions to their funding causing most of these projects to shut down or run without proper funding (Jaka & Shava, 2018). The government's main fear is that some external funders' main interest is to create anti-government sentiments. Jaka & Shava (2018) did a case study of Chivi rural district where a lot of non-governmental organisations had to close due to changing priorities in the donor countries and other harsh government measures that discouraged fundraising. In the end rural women's livelihood normally suffer as there is not any financial indemnification for such empowerment programs (Jaka & Shava, 2018).

3.5 Benefits of cash transfers

Cash transfers place emphasis on future poverty reduction through "human capital development" and are normally implemented with other programmes that focus on immediate poverty reduction goals (Hassan, 2017; FAO, 2015). The 2005 United Nations Report on World Social Situation noted that "income transfer programmes that sustain the poorest families are essential to changing the structure of opportunities and are key to reducing the intergenerational transmission of poverty and inequality" (Bhalla *et al.*, 2016:22).

3.5.1 Cash transfers as a safety net in farming communities.

In countries like Ethiopia and Malawi, due to unreliable rainfall many people are generally left vulnerable. To deal with this food insecurity, governments and non-governmental organisations introduced seasonal safety net programmes that offer food- or cash-for-work during lean seasons (Thome *et al.*, 2014; MCCTPT, 2016). For instance, in Ethiopia, there is a donor funded protective safety net named Productive Safety Nets Programme (PSNP) it was introduced in 2005 with the aim of reducing food insecurity and bring an economic safety net to the vulnerable of society (MCCTPT, 2016). PSNP ensures that all vulnerable people are cared for every year. Currently, the programme has been rated one of the best developmental achievements in Africa as it feeds close to eight million people a year (MCCTPT, 2016; Miroro, 2016). In Malawi, non-governmental organisations have used the "food-for-work policy" as a

strategy to remove “seasonal food insecurities” (MCCTPT, 2016). The unreliable seasonal rainy periods between 2000 and 2001 caused a famine in Malawi; the famine triggered unexpected price hikes for maize, the food price hike continued till 2009 (MCCTPT, 2016; Miroro, 2016). The sudden spike in prices generated food insecurity as most people in Malawi could not afford to buy at the exorbitant prices marked by the traders. With such an unstable and unfair pricing system, food insecurity becomes a significant challenge, especially for people in the rural areas more than those in the urban areas. As a result, government in conjunction with non-governmental organisations introduced a conditional cash transfer programme called “food-for-work” (MCCTPT, 2016; Orozco Corona & Gammage, 2017). This policy did not just believe in handing out money for free to the people; instead, it was designed such that for a person to benefit they should have worked in a community developmental programme. For instance, the donor would ask the community to build a road to their own clinic and in return the donor would pay for the work complete (MCCTPT, 2016).

3.5.2 Cash transfer and poverty reduction

In addition to cash transfers reducing poverty, cash transfers can also help in cushioning recipients from extreme poverty. UNICEF (2020) concur that a household that does not receive a cash transfer is most likely to be in extreme poverty, especially, if the household members are senior members of the society. Cash transfers in Brazil proved helpful for the extremely poor: although the money is too little to change a person’s social status the little cash helped address extreme poverty and allowed an individual to have a basic standard lifestyle (Orozco Corona & Gammage, 2017). Although the recipient’s “poverty datum line” would not improve for the better, cash transfer programme helped in bridging the gap between the rich and the poor in Brazil. Similarly, in South Africa cash transfers have helped reduce the national poverty level and improved inequity considerably (Luisa & Fidelia, 2019). Miroro (2016) states that Child Support Grant plays a significant role in fighting poverty in the country.

According to Catubig *et al.* (2015), the Philippine’s Pantawid Pamilyang Pilipino Program (4Ps) cash transfer programme has so far been the best social development initiative to have been implemented in reducing the percentage of poverty in the country. Its success came thorough planning done by the Philippine government on how they would support the operations followed by ensuring that the programme targeted credible beneficiaries. There was a high rate of poverty in the Philippines between 2006 and 2009 but the introduction of the

CCT caused a sharp decline rate of poverty by 5 percent from year 2009-2012 (Catubig *et al.*, 2015).

3.5.3 Cash transfers helping women's decision making in poverty alleviation

Cash transfers also help in increasing women's decision-making power and choices, especially when it comes to issues of marriage, fertility and also in decreasing physical abuse by male partners (Luisa & Fidelia, 2019). According to Mercy Corps Cash Transfer programming toolkit (MCCTPT) (2016) early child marriages has been one of the major challenges in poor households in Southern parts of Africa. Most parents in rural Malawi and Zimbabwe have resorted in marrying of their young girls to wealthy old man in exchange for food or money (Luisa & Fidelia, 2019; Nyathi *et al.*, 2017). So with a cash transfer program poor families can make better choices such as sending girls going to school as families will have surplus to meet nutritional values (AIR, 2015; Luisa & Fidelia, 2019). When people can afford basic needs they tend to reduce desperate measures such as early child marriages and in turn improving the lives of these girl children by sending them to school, (Miller *et al.*, 2011; AIR, 2015; Handa *et al.*, 2015; Luisa & Fidelia, 2019).

In addition, women's decision-making over the use of contraception was also seen to improve in a study from Brazil (Orozco Corona & Gammage, 2017) Although the results were not that significant, studies show that cash transfers resulted in an improvement across other empowerment indicators, particularly on women's choices about marriage, fertility and engagement in risky sexual activity (Luisa & Fidelia, 2019). Cash transfers deterred girls from thinking about early marriage even their parents could not decide much as the young girls had money for their fees and upkeep (Miller *et al.*, 2011; AIR; 2015). Promiscuity among young women in Kenya also declined during the period they were receiving their cash transfers (Handa *et al.*, 2015; Adato & Hoddinott, 2018). Even the use of contraceptives in Kenya increased causing a slight decline in the spread of HIV and other sexually transmitted diseases (Handa *et al.*, 2015). Therefore, this shows that cash transfers ease the constraints that would otherwise incentivise sexual relationships with men that are, in some way, transactional (Adato & Hoddinott, 2018).

The studies done in Kenya and Brazil show that cash transfers can reduce the physical abuse of women and controlling behaviour by men to some extent (MCCTPT, 2016). In agricultural societies most women face multiple challenges and constraints in their role as providers of households. Environmental degradation, lack of appropriate technology, lack of education and

health services worsened the situation (Glazebrook, 2020). MEPIP & UNDP (2015) noted that poverty was as a result of the longstanding relationship between ownership of technology and resources that existed between men and women. Touray (2016) and Glazebrook (2020) also support the notion that most resources are owned by men and women most of the time find themselves at the mercy of patriarchal system. Most of the services offered for free normally end up being owned but men as they have the financial security and land security for them to gain trust from loaning organisations (Jaka & Shava, 2018). Therefore, the advent of the cash transfers in Ethiopia showed that women who received the financial injection started living independently which greatly helped them on issues of physical abuse as they no longer relied on men for survival (Lumbasi, 2018). Most of the abuse and controlling behaviour of men was because women heavily relied on them for financial and food assistance making men feel like women owed them.

However, some studies found out that emotional abuse of women had increased and that in some circumstances there was an increase in physical abuse towards women when they received larger cash transfer amounts (Adato & Hoddinott, 2018; Handa et al., 2016, AIR, 2015). The physical abuse and the emotional abuse came mainly from husbands who were not beneficiaries of the cash transfer as they felt their women had become financially stronger than them; and were no longer caring of the normal societal structure where the husband was the decision maker (Adato & Hoddinott, 2018). Women's decision-making power had increased wider in household expenditure, as the cash transfers had made them financially capable of running their own welfare (Nyathi *et al.*, 2017; Handa et al., 2016, AIR, 2015).

3.6 Impacts of cash transfers on household head.

Although the evidence is limited, in some cases the use of cash transfers may have different impacts in terms of savings, investment and production depending on the gender of the head of household (Adato & Hoddinott 2018). There was improved asset accumulation of agricultural productive tools and inputs by female-headed households in Ghana (seeds), Kenya (livestock ownership) and Malawi (agricultural tools and livestock) (Adato & Hoddinott, 2018; World Bank, 2011; AIR; 2015). The World Bank also found that cash transfers impacted on the types of investment people did. In Tanzania female-headed households invested significantly in chicken farming while male-headed households preferred goats (World Bank, 2017). The type of investments male and female chose was normally determined by their cultural roles (UNECEF, 2017; UN Women, 2017). There were also positive impacts on

women's entrepreneurship skills, instead of women using the money for family consumption they started investing in small businesses (Nyathi *et al.*, 2017) Evidence further, insinuates that female-headed households sometimes make greater productive investments, perhaps because they had such limited assets compared to men before they benefited from cash transfers (Adato & Hoddinott, 2018; AIR, 2015). However, in most cases, there were no significant variances between male and female-headed households' indicators to draw conclusive assumptions of the impact of sex headship (Adato & Hoddinott, 2018; AIR; 2015).

3.7 Cash transfers reducing inequalities

There has been evidence that cash transfer programmes have helped in reducing inequalities and in treating the poor as rational actors (Hassan, 2017) Therefore, cash transfers offer the poor people an income thereby, easing their constraints and enabling them to invest in “human capital”. There is evidence from BolsaFamilia in Brazil that cash transfers helped people to look for work as they now had an income to go job seeking (UNICEF, 2020). Cash transfer also helped in making people feel accountable and having money made them “humane” as they could craft decisions on how they used their money.

Miroro (2016) suggest that cash transfers have made people more sensible. In Brazil and Zambia recipients used cash transfers to make investments in small projects to supplement their income whilst others used the money to look for employment. Cash transfers programs constitute a considerable infusion of liquidity amongst the rural poor people and evidence from Mexico and Nicaragua suggests that even the poor spend part of their cash on productive activities (Miroro, 2016). Hence, cash transfers gave the poor some degree of confidence to perform what they had always seen as beyond their scope and capacity. UNICEF (2020) has also noted that the success of the cash programme lies in the fact that the beneficiaries become a constituent part of the designing and monitoring of the programme. The beneficiaries should have a say on the conditionality attached to the cash transfer programmes for it to be successful.

3.8 Challenges faced in implementing cash transfers

3.8.1 Conditionality attached to Cash Transfers

Hassan (2017) amplifies that the inclusion of conditionality on cash transfers also increases the risk of exclusion of the poor people. Conditionality imposes burdens by adding other responsibilities on people that have a lot of other problems to resolve. For instance, the case study of Mexico showed that mothers in the end became over burdened with household

responsibilities to the extent that most children ended up dropping out of school as the conditions were elusive (Adato & Hoddinott, 2018; Molyneux *et al.*, 2016). Additionally, UNICEF (2020) believes that the impact of conditional cash transfers on education remain mixed and limited as there has been no established effect on academic achievement amongst the recipients. Miller *et al.* (2017) concur that conditions only make people attend classes but it does not reinforce the urge to learn amongst the students. So one can conclude that though conditions might force people to meet a certain criterion this does not really improve their lifestyles. This is attributed to the fact that people only attend school to get the cash and are not really interested in attaining good results.

Furthermore, conditional cash transfers make the rural people look as if they are docile and irresponsible people with money (Bhala *et al.*, 2016). For instance, Bastagli (2011) believes that the impacts of conditional cash transfers on education remain limited and mixed as there has been no significant effect on academic achievement amongst the recipients. Behrman in Bastagli (2011) concurs that conditions only make people attend classes but it does nothing in reinforcing the spirit of learning amongst the students. So one can conclude that although the conditions might force people to meet a certain criterion this does not really improve their lifestyles. As people only attend school to get the cash and are not really interested in attaining good grades. Therefore, a flexible cash transfer should aim at eradicating poverty and bringing autonomy to its beneficiaries (Handa *et al.*, 2016). For a person to be empowered the intervention (cash transfer) should assist them to meet their basic needs such as food, clothes and shelter.

3.8.2 Cash transfers only targeting a small portion of the poor people

Furthermore, the small number of beneficiaries targeted also made cash transfers come under critique as a poverty alleviation tool. For instance, in Zambia the cash transfers targeted only 10 percent of the poor leaving many vulnerable people feeling left out and segregated (Miller *et al.*, 2017). Many people felt there the number of cash transfers was too small for them to be called a “magic bullet” as most developers had acclaimed (Adato & Hoddinott, 2018). The other challenge of cash transfers is that they do not normally reach the “ultra-poor” of society due to the tedious registration processes and the location of national registration offices. Patel (2012) also augments that in South Africa the cash transfer policy is not helping much in targeting the ultra-poor. International Labour Organisation (ILO) (2017) is convinced that improvement is essential in the current social security system as it does not embrace all of the

poor. The poor find it more difficult to comply with the conditions attached to receiving the funding, specifically in terms of documentation and commuting to towns to apply for the grants. Many possible beneficiaries did not even have the money for looking after the family, let alone money for travelling to meet basic conditions for the disbursement of the fund. Therefore, targeting often leads to exclusion error of the poor and in the end those who do not need the benefit end up receiving it. As evident in targeted programmes in Latin America where cash transfers were successful they fail to reach a large proportion of the poor. For instance, in Brazil's BolsaFamilia, 59 percent of the poor were not reached (Adato & Hoddinott, 2018). Similarly, Mexico's geographically targeted PROGRESA/Oportunidades programme did not reach 70 percent of the poor.

3.8.3 Power structures within households and the utilisation of Cash Transfers

More also, even when ultra-poor household had been appropriately recognised, structures of power within households can affect how money is spent within that household (Adato & Hoddinott, 2018; Molyneux *et al.*, 2016). As social constructions of gender behaviour can affect decisions about how the money is spent, in ways that are not always expected or desired (Lumbasi, 2018). The Ethiopian Social Cash Transfer Programme although it was mentioned as one of the best in implementation and targeting the ultra-poor, many field facilitators started citing how they ended up issuing the transfer to the husbands to avoid conflict in most households where the wife was a beneficiary (Lumbasi, 2018; MCCTPT, 2016). Making a number of authors concur on the importance of gender dynamics in household decision making; their conclusion was that giving the cash transfer to women directly would not solve the problem as long as the gender dynamics of the community had not changed (Adato & Hoddinott, 2018; Lumbasi, 2018; MCCTPT, 2016; Molyneux *et al.*, 2016).

3.8.4 Efficiency of Cash transfers to reduce poverty

Furthermore, there was still a lack of empirical literature on the efficient management of the cash transfers (Catubig *et al.*, 2015). It is easy to assess the programme's achievement through evidence presented by others. Thus, lack of literature presents a gap in the evaluation of how cash transfers assist in reducing female-headed poverty without speculation. Even for cases such as South Africa where cash transfers are biased towards women with an aim of helping reduce poverty and empowering them economically, cash transfers are still under enquiry on whether they truly enhance women's economic decision making power in their homes (Adato & Hoddinott, 2018) further asserts that cash transfers brace traditional views where women are

only seen as caregivers and as a result this lessens the economic load that women bear as providers. In the end women instead of being empowered by the cash transfer they encounter challenges of bridging their binary role of being poorly rewarded caregivers and productive economic agents (Molyneux *et al.*, 2016)

3.8.5 Perceptions attached by beneficiaries of the Cash transfers

The other limitation of CT is the attitude and perception in which beneficiaries attach to the fund. Catubig *et al.* (2015) disputes that recipients perceived the fund as income rather than a supplement to their income, this made them less interested in looking for work and become fully dependant on the funding. Hassan (2017) further writes that cash transfers have markedly reduced adults' initiative to look for work as beneficiaries have become dependent to the cash transfer and disregarded other sources of income. Just like any other aid given to the poor before, cash transfers also created the dependency syndrome (Catubig *et al.*, 2015).

3.8.6 Cash transfers failing to achieve the desired outcomes

Furthermore, UNICEF (2020) points out that in most cases cash transfers are not successful by themselves. The successes normally attached to cash transfers, for instance impact of child growth, cannot solely be credited to cash transfers as the families were also receiving nutritional supplements from different programmes (Miroro, 2017). In Sakubva - Zimbabwe the cash transfers implemented by Catholic Relief Services were successful because most of the cash transfer beneficiaries were also receiving food vouchers from other donor agencies (Hassan, 2017). As a result, Hassan (2017) maintains that there has been weaker evidence that cash transfers have achieved the desired impacts or outcomes of increasing accumulation of human capital and breaking intergenerational poverty. As they have not been operational for a significant period, especially in developing countries, to allow for any informed assessment of impact and for anyone to measure the long term generational (UNICEF, 2020).

3.8.7 Politicisation of the Cash Transfers

In poor countries, cash transfers are normally funded from outside and are supposed to be disbursed by independent specialised organisations or non-governmental organisations, but there has been a call to conduct the discussion on poverty in a “non-political” or technocratic way (Adato & Hoddinott, 2018). The possibility of cash transfers being diverted for expenditure that do not meet the intended purpose is another issue that presented serious problems in developing nations (Adato & Hoddinott, 2018). Most aid habitually ends up being

politicked and if the intended beneficiaries support the opposition party normally do not get anything.

3.8.8 Practices that can help strengthen the implementation of cash transfers

Giving cash to poor and vulnerable people' is perhaps one of the simplest ideas to address poverty and thus explaining the rationale behind it may feel unnecessary. At the same time, it can be a controversial idea for some who think that the benefits will be wasted, misused or create dependency. One has to note that there are different types of cash transfer programmes namely conditional cash transfer (CCT) programme, unconditional cash transfer program (UCT) and Basic Agricultural Assistance which in other contexts is known as the control programme (AIR, 2013; Thome *et al.*, 2014; Handa *et al.*, 2016) and these cash transfers normally come with different strategies on how best to be implemented without abuse. With conditional cash transfer payments are made to households who comply with pre-defined conditions, such as sending children to school or health check-ups (AIR, 2014; MCCPT, 2016). Unconditional cash transfer (CCT) programme although many might assume it's a transfer without rules and regulations this transfer according to Barrientos (2010) is misleading as these are social grants financed by the state through revenues such as taxes and the transfers are given depending on one's socio-economic status. For one to qualify they have to be of a certain age or should have a disability and are not be capable of looking after themselves financially. Lastly, the control programme is when cash is exchanged for labour (Bastagli *et al.*, 2016). For instance, in order to help strengthen the farming activities of female-headed households to reduce poverty, the Basic Agricultural Assistance Program expects female-heads to buy farming inputs that can help in their farming activities and failure to do so benefits will be terminated.

3.8.9 Targeting mechanism

The ADRA-Zimbabwe cash transfer should have a strictly defined method for targeting beneficiaries in Nganunu village. The method is designed to make female-headed households that are in need of assistance more transparent, to avoid political manipulation, and to prevent exploitation of benefits by non-poor households, (Kidd *et al.*, 2017). Household targeting seeks to identify poor female-headed households within poorer territories in this case the Nganunu village, by collecting individual household data. The Basic Agricultural Assistance Program should encompass this practice so that they avoid selecting targets that do not need the cash transfers as they are better in terms of living standards than others. In the context of the study,

the coverage of the ADRA-Zimbabwe's cash transfer program is in rural locations with the greatest incidents of poverty. Therefore, the ADRA-Zimbabwe cash transfers should have a clear method in targeting beneficiaries who are female-heads to avoid inclusion of those who don't need the assistance for the smooth running of the project in reducing poverty among female-headed households in Nganunu village. There should be proper modern databases where it can be easy to track names of active beneficiaries. Modern biometrics should be used to also avoid mishandling of beneficiary funds by project managers (MCCPT, 2016).

3.8.10 Termination of benefits as a criterion of reducing mismanagement of the fund

Most social programs that are being implemented frequently lack coherent criteria for determining when to terminate benefits, (Winters, 2012). Arroyo *et al.* (2008) have noted that there are two types of benefit termination which are; disqualification which include dropping out of households or being disqualified because of unwanted behaviour and graduation that is households whose socio-economic conditions have improved sufficiently over time. Households that fail to collect their cash transfers for a certain period of time or whose initial inclusion was as a result of an error or misrepresentation household data should be disqualified. Therefore, the ADRA-Zimbabwe cash transfer project should have a clear criterion of whether to continue or terminate benefits of female-heads in Nganunu village as this is an important part of the program as inclusion, since premature termination threaten program goals. Needless continuation of wasting public resources that can be redirected to other beneficiaries in need, or in the long term to other projects responsive to new challenges. So this mean that, after implementing the cash transfers in Nganunu village, the ADRA-Zimbabwe should then terminate the benefits as soon as the female-heads beneficiaries have projects that can sustain them in the future and channel the cash transfers to other members of the village who need these benefits for example the unemployed youth, the elderly and those with disabilities or even to other villages around the country. Therefore, it is important for the ADRA-Zimbabwe cash transfer program to practice this in order to run a successful project in reducing poverty among female-headed households in the Nganunu village, Zvishavane.

3.9 Conclusion

Conclusively, Jaka & Shava (2018) pens that equality should not only be in government structures and policy instruments, but should also be trickled down to the household level where women are facing most of the barriers to their economic emancipation. Catubig *et al.* (2015) concur with Hassan (2017) that CTs help in reducing poverty if implemented properly.

For instance, Davis & Handa (2015:5) assert “the success of a programme depends on the national objectives, institutional capacity and financing constraints of the country.” Planning and implementation are factors that make or break a programme. Cash transfer remains to be validated as a way of removing inequalities and feminisation of poverty in female-headed households where empirical literature on this type of cash transfer is little (Catubig *et al.*, 2015; MCCTPT, 2016). There is also limited qualitative evidence that show if cash transfers can improve saving practices (Hassan, 2017) Therefore, this study is an attempt to increase the qualitative knowledge on cash transfers by establishing the strengths and shortcomings of ADRA- Zimbabwe’s Basic Agricultural Assistance Programme as a poverty reduction strategy in female-headed household of Zvishavane, Zimbabwe.

CHAPTER FOUR

4. Conceptual Framework

4.1 Introduction

This chapter furnishes the Conceptual framework that was used in evaluating ADRA-Zimbabwe's Basic Agricultural cash transfer programme to reduce poverty in female-headed households in Nganunu village, Zimbabwe. The researcher used the feminisation of poverty and social protection frameworks to explain, predict, understand phenomena, challenge and extend existing knowledge on female-headed households in Nganunu village. The conceptual framework used within the rules of scientific enquiry thereby helping in constructing new standpoints on the research problem (Creswell, 2014; Lysaght, 2011). Therefore, the two Frameworks helped the researcher to fill in on the importance of cash transfers in the mitigation of poverty in female-headed households in the poor rural farming community of Zvishavane.

The researcher chose to combine the social protection perspective and the feminisation of poverty to help in advancing the knowledge on how cash transfer are helping in reducing female-headed household poverty in rural Zvishavane. The use of two frameworks reduces the delimitations that singular frameworks normally carry (Cairney, 2013; Kaushik& Walsh, 2019). The social protection framework was used to explain the cash transfer program while the feminisation of poverty was used to explain how poverty affected female-headed households of Nganunu village. Using the Social Protection and the feminisation of poverty frameworks assisted the researcher in identifying common elements to assume the live experiences of female-headed households of Zvishavane.

Cairney (2013) further pens that the use of multiple theories is best especially when combating issues to do with social policies. Hence, ADRA- Zimbabwe's Basic Agricultural Program being a social program using the feminisation of poverty and social protection frameworks were relevant in drawing a conclusion on the research questions. Therefore, the use of this conceptual framework is based on the ideology that (Cairney, 2013):

- Multiple concepts are combined to create a fusion that allows a solid base model to create a single framework.
- The framework created a model that enabled the researcher to understand the ADRA cash card transfer program utilised by female-headed households in Zvishavane.

The following section explained briefly the basic tenets that were used in understanding the use of Cash transfers on female-headed households of Zvishavane.

4.1.1 Basic Tenets of feminisation of poverty Concept according to Diane Pierce

Pierce (1978) on establishing the term “feminization of poverty” used statistical analysis for the United States between the 1950s and 1970s and these showed a trend towards increased concentration of income poverty among women, and especially among Afro-American female-headed households. The “feminization of poverty” has been generally regarded as a global phenomenon and is associated with the notions that women are poorer than men and the incidence of poverty among women is increasing relative to men over time (Chant, 2007). According to Pearce (1978), feminisation of poverty runs on the premise that:

- Women experience poverty more than men.
- Poverty affect women in most cases as this is seen through their socio-economic patterns of how the society perpetuates the dominance of men over women.
- The gender division of labour results in better waged salaries for men while women get paid less.
- There is gender inequality in resource access, allocation and disposal thereby endangering prospects of economic and human development as women cannot politically and culturally defend their interests.
- Political instability exacerbates poverty as political instability normally mean less economic security especially for women.
- The rates of poverty in female-headed households is increasing due to the discrimination that women face in society.

The following section will outline the basic tenets of the social protection perspective that will be used to understand how the ADRA-Zimbabwe cash transfer system can foster sustainable human development and social justice in communities.

4.1.2 Basic tenets of social protection

In third world countries, the social protection framework is governed by the United Nations Declaration of Human rights. It mandates a government’s responsibility to ensure the proper implementation of the frameworks (Zimbabwe Human Rights Commission (ZHRC) 2021; Barrientos & Hulme, 2008; Conway, 2000; United Nations, 2004). Failure of the public institutions to fulfil this gap, the Non-governmental organisations or private sectors therefore

play a role in the social protection of the affected communities. Based on the above the main tenets of the Social Protection perspective include that:

- All citizens should be protected from unexpected life shocks such as natural disasters or sudden loss of income.
- Social protection should foster universal and lasting peace through the promotion of human development and social justice in communities.
- Social protection should help in reducing poverty through creating opportunities of health, education and employment.
- Social protection should inject a direct cash incentive in the pockets of people who will have faced life shocks.
- Social protection should not promote dependency but foster growth.

The following section will discuss the feminisation of poverty concept by Pearce.

4.2 Feminisation of poverty

4.2.1 Origins of feminisation of poverty

The feminization of poverty according to Chistensen (2019) is that women and children are amongst the world's poorest group in most societies. Diane Pearce coined the term feminisation of poverty in the 70s following the debate of single mothers and their welfare in America (Pearce, 1978). According to Pearce (1978), income poverty is at the epicentre of feminisation of poverty. This is due to the gender inequalities in society where men get privileges of better salaries as compared to women in workplaces. Pearce (1978) further indicated that female-headed households' income or wages were reduced by 36 percent, due to the fact of their sex and race, even though they had the same educational status as that of men. Pearce's (1978) argument was that a lack of income made poverty prevalent and persistent in women's livelihood. In her research Pierce discovered that of the 15 million poor people, two thirds of them were women above the age of 16. Hence, the term feminisation of poverty has been linked to the increase in the number of female-headed households and the rise of female participation in the exploitative low paying jobs. The arguments of the feminisation of poverty concept by Pierce (1973) greatly influenced the works of Dr Silvia Chant (2006) and Christensen (2019) who tried to strengthen the idea by testing the feminisation of poverty in South America and sub-Saharan Africa. Therefore, this study by using the feminisation of poverty concept it will be able to understand the idea that poverty in female-headed households in Nganunu village farming community is feminised and manmade.

4.2.2 Feminisation of poverty in developing countries

The economic crises in 1983 ushered in economic structural adjustment programmes (SAPS) in sub-Saharan Africa and Latin America and these led to the widening of gender inequalities especially in accessing of public services (Chant, 2003; PLAN UK, 2010; FAO, 2011). Countries introduced policies that tightened the government expenditure forcing these governments to remove subsidies in order to allow the economies to recover. However, removing subsidies forced families to choose between taking care of the needs of a female child and that of the male child leaving most females vulnerable as the patriarchal society principles reigned (FAO, 2008; World Bank Development Report, 2008; Gender Action, 2011). Gender Action (2011) notes that societies normally prefer investing in the male child as a result depriving girls their rights in accessing public services especially education. According to Plan UK (2010) the first step to sanctioning the reality of feminisation of poverty at a global scale is depriving an individual their rights to education as education is the only hope for bringing financial empowerment and independency to an individual.

ZIMSTAT (2017) states that 52 percent of the poor are female hence, there is need to look thoroughly at the feminisation of poverty to find the causes and deal with them. The gender policy also adds that the reason why women are prone to poverty is due to the fact that most of the time women are confined to the domesticated private sphere where they work on agricultural land for family consumption (Glazebrook, 2020; FAO, 2017; WFP, 2015; Chant, 2003; ZNGP, 2004; FAO, 2008). Most of the women's energy is used in labour intensive tasks and looking after the young ones of the family, the ill and elderly, fetching water and firewood, and in most cases, this is free unpaid labour done by women in the name of home maintenance (FAO, 2011; Krishnan & Horrell, 2007). Furthermore, the feminisation of poverty concept also guided the researcher on the causes that make female-headed households' poverty inescapable. For instance, in most privatised economies investors normally look into supporting organisations that are formal and registered such as commercial farms ignoring subsistence farming where women are dominant (Action Aid, 2008). Without access to investment women's agricultural activities remain small thereby denying women chances to improve revenue and food security (FAO, 2011). As a result, women remain more vulnerable to escalating food prices and growing food insecurities facing developing countries (FAO, 2011).

4.2.3 Feminisation of poverty and gender mainstreaming in Zimbabwe

Despite women's critical role in food production, women still do not have access to land which makes it difficult for them to fully participate in their agricultural activities (Jaka *et al.*, 2018). In order to ensure that women and men equally participate in and benefit from developmental issues, Chiweshe *et al.* (2014) and Gaidzanwa *et al.* (2012) advocate for gender awareness programs to be channelled in monetary policies. They agree that gender mainstreaming is the only way that women's issues can be addressed. Gaidzanwa *et al.* (2012) concurs with Gender Action (2011) that gender mainstreaming helps improve public policies by making them more humane and socially just. Men and women should live in a society that allows all citizens to thrive without fear of discrimination. For instance, there was a strong appeal that women should also benefit from the land reform and for the first time women managed to get 18 percent of A1 farms which was a commended development as women did not previously have sole land rights. Hence, it is against these strengths that the researcher opted to evaluate ADRA-Zimbabwe's Basic Agricultural Programme using the feminisation of poverty as a yard stick.

4.2.4 Weaknesses of the feminization of poverty Concept.

The "feminization of poverty" concept presents women either as homogeneous, or are differentiated solely on grounds of household headship. This point introduces problems in understanding why some women become poor, while others do not. It makes poverty in women appear as if it were caused primarily by sexism. Gimenez (1990) argued that gender related factors are relevant correlates (not determinants) of poverty only among women whose class location already makes them vulnerable to poverty. It is against this argument that the researcher used the social perspective which seeks to understand how the cash transfer can foster sustainable human development and social justice in communities hence strengthening the weaknesses of the feminization of poverty perspective by empowering women and therefore eradicate poverty amongst women.

The following section will discuss the social protection perspective to understand how the ADRA-Zimbabwe cash transfer system can foster sustainable human development and social justice in communities. This perspective also shows how social protection should help in reducing poverty through creating opportunities of health, education and employment.

4.3 Social Protection Perspective

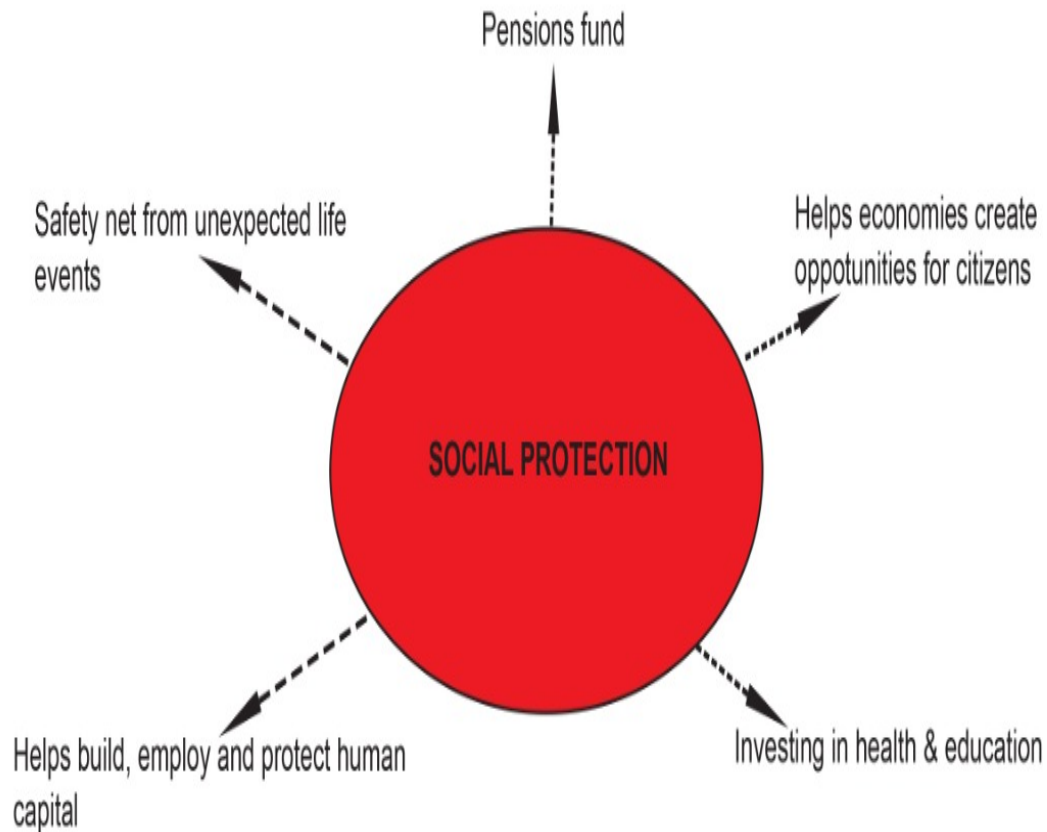


Figure 6: The advantages of Social Policy as depicted by Barrientos, 2010

4.3.1 What is social protection?

Using Figure 6 as an illustration social protection can be defined as a guiding principle structure used by governments and non-governmental organisations at addressing poverty and vulnerability in communities as well as the country as a whole (Barrientos & Hulme, 2008; Conway, 2000; United Nations, 2004). The United Nations (2000:4) terms social protection as “a set of public and private policies and programmes undertaken by societies in response to various contingencies to offset the absence or substantial reduction of income from work to provide assistance to families with children as well as provide people with basic health care and housing”. The definition of the United Nations stems from the Geneva Convention of Human Rights where accepted standards of living were grounded to ensure basic needs for human and economic development are met. As a result, Munro (2008) reiterates the importance of social protection in needs, rights and risk approaches to human security. Conway (2000:2) defines social protection as “public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society”. Barrientos & Hulme (2008) links social protection with a multiplicity of public institutions and

programmes designed at safeguarding employees and their families from contingencies threatening basic living standards. Social protection is normally funded through external donors, tax payers (Adato & Hoddinott, 2018; AIR, 2014; Barrientos & Hulme, 2008). Therefore, for Barrientos (2010) social protection acts as a buffer zone or safety net for employees and their immediate families when they met unanticipated adversity that can impend basic living standards such as retrenchment or an unexpected dismissal from work or natural disasters.

The next section will discuss the rationale for Social Protection to improve the living standards of societies

4.3.2 Utilising social protection to improve livelihoods

Social protection represents and embraces different approaches to economic and social development, besides its role as a policy framework which deals with poverty and vulnerability (Barrientos, 2010). There are two different rationales on social protection suggested by different developmental organisations such as International Labour Organisation (ILO) and the United Nations (UN) (Barrientos & Hulme, 2008). The first rationale of social protection ILO derives it from the bill of rights as explained and enshrined in the Universal Declaration of Human Rights established by the United Nations General Assembly in 1948 is that social protection is a basic human right.

a) It is every individual's right to be protected through public and collective measures from declining standards of living whether seen or unforeseen (Barrientos & Hulme, 2008).

The Universal Declaration of Human Rights of 1948 states that, everyone has the right to a standard of living adequate for the health and well-being of the individual and their families. The declaration made many organisations rethink their objectives in ensuring social protection is maintained, for instance ILO changed its goal to secure decent work for all people be it a woman or man (Barrientos, 2010). In this study, the researcher intends to find if the ADRA-Zimbabwe was implemented in a way that ensures social protection in female-headed households by making sure that all their needs are met and those of their families as well.

b) Secondly, the Social Protection Strategy Paper from the World Bank, shows another rationale for social protection which is social protection as a social risk management approach (Barrientos, 2010).

Social risk management augments social protection programmes by, “putting macroeconomic stability and financial market development to assist people, households and communities through designing financial insurance which help in establishing a buffer zone on income risks” (Conway *et al.*, 2001). For example, Rwanda in 2000 projected that more than half of the entire populace of Rwanda survived on less than \$1.25 a day. Rwanda’s economy had a GDP per capita of 143.04 in 1994 but through government’s all-inclusive macroeconomic financial insurances and a stable financial market Rwanda’s GDP per capita increased to 417.68 by 2014 (ECA, 2015). The importance of risk management therefore, helps in preventing the vulnerable populace of society to feel the restraint on economic and human development. The ADRA-Zimbabwe intends to prevent the vulnerable groups of the societies that is women, ill, elderly and children from feeling insecure and being pressured by extreme poverty. The program then ensures that there is enough stability in the rural areas of Zvishavane which help protecting women.

4.3.3 Developed communities’ view of social protection

Social protection has been extremely prominent in developed countries its main obligation has been providing assistance to the homeless and unemployed of the society (Barrientos, 2010). For developed countries the emphasis of social protection is on income maintenance and on protecting the standards of living for all (Barrientos & Hulme, 2008; Barrientos, 2010).

The following section will discuss the introduction of social protection in the developing nations.

4.3.4 Introduction of social protection to developing nations

In developing countries, there is quite a number of female-headed households which are more vulnerable to poverty than their male counterparts and being in developing countries does not help in their situations. In the case of Nganunu village, unequal distribution of resources and power affect women’s rights, opportunities, and outcomes at all stages of their lives, which can be worsened if they become heads of families. Social protection in developing countries, started in the 1980s when there was an upsurge of poverty and vulnerability due to the crisis caused by Structural Adjustment Programs (SAPS) (Barrientos, 2010). Social protection thus, in developing countries, has a strong focus on alleviation of poverty amongst the poor communities which most of them includes female-headed households. (Barrientos & Hulme, 2008; Barrientos, 2010). In developing countries, much attention is given to addressing the causes of poverty, and not simply its symptoms (World Bank, 2001). The attention of social

protection for most developing economies is not restricted to uplifting the poor, but aspires to have a broader developmental role (Barrientos & Hulme, 2008). This notion is established from the perception that the prime cause of persistent poverty especial in female-headed households is to be found in the constraints faced by women in taking advantage of economic opportunities which can be explained to a greater extent, by their vulnerability to the impact of economic, social and natural hazards unlike their male counterparts (Wood, 2001). Thus, in the absence of social protection, vulnerabilities impact directly on living standards of a society (UNDP, 2015).

4.3.5 Categories of social protection

The International Labour Organisation (ILO), categorises social protection into three subdivisions namely social insurance, social assistance and labour market regulation (ILO, 2005). Social insurance is supplementary financial security given to employees in time for privation, for example paid leave for maternity, sick leave, unemployment benefits for those faced with retrenchment or dismissal and pension funds for old age (Barrientos & Hulme, 2008). Social insurance is funded by contributions taken monthly from the employee's pay check and the employer also makes a contribution towards the fund to help insure their employees from unforeseen mishaps of life (ILO, 2005; Conway *et al.*, 2000). Whereas, social assistance is responsible for supporting those who are not part of the formally employed task force but are in dire poverty and it is tax financed in most cases the unemployed group being women because men are the ones being employed in most jobs in the communities leaving women in poverty (Adato & Hoddinott, 2018; AIR, 2014; ILO, 2005; Conway *et al.*, 2000). Government is normally the one responsible for social assistance but due to its failure non-governmental organisations have also managed to chip in to assist with cash or in-kind donations (Handina, 2010; Adato & Hoddinott, 2018). The third subdivision of social protection is the labour and employment standards. It is mainly found in developed countries and its mandate is to ensure that employees have a voice (rights) in their workplaces and it also ensures that basic standards at work are being addressed (ILO, 2005; Conway *et al.*, 2000). In the context of this study, the second category of social protection which is the social assistance is applied because it deals mainly with vulnerable groups including female-headed households. Social assistance encompasses all interventions geared to people living in deep poverty. In developing countries social assistance programs have traditionally comprised a significant portion of social protection (Cook & Kebeer, 2009). Clearly showing that, social assistance has been applied in this study.

4.3.6 Cash transfers as a tool for social protection in female-headed households

Cash transfers as a tool of social protection and a policy framework aims at reducing poverty and vulnerability among female-headed households (Handina, 2010; AIR, 2014). Cash transfers when implemented properly can help to bring economic independence to the targeted recipients. Protection starts with idiosyncratic feelings that the cash that they are getting is giving them a sense of security and relief and equality with those families headed by men. This later will bring a confidence to the beneficiaries and all stakeholders proving that cash transfers can help people to come out of poverty and be self-sufficient even after the cash transfer is gone. Thus, this study assessed the contribution of Basic Agricultural Assistance Programme in alleviating poverty amongst female-headed households by giving them knowledge, tools, land and seeds so that their farming activities are strengthened which gives them bigger profits and life changing results by making them self-sufficient farmers.

There are several features distinguishing the emerging paradigm of social protection in developing countries. For instance, social protection in developing countries includes a strong urge in poverty reduction and on providing support to the poorest (Conway *et al.*, 2000; Barrientos & Hulme 2008). Whereas in developed countries the stress of social protection is on income maintenance and on protecting living standards for all (especially formally employed workers). In developing countries, the most emphasis of social protection is on addressing the causes of poverty, and not simply its symptoms which is the core of developing countries (World Bank, 2001). The main focus of social protection is not restricted to compensating those in poverty for their income shortfall, but aspires to own a broader developmental role. The emerging social protection paradigm in developing countries is additionally distinguished by a spotlight on risk and vulnerability. This is supported the understanding that a primary reason for persistent poverty is to be found within the constraints faced by the poor in taking advantage of economic opportunity, which might be explained, to a good extent, by their vulnerability to the impact of economic, social and natural hazards. In the absence of social protection, hazards impact directly on living standards. In addition, they motivate risk-averse behaviour among those in poverty, which is detrimental to their long-term welfare, for instance, responding to financial crises by taking children out of faculty or economizing on primary health care.

4.4 Conclusion

The purpose of this chapter was to show how the researcher used the feminisation of poverty concept as a guideline in understanding female-headed households' habits and daily way of life. This also helped in deducing why women were in abject poverty in the area under study. The conceptual framework also enabled the researcher in understanding whether the cash transfer, by ADRA- Zimbabwe, is helping in empowering women on their rights and wellbeing. Whereas, the social protection perspective conveys the best way to address the issue of whether the cash transfer was helping in alleviating poverty amongst female-headed households in Nganunu village. Hence, this framework made known successes and limitations of the programme's sustainability. Sustainability of the programme can only be attained if the programme invests in the female-headed households into self-sufficient farmers. For development to take place the cash transfer should allow female-headed household to be active actors in the development of their autonomy, after the cash transfer implementation the successes of the programme can only be seen when beneficiaries are able to take care of their household needs. With these variables mentioned it become easy to see the achievements done by the ADRA- Zimbabwe's Basic Agricultural Assistance programme.

CHAPTER FIVE

5. Research Methods and Methodologies

5.1 Introduction

This chapter outlines the research design and methods used to evaluate the efficacy of the cash transfer in poverty reduction in female-headed households. It will discuss and justify the motive why the researcher chose the qualitative approach to address the main objective which is: To evaluate how the Basic Agricultural Assistance Programme is reducing rural poverty in female-headed households in Zvishavane, Zimbabwe. The researcher used the following research questions to address the main objective of the study:

1. What are the experiences of female-headed households in accessing the Basic Agricultural Assistance Program?
2. What are the challenges faced by ADRA- Zimbabwe in implementing the cash transfer?
3. Which practices in the Basic Agricultural Assistance Programme can help strengthen in the farming activities of female-headed households to reduce poverty?

The study used a qualitative approach to explore how the cash transfer is helping to reduce poverty in female-headed households of Nganunu village. A qualitative approach was found to be appropriate in addressing the cash transfer's efficacy as it is the most appropriate tool in understanding people's experiences through first-hand experience and truthful quotations of actual conversations in filling a gap. Most data produced of cash transfers is comparative mostly interested in finding out the difference standard of living between beneficiaries and non-beneficiaries of cash transfers (Hagen-Zanker *et al.*, 2016). For instance, Sodikin (2021)'s paper investigated the impact of domestic and international cash transfers on poverty and household resilience in Togo from a comparative perspective. The paper used data from two household surveys between the year 2011 and 2015. The analysis used the propensity score matching method and the quantile instrumental regression. The score matching method reflected that migrants' external and internal remittances positively affect poverty and inequality and improve households' investments in Togo. While the quantile instrumental regression reflected how public policies are affected in time of unexpected life shocks like pandemics.

Furthermore, Scarlato & Agostino (2016) did a comparative analysis of Latin Americans and sub-Saharan African experiences with cash transfers. The paper aimed at comparing a body of

literature on how cash transfers were implemented in Latin American and sub-Saharan Africa from a political economy perspective. The paper was more interested in emphasising the influence that socio-institutional conditions and political factors have on the people receiving the cash transfers. Additionally, comparative studies about Latin Americans versus sub-Saharan Africa were also done by Devereux (2013) and Lavers & Hickey (2015) all their results have reflected and emphasised the effects of politics and institutional conditions on the outcome of cash transfers.

More also, the existing literature on poverty alleviation from third world countries has investigated these aspects primarily through the application of quantitative approaches. Many of the chronic poverty working papers relating to poverty in Africa and India use the quantitative methods (MCCPT, 2016). For instance, the case studies done by Mercy Corps in Sakubva, Mutare and in Epworth they used a quantitative approach (MCCPT, 2016). Even though, Handina (2010) tried to use a mixed method approach in his early study of cash transfers in Sakubva his analysis was more interested in figures than the qualitative aspect. Hence, the use of a qualitative approach is to counterbalance and investigate the different outcomes observed within poverty-reduction interventions among extremely poor households to determine factors of program failure. So this qualitative study will contribute toward better programming of poverty-reduction initiatives by using an emic perspective. Understanding the program from the beneficiaries' in-depth experiences through a qualitative approach helped the researcher to interrogate the beneficiaries' perspectives, perceptions, and opinions regarding the cash transfer program improving their livelihoods. This section also discussed: the study area, population; sampling methods; research tools and data analysis in exploring the cash transfer. The qualitative approach helped in understanding how the ADRA- Zimbabwe program intended to address the issue of poverty in female-headed households while the approach also helped unpack the objectives of the academic research query in its natural settings.

5.2 Linking the conceptual framework to Methodology

The feminisation of poverty and the social protection frameworks helped to further understand the role of the cash transfer in removing poverty among female-headed households in this study. A qualitative approach was more appropriate in exploring the experiences of the female-

headed household's socio-economic conditions using the feminisation of poverty concept as well as their views (positive and negative) on the effect of cash transfers as a social protection mechanism to promote sustainable rural livelihoods. This research approach allowed the researcher to tap into the beneficiaries' in-depth experiences regarding the ARDRA cash transfers. The study made use of the in-depth interviews, participant observation and focus group discussions these three methods enabled the researcher to get a better perspective of the cash transfer as a tool for poverty alleviation.

In terms of the methodology, the use of a phenomenological research design further explores the aspects of the role of cash transfers in addressing the needs of female-headed households in the farming community of Nganunu. Listening to the voices of female-heads and key informants provided more insights of empirical data drawn from a "real world" context. The analysis of the data involved the interpretation of the meanings and functions of human actions and took the form of verbal descriptions and explanations. This study therefore necessitates the understanding of female-heads' needs from their own perspective. The focus group discussions and the in-depth participants were selected using the purposive sampling technique and the snowballing technique.

The crucial significance of using focus group discussions and in-depth interviews helped to draw upon participants' thoughts, emotional state, principles, capabilities and responses in a way in which would not be feasible using other methods, such as observations and questionnaire surveys (Cresswell, 2014; Dudovskiy, 2016; Etikan *et al.*, 2016). This study conducted 3 focus group discussions with 5 participants and 7 in-depth interviews with participant ranging between the age of 19 to 69. Hence, focused group discussions and in-depth interviews helped to tap the personal views of the importance of cash transfers in the removal of ultra-poverty in female-headed household in Nganunu Village, Zvishavane.

5.3 Zvishavane Rural Map

Region 5 is a semi-arid area, prone to drought due to low and erratic rainfall patterns. Most of the people in this region are poor and survive on agriculture for sustenance. Erratic rainfall normally leads to droughts, deforestation and desertification making rural population vulnerable as they rely on rain-fed agriculture for their food production and consumption

(Mawere, 2013; FAO, 2015). Drought being a common feature in Zvishavane, it is now affecting a lot of people in this area most families have low yields that are too little to feed their families (ZimVac, 2017; WFP, 2015; Thome *et al.*, 2014). Zimbabwe Vulnerability Assessment Committee (2017) and World Food Plan (2015) have noted that three quarters of rural Zimbabwe is in dire poverty and there is great need for the government and the donor to act in removing vulnerability and foster human rights in the region. Zvishavane, like other rural places in Zimbabwe, has a high percentage of (± 95 percent) youth unemployment, child-headed households, pensioners, the chronically ill and female-headed households (ZHRC, 2020; Rubhara *et al.*, 2020; ZimVac, 2017; Thome *et al.*, 2014). Hence, it is due to these reasons that ADRA- Zimbabwe through the partnership with the World Food Plan decided to support the community with the cash transfer named the Basic Agricultural Assistance Programme. The research targeted female-headed households as these are the households most prone to cultural and unjust tendencies in society (AIR, 2013; MCCTP, 2016; Handa *et al.*; 2016). Hence, this study provides an analysis of the level of poverty among female-headed households in Zimbabwe and the contribution of ADRA- Zimbabwe's Basic Agricultural Assistance Programme in providing some relief to reduce poverty.

5.4 Research Design

The main objective of this research was to examine how the Basic Agricultural Assistance Programme as a cash transfer is reducing rural poverty especially, in female-headed households in Nganunu village. Therefore, the researcher opted to use the phenomenological qualitative approach as a research methodology as its exploratory and probing nature had the ability of unpacking and presenting a new understanding of female-headed household poverty (Saunders *et al.*, 2000; Welman *et al.*, 2005; Creswell, 2014).

Creswell (2014) defines phenomenological research as a strategy used by a researcher to identify the essence of human lived experience as depicted by participants. The researcher used purposive and snowballing technique to select knowledgeable and experienced female-heads to participate in the evaluation. The approach through the use of in-depth interviews with 4 female-heads and 3 key informants and 3 focus group discussions with 5 female-head managed to unearth the perspective and opinions of the beneficiaries towards the cash transfer programme. The researcher was able to identify the benefits and problems encountered with the use of the cash transfer programme. Through its exploratory nature, this approach also helped uncover trends in thought and opinions of how people viewed the cash transfer making

it easy for the researcher to identify the problems that the people of Nganunu village and the ADRA- Zimbabwe team were facing in relation to the cash transfer.

5.5 Population

The population of the study consisted of female-heads of families above 18 years of age benefiting from the Basic Agricultural Assistance Programme being run by ADRA- Zimbabwe. Creswell (2014) and Welman *et al.*, (2005) define population as a collection of cases, whether single events as long as they endorse the idea to which the researcher intends to generalise the research findings. Therefore, for the purpose of this investigation the researcher used 19 partaking ADRA- Zimbabwe beneficiaries of Nganunu area and 3 key informants who are the local chief, the government employee in the agriculture sector as well as the ADRA-Zimbabwe employee because these people would give accurate information on the beneficiaries as well as the success of the program. The sample size used for this study therefore, was 22 participants: 3 focus group discussions (FGD) with 5 participants in each group were conducted. A total of 7 in-depth interviews were conducted including the key informants. This population was selected because of their shared experience of being participants or having expertise (Key Informants) in the cash transfer programme by ADRA- Zimbabwe. Data collection was stopped at a point of data saturation as themes started recurring (Creswell, 2014).

5.6 Sampling Procedures

In this research purposive sampling and snowball sampling techniques were utilised. Snow ball sampling was later used to identify additional female heads who were beneficiaries of the ADRA cash transfer program (Creswell, 2014; Dudovskiy, 2016; Etikan *et al.*, 2016). The sample frame included representatives of the ADRA-Zimbabwe organisation, the female-heads beneficiaries of the ADRA-Zimbabwe cash transfer program, the village communal heads and Agriculture extension officers from the Department of Agricultural, Technical and Extension Services (AGRITEX) from, the Ministry of Lands, Agriculture and Rural Resettlement, to ensure adequate representation from stakeholders. Participants were selected on this criterion: willing participation, participants above the age of 18, informed consent and those who had knowledge of the cash transfer or female-household head beneficiaries of the ADRA program, knowledge and experience with the cash transfer programme.

Gatekeepers such as the members from the village committee and village head were also available in every stage of selection helping the researcher mobilising people in their village and assisted in gaining access to the participants who shared interest in participating in this study. The gatekeepers had knowledge about beneficiaries of the ADRA cash transfer program and the program itself. The chiefs assisted in creating trust between the researcher and the participants who agreed to take part in the research. Sometimes it is difficult to access research participants without the help of gatekeepers due to the scepticism that locals have towards outsiders (Creswell, 2014). The sample size used for this study was 22 participants: 3 focus group discussions (FGD) with 5 participants in each group were conducted. A total of 7 in-depth interviews were conducted.

Theme saturation was achieved after conducting interviews with 22 participants- a situation where no new emerging themes were identified and thus the sample helped to answer all research questions under investigation in this study.

5.6 Data Collection Instruments

5.6.1 In-depth Interviews

The study used the in-depth interview technique as a research method. In phenomenological qualitative research, in-depth interviews take form of in-depth conversations to gain insight and emic perspectives from the research participants (Kumar, 2005; Creswell, 2014). Interviews are particularly useful to understand the lived experiences of the female-headed households in using the Cash transfers to improve their livelihoods. It allows the researcher attain deep thick descriptions on the use of cash transfers by Female-headed households in Zvishavane (Creswell, 2014). In-depth interviews were important as the researcher managed to get information from those female-heads of families who are part of the cash transfer program. The researcher conducted 10 in-depth interviews with the cash transfer beneficiaries until a point of data saturation.

With focus Group Discussions there was an extensive dialogue between the researcher and the participants that allowed for the understanding of the social phenomenon, which in this case is the Basic Agricultural Assistance Program (Creswell, 2014). Focus group discussions had an advantage over in-depth interviews in that the researcher managed to gather large amount of information from many participants. Focus groups discussions were less expensive and rich in information as the researcher got more information from participants taking part in these

discussions. Through the use of in-depth interviews and semi structured key informant interviews, the researcher assessed the respondents' feelings and perspectives in relation to the impacts of the Basic Agricultural Assistance Programme (Creswell, 2014) on female-headed household's response to poverty. The interviews were conducted in either English or Shona depending on the respondent's language of preference and the researcher later transcribed the data into English. Before the beginning of each and every interview the interviewees were informed about the confidentiality of the study, how the interview would not last more than an hour, nature and purpose of the study; they were also informed that they had a right to agree or disagree to be part of the study.

As a result, the researcher asked a few open-ended questions like what their views are on this program and what they think should be done on poverty reduction and this helped uncover participants' views on cash transfers and strictly paying attention to the way the participants frame and structure their responses. Open-ended questions allowed the interviewees to expand appropriate responses to the researcher they also expedited faster interviews making them more easy to compare and analyse the outcomes in finding out if the project by ADRA-Zimbabwe is being implemented successfully.

The study utilised key informant interviews (KII) with research participants who had more experience therefore more insight of the administering and effectiveness of Cash transfers amongst female-headed households in Zvishavane (Creswell, 2014). The KII rationale is to collect data from a broad scope of knowledgeable people which includes community leaders, locals and professionals (Creswell, 2014; Kumar, 2005). The key informant interviews were loosely structured and they granted people who had the specialised knowledge about the cash transfer as well as the knowledge of the village and its inhabitants. The use of key informants helped the researcher to examine the subject in-depth and the personal perceived view of the key informants. Key informants in this study were the local chief, a government employee from the ministry of Agriculture and a member of ADRA- Zimbabwe team that was implementing the program who have expertise on the program. The rationale for interviewing the ADRA-Zimbabwe employee was to acquire in-depth information on cash transfers. This assisted the researcher to gain more in-depth insight in ascertaining if the cash card had a positive impact on the female-headed households' livelihoods. More clarity was to be gained in the household dynamics, strategies used by ADRA-Zimbabwe to identify the female-headed households that needed assistance and ensuring that they contributed in attaining sustainable livelihoods. These

3 key informants also assisted in getting in-depth information of the beneficiaries' lives before receiving the cash transfer and the impact the transfer has had on these female-headed households hence finding out if the cash transfer was being implemented successfully in the village. The responses of the key informants also aided in presenting data on the challenges that ADRA- Zimbabwe faced in implementing the cash transfer to female-headed households. Finally, the in-depth of key informants also helped in uncovering the weaknesses of ADRA-Zimbabwe's Basic Agricultural Assistance Program and the respondents also advised on how best to improve the administration of the cash transfer so that it can be more responsive to reducing poverty in female-headed households' farming activities.

5.6.2 Focus Group Discussions (FGDs)

The study conducted 3 focus group discussions (FGD) with 5 people in each group. The participants received information on the nature and purpose of the research under study at the beginning of each and every FGDs. Beneficiaries also received reassurance of confidentiality to make them comfortable in sharing and explaining their subjective understanding (Creswell, 2014; Liamputtong, 2009). The FGD was conducted under voluntary participation to allow for free flow of information and participants were well informed that they can withdraw at any time (Cresswell, 2014; Denzin & Lincoln (eds.), 2000; Dudovskiy, 2016; Etikan *et al.*, 2016). Liamputtong (2009) writes that, "the primary aim of a focus group is to describe and understand meanings and interpretations of a specific issue from the perspective of the participants of the group". Focus groups do not aim to reach consensus on the discussed issues they rather, 'encourage a range of responses which provide a greater understanding of the attitudes, behaviour, opinions or perceptions of participants on the research issues' (Hennink, 2007; Dudovskiy, 2016; Etikan *et al.*, 2016). According to Creswell (2014) FGDs allow for free discussion to take place even allowing the interviewer to take note of the body cues such as body language, change in voice projection as these can help in showing agreement or disagreement. In this study the focus group helped exploring on whether cash transfers are relevant in tackling female-headed poverty at communal level, and discuss how the cash transfer brought sustainability to the community's livelihood especially, when the cash transfers were delivered to the right people at the right time. The focus group discussions also abetted in analysing the household expenditure to show the strength of the cash transfer in removing poverty in female-headed households.

The limitations of this FGD was that the cleaning of the hall took too long and other people became impatient and had to return home especially, the people who stayed far. However, the

number did not affect the FGD as the researcher managed to probe the five participants in each group about the ADRA- Zimbabwe cash transfer policy thoroughly.

The information collected in the in-depth interviews and FGDs was stored on a Word document file on a private laptop with a password. All the notebooks used to record all information that came out of the study was kept in a sealed envelope and stored in a locked cabinet, which only the researcher will have access to.

5.6.3 Observation

This study used observation to offer an in-depth understanding of the informants as well the context in which they live in. Furthermore, Participant Observation helped the establishment of understanding of female-headed households, which proved useful for their active participation during the research. Observation was a continuous method until the data collection completed. Participant observation is a labour-intensive and time-consuming ethnographic technique incorporating an intense engagement with the community to understand the context of their everyday lives and experiences (Kumar, 2011). This research adopted a covert role as a ‘partial’ participant and observer (Cresswell, 2014).

As discussed in this section Participant Observation allowed a broader understanding of the community in which the female-headed households lived and their relationships within it (Hogendoorn *et al.*, 2019). As a result, Participant Observation was conducted when the researcher conducted the in-depth interviews and focus group discussions. This approach comprised of taking notes about events, activities and the interaction of the participants. Participant Observation required just like any other research methods requires upfront planning ranging from negotiating of access and forming a relationship with the female-headed household respondents to gain trust in the community (Cresswell, 2014). The researcher noted down all the observations in the field note book including the informal conversations and these were used as important components of the methods.

5.7 Data Analysis

The study used qualitative content analysis approach to analyse the research findings. (Dudovskiy, 2016; Etikan *et al.*, 2016). Content analysis allows one to start from an observation and move to those commonly certain familiarities which make developing a conclusion less cumbersome (Dudovskiy, 2016; Etikan *et al.*, 2016). Consequently, making the risk of misperception in themes concerning metaphysical ideas and discussions abridged. Data was

reviewed after the 3 focus group discussions and all 7 in-depth interviews. The data was grouped and interpreted into themes and meanings in line with the study objectives which allowed for codification to take place (Creswell, 2014). In the end data content analysis allowed the important analysis dimensions to emerge from patterns under study without presupposing in advance what the important dimensions will be (Dudovskiy, 2016; Etikan *et al.*, 2016).

Nevertheless, the data content analysis process was carefully determined by both research objectives and multiple readings and interpretation of raw data (Denzin & Lincoln, 2000). As a result, the themes were imitative of research objectives which are: to examine the abilities of the cash transfer in poverty reduction, finding out the challenges faced by the administrators and recommendations on how best the cash transfers can help reduce female-headed household poverty. Classifying themes according to the research objectives, made it easy for the researcher to organise and scrutinise findings of the study according to the subheadings from literature review (Welman *et al.*, 2005; Creswell, 2014).

The theoretical model used in the data analysis process will shadow Mayring's deductive content analysis model (2000:11) which was as follows:

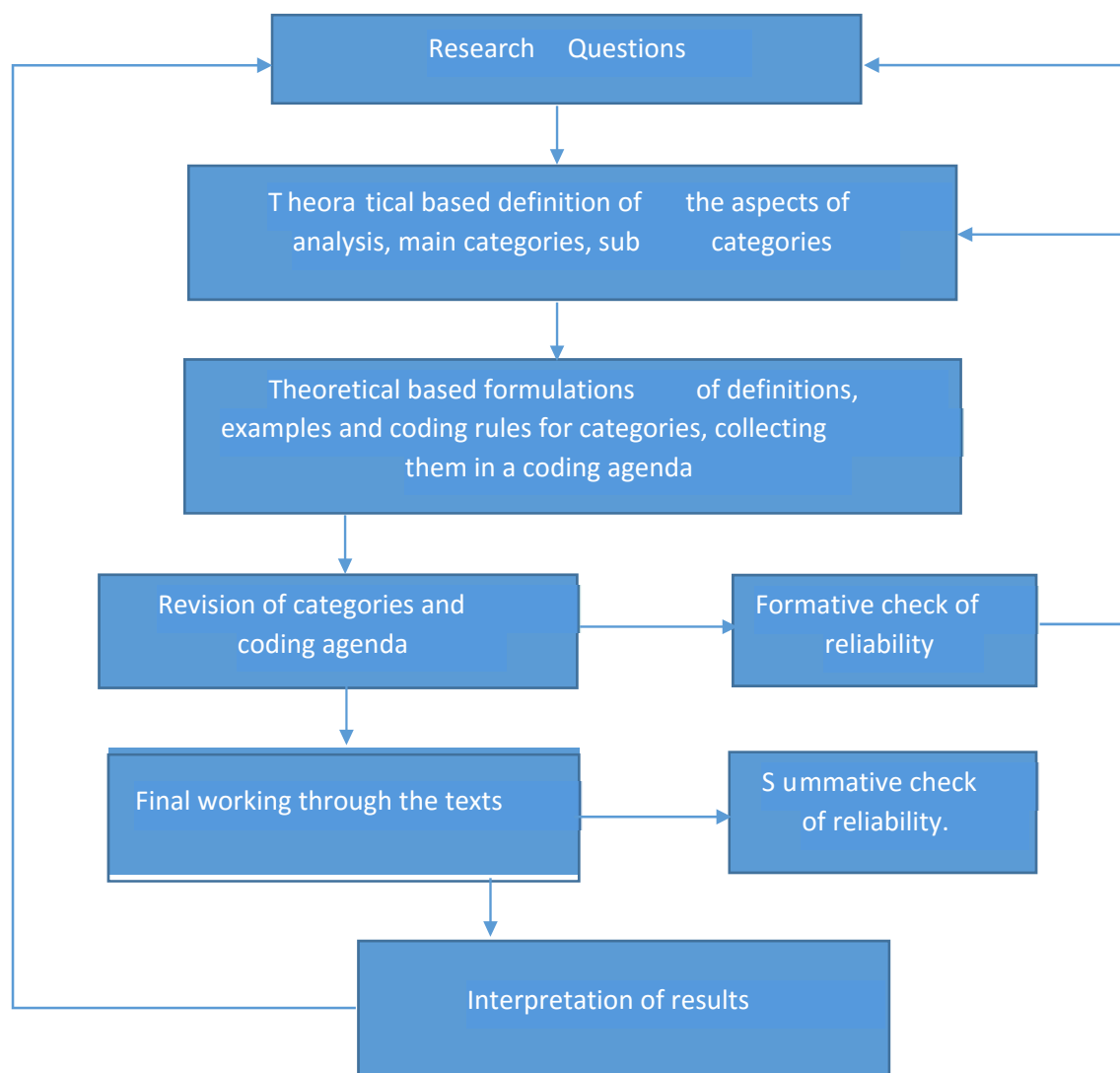


Figure 7: Data process analysis by Mayring 2000:11

The researcher used the following steps in data analysis (Figure 7):

Step 1: Arrangement of data - After conducting the field research, the researcher organised the data collected from the female-headed households of Nganunu village. The data was unstructured and unorganised hence there was need for the researcher to transcribe it into systematically meaningful text format (Mayring, 2000; Kumar, 2011).

Step 2: Organising of data into themes

Normally during transcription of data the researcher inscribes all the notes received when conducting the research (Mayring, 2000; Dudovskiy, 2016; Etikan *et al.*, 2016). This normally brings out a large amount of data some which is not relevant to the study. Hence, in this stage the researcher revisited the research objectives and organised all the information relevant to female-headed households and poverty reduction. The researcher used a table with each

research objective being a heading. The use of a table made it easy to visually organise and obtain data thereby saving time and resources (Kumar, 2011; Cresswell, 2014).

Step 3: Developing subcategories and a coding scheme

The researcher created subcategories and a coding scheme for the analysis process. This process evolved from three sources which were the primary data, empirical studies and perspectives on similar cash transfer topics (Dudovskiy, 2016; Etikan *et al.*, 2016). Subcategorising and coding helped in developing data patterns which the researcher used in understanding of the phenomenon under query (Mayring, 2000; Kumar, 2011). As a result, the researcher managed to link the interpretations of cash transfers and how they positively or negatively impact female-headed households' poverty of Nganunu village.

Step 4: Validate your Data

The researcher validated the data as it is a technique of legitimising data in qualitative research. The researcher had to repetitively make sure that the data was consistent throughout the research. According to Mayring (2000) there are two ways to make sure that data is constant and reliable, this can only be ascertained through the researcher choosing the right research design and/ or methods and pretesting existing data. Secondly by retesting coded data also helped the researcher see if the methods used produced accurate and constant data (Kumar, 2011).

Step 5: Concluding the Analysis Process

At this stage the researcher methodically presented data in a form of a report. The report made by the researcher was a true reflection of the impact of Basic Agricultural Assistance Program on female-headed houses in Nganunu village. The researcher also made sure that the report clearly states the steps that led them to make such a valuation (Denzin& Lincoln, 2000; Mayring, 2000). In the reports the study had direct quotes made by key informants and the female-head participants to validate the legitimacy of the study and the processes taken. The report reflected both the positive and negative found in the study area and brought out areas that were relevant for future research (Denzin& Lincoln, 2000).

5.8 Research Ethics

In carrying out this study the researcher first submitted their proposal to the North-West University Ethics committee and got clearance. The researcher also applied for clearance from the local authorities and got cleared. The researcher also approached the local leadership and gate keepers of Nganunu Village, Zvishavane, Zimbabwe. The researcher while conducting the research adhered to the North West University code of conduct for researchers. The researcher observed local customs and social rules to reduce conflict while carrying out the research. According to Swatman (2012) a good researcher respects the privacy, autonomy, diversity, values and dignity of individuals, groups and communities as well as their anonymity through the use of pseudonyms and any information that directly linked those who had decided to take part in the study. Thus, the researcher made sure that participation was voluntary and participants were appropriately informed on their right to withdraw from the research if they felt uncomfortable.

Due to the COVID-19 pandemic the researcher gave protective masks and hand sanitizers to all participants since the research took place in a rural area where accessing protective gear is a challenge. The researcher also had a health care worker present who helped in ensuring that the interviews and focused group discussions were held under the Zimbabwean level two COVID-19 guidelines as prescribed by the Ministry of Health and Child Care which required a group of not more than 50 in one area, a distance of two arm's length between people and regular sanitization of public places. The health care worker ensured that the Mapanzuli Primary School Hall was well sanitized before and after all interviews and focus group discussions. The Health care worker also signed a confidentiality clause. The interview of two key Informants was done by telephone since one was busy as managing both the town and rural office. The other key informant initiated on a phone conversation and the researcher was more than happy to do a telephone interview.

Only the researcher had access to the data collected from this study. Data was kept safe at a secure place and hard copies were locked in cupboards in the researcher's office and for electronic data was password protected. Participants were given refreshments as a token of appreciation for contributing in the study. While compiling the research findings the researcher tried their best to be objective and ensure that the results were a true reflection of what is on the ground so that the study would benefit the participants and the society in general. Lastly, data from this study was reported in the following ways: a dissertation which will be assessed

and later be made available at the North West University library as well as in online platforms. The results of the study will also be published in peer-reviewed scientific journals and conference presentations. In all of this reporting, participants will not be personally identified and this study is a once-off study, so the data will not be re-used.

5.9 Limitations of the study

- The study was conducted during a period of political instability and respondents were cautious to answer the questionnaire in fear of retribution from the government. The researcher had to use the local authorities such as the chief and the councillor to help remove any suspicions from the participants.
- Locals were afraid of partaking in the research they felt urban dwellers had COVID-19 especially the researcher who was coming from South Africa a place they considered a hot spot for the disease. This made interviews tense as there was no free interaction in most interviews and discussions. However, a village health official helped in addressing how the use of masks, proper hand and room sanitation and social distancing could be help reduce transmissions of COVID-19.
- The presence of the health care worker had an effect on the meeting its unfortunate as the researcher could not do much as the presence of the health care officer was one of the conditions for conducting such public meetings.
- The researcher faced a shortage of finances for transport costs
- There was also a shortage of previous relevant documented data which was also an issue in evaluating the Basic Agricultural Assistance Programme as a poverty reduction strategy. The lack of previous studies made it difficult for the credibility and validity of the research (Creswell, 2014). Hence, the researcher used any relevant data that had to do with cash transfers and women.

5.9.1 Validity and Trustworthiness of Data

Validity is defined as the extent to which a concept is accurately measured in a study or research. Validity represents the truthfulness of findings in a study, (Cresswell, 2014). Singh (2014) has noted that, in qualitative research, validity increase transparent and decrease opportunities to insert researcher bias, which is the case with this study. The researcher used various types of methods which are used to collect data for obtaining true information on the issues involved in this case finding out if the program of cash transfer is attempting to reduce poverty among female-headed households. Data trustworthiness refers to the degree of

confidence in data, interpretation and methods used to ensure the quality of a study (Pilot & Beck, 2014). They argue that data trustworthiness has four components namely; credibility, transferability, dependability as well as conformability. The researcher selected a pilot group of 5 individuals from the target population to test the reliability of the interview questions. The purpose of doing pilot test was to make sure every respondent understood the interview questions asked and to make sure there was no difficult question to be given out to prevent miscommunication between designed questions with pilot test respondents. Furthermore, to establish validity of the research instruments, the researcher sought opinions of experts in the field of study especially the lecturers. This facilitated the necessary revision and modification of the research instrument thereby enhancing validity.

5.10 Conclusion

This chapter provided an in-depth discussion on the following issues: research design, population, data collection methods, data analysis and research ethics. The researcher used phenomenological qualitative research to conduct the research as 'the approach is beneficial in providing rich descriptions of complex phenomena. The qualitative approach also helped in tracking unique or unexpected events, revealing the experience and interpretation of events by beneficiaries with widely conflicting ideologies and roles and giving voice to those whose views are rarely heard. For data analysis the researcher used content analysis to gain a deeper understanding of the emerging themes from the basis of the data gathered from the in-depth interviews and focus group discussions.

CHAPTER SIX

6 Findings and Discussions

6.1 Introduction

Poverty has been one of the paramount challenges to development in many Sub-Saharan countries (FAO, 2015; Jaka *et al.*, 2018). Despite governments and non-governmental organisations using different methods such as in-kind food aid, poverty still remains one major challenge in attaining sustainable livelihoods in developing countries (AIR, 2014). For that reason, a new remedy to reduce poverty was needed and most nations opted for the social protection policy as it had been tested in developing countries and proved worthy (Loureiro, 2012; Reyes, 2013; Wong, 2014). The social protection's rationale was that a direct injection of cash was a way to reduce vulnerability in societies (Barrientos, 2010; Bhala *et al.*, 2016) and tackling structural inequalities within communities (Adato & Hoddinott, 2018). Cash transfers became the new tool for developers to cure the triple threat of chronic poverty, hunger and HIV/AIDS in rural communities (AIR, 2014; Barca *et al.*, 2014).

The American Institute of Research (2014) also noted that, cash transfers are vital in changing the poverty status of the poorest families (FAO, 2015; Bhala *et al.*, 2016). Through giving recipients, a direct injection of cash can help reduce inequalities and remove the intergenerational transmission pattern of poverty (Barca *et al.*, 2014). However, there is dearth of literature about the effectiveness of cash transfers in farming communities especially for female-headed households and management of such programs. There is particularly an absence from the perspective of the affected communities in which cash transfer programs are implemented (Catubig *et al.*, 2015; MCCTP, 2016). The efficacy of cash transfers as a poverty reduction strategy is echoed by Orozco Corona & Gammage (2017) who highlight that cash transfers have the ability to uplift livelihoods by fostering a more cooperative engagement as well as the development of an individual and collective social capital. Additionally, the social safety net offers the benefitting individuals a sense of dignity and autonomy, which is a form of empowerment (Miroro, 2016, Hassan, 2017).

This chapter **presents** findings on how the basic Agricultural Assistance Program is reducing rural poverty in female-headed households in Nganunu village, Zvishavane. Presentation of findings was done concurrently with the discussion so as to help show the emerging trends and

also explain those trends in literature. This chapter will begin by describing the demographical characteristics of the participants and goes on to present and discuss the themes that emerged from the focus group discussions, participants' interviews and key informants' interviews.

6.2 Demographic Characteristics of Participants

Using Table 1 above, the study had 19 ADRA- Zimbabwe beneficiaries chosen from a sample population of 35 households and 3 key informants. 19 female-heads took part in the focus group discussion all these were participants who are part of the ADRA program and 3 key informants. The demographics are presented through the following categories: sex, age distribution, educational level, marital status and households.

a) Sex

The study was solely dedicated to female-headed households but views of 3 de-facto households were included because these households were headed by women in terms of providing for the family and decision making even if these women were married. However, due to the state and condition of their husbands (2 had chronically ill husbands and the 3rd one's husband was in jail) they related to the phenomenon under enquiry which makes these women bread winners of the families. Female-headed households were selected because of their increasing vulnerability to poverty especially in the rural areas of Zimbabwe where the numbers were increasing and de-facto households were also on the rise there by showing signs that feminisation of poverty was on the upsurge (GoZ, 2009; Gaidzanwa, 2012; Thome *et al.*, 2014; WFP, 2015; MCCTPT, 2016; ZIMSTAT, 2017; ZimVac, 2017).

b) Age distribution

The participants' ages ranged from above 18 to 46 years. The most represented age group was the 32-35 years (32 percent, while the least represented age group was the 46 and above age group with only 6 percent). This might be attributable to the fact that 67.7 percent of country's population are youth who face challenges such as unemployment, unaffordable education, and lack of access to health care due to excessive poverty and child marriages (ZHRC, 2021).

Table 1: Social demographic characteristics of participants in Zvishavane rural (n=22)

Variables	Categories	Number
Sex	Female	19
	Male (Key Informants)	3
Age distribution	18 – 25	5
	26 – 30	4
	31 – 35	7
	36 – 40	3
	41 – 45	2
	Above 46	1
Educational Level	Grade 7 or below or equivalent	13
	Ordinary Level	6
	Advanced Level	1
	Diploma/ Certificate/ TVET Training/ Bachelor's Degree or equivalent	2
Marital Status	Single	5
	Married (De-facto)	4
	Separated (Abandoned)	5
	Divorced	3
	Widowed	5
Households	Female-head	16
	De-facto female-head	3
Household Size	1-4	5
	5-9	12
	10-12	3
	12+	2

Source: Field Data 2021

Furthermore, findings from the study also revealed that factors such as sex and age can hinder

an individual in accessing and accumulating wealth. One research participant in an in-depth interview mentioned that,

“Representatives of the Women’s Bank once came to issue out farming loans to rural women. Mostly the agents favoured those who had collateral such as land and those who were young. The cash transfer programme gave us hope as they chose us to be beneficiaries on a needs basis. Most of these Female-headed households who were selected as part of this project were in dire need. The group as you can see is there to assist anyone with need. Now I have managed to access this fund. my grandchildren now have hope as we have a garden where we grow vegetables like tomatoes, kale, onions and other agricultural produce that we can use for substance and some for selling.” In-depth Interview No. 1, February 2021

Findings indicate that age and gender’s access to resources like land can deter women from achieving sustainable rural livelihoods. Furthermore, whilst unemployed male youth easily migrate to find employment in neighbouring countries such as South Africa and Botswana, the majority of women remain behind. The female life expectancy in Zimbabwe is 63.1 according to the World Life Expectancy (2021). This could explain the lower percentage of women who were above 46 years of age.

c) Educational level

Empirical findings from the study revealed that the majority of the participants have a lower educational status. This might be attributed to 58 percent of the women having reached grade 7 while only 26 percent completed Ordinary Level. Only 6 percent and 10 percent held Advanced level and certificate, diploma or degree respectively. This shows that educational levels of these female-heads in Nganunu village was low which left them vulnerable in many aspects as it is hard to find jobs without any qualifications and having projects is one of the options left in this case they could not have any projects as they were struggling financially. Even technical and vocational education and training (TVET) centres which used to provide free education to the ultra-poor is now inaccessible as many districts lack funding and programmes offered do not match skills that can help someone in today’s job market (Pindiriri *et al.*, 2021).

The level of education determines the ability of an individual to put poverty interventions into practice, thus improving wealth, hygiene and child diet and growth indices (Miller, Joshi, Lohan, Rohers, Mahat & Ghosh, 2017). Furthermore, most of the beneficiaries of the program

as indicated by the demographics are not educated. For instance, while carrying the study the researcher found out that most of the female-heads' qualification was in the Grade 7 level at 58 percent (refer to table 1). One of the participants acknowledged that:

“The poverty in most of our households is due to the fact that most of us have not had access to school. The society we are in tends to favour men. I remember my sister and I were better in school than our three brothers but our parents decided to send the boys to school instead of us. The main reason for sending the boys was that boys carried the family. It was a waste to educate the girls as they would move to another family but looking at it now, I would have been better if they I and my sister were educated, this would have equipped us with better farming skills we would have helped our family develop. (In-depth Interview No, 5, February 2021)

Furthermore, educating only the boy child did not work in favour of most households in Zimbabwe as most of the men ended up leaving for neighbouring countries. This migration of skilled personnel to other countries created a vacuum of the much needed skills (Glazebrook *et al.* (2020). **Most households had unskilled female-heads in charge of these homes.** Households like these ended up earning less income in agriculture as compared to that of male-headed households making poverty a reality. The key informants also spoke that the migration of young men to neighbouring countries had a negative effect as some of the men never returned home and this left women more vulnerable as they become breadwinners of families (Horrell & Krishan, 2007). So the introduction of a direct income in these home had a positive impact on the economy of these homes.

The researcher also found out that although there were fewer female-heads who had completed Ordinary level (26 percent). Only 6 percent of those who took part in this study completed their Advanced Level. Only 10 percent of women had a diploma, certificate, degree or equivalent.

d) Marital status

Findings of the study revealed that the marital status of the women who participated in the study ranged from single (21 percent), married (16 percent), abandoned (26 percent), divorced (11percent) and widowed 26 percent). Furthermore, the high levels of unemployment among the youth population could explain the rate of abandonment as men leave their wives searching for greener pastures and never coming back. Similarly, Hogendoorn & Leopold (2019) argue that divorce and abandonment are concentrated among lower educated individuals. This is

because lower educated men have little to no ways of fending the family which leads to women divorcing their husbands to look after their children themselves as the husband is doing nothing.

e) Households

Results from the study indicated that the households are mainly headed by women. 74 percent of the households are headed by women while 16 percent have women as de-facto heads. The reason for this trend is linked to the economic crisis which pushed the men to migrate in search of greener pastures, leaving the women to look after the families (Crush *et al.*, 2017). Furthermore, results indicated that almost all of the households had a minimum of 7 dependants and the children in these households were still in primary school.

“I have four children from my previous marriage, I also stay with my two elderly parents and a grandchild left by her mother who went to look for greener pastures in South Africa. This makes it difficult for me to work in the fields alone. I even failed to dig the targeted 1 acre for me to receive free Pfumvunza agricultural inputs as I did not have money to pay for “maricho””. In-depth interview No. 2, February, 2021

Female-headed families experience poverty more than men, in most cases this is seen through the socio-economic patterns of how the society perpetuates the dominance of men over women. The gender division of labour results in better-waged salaries for men while women get paid less. There is gender inequality in resource access, allocation and disposal thereby endangering prospects of economic and human development, as women cannot politically and culturally defend their interests. As a result, making female-headed households more prone to poverty than male-headed households.

Results from the Zimbabwe Vulnerability Assessment Committee (ZimVac) (2017) showed that female-headed households had a poverty prevalence of 48 percent while male-headed households were at 38 percent. In 2012, the phenomena in rural Zimbabwe did not show any sign of decreasing as statistics of female-headed households poverty continued being the most affected. **When someone is not educated it is difficult to take themselves out of poverty.**

Focus Group one and two concurred that:

“Some of these rural families are too big because of polygamous marriages which they believe in. In most cases young girls are married off to these elderly men who are

rich. The rich men end in exchange give the family food and money. So in case when the husband dies this young wife is left vulnerable as they are too many disputes for her to inherit from a polygamous marriage. And most likely the girl comes out with no livestock or even land. All she normally has are young children too young to help in economic activities.” (Focus Group Discussion 1 and 2, February 2021)

With a scenario like this of a young widow the state of poverty in this homestead can increase as most of the burden of the family left on the unexperienced young mother making these families vulnerable to poverty (UNDP, 2018; ZimVac, 2017; Sekhampu & Muzindutsi, 2014).

The following section will discuss the findings of the study in line with the themes extracted from this study.

6.3 The experiences of FHHs in accessing Cash transfers in the Agricultural Assistance Program

6.3.1 The failure of the state to meet the needs of female-headed households

Regarding the efficiency of ADRA-Zimbabwe in reducing poverty in female-headed households, the researcher gathered the participants’ experiences with the strategies that have been used to administer the cash transfers. The participants indicated that the government of Zimbabwe is failing to meet the needs of its citizens at the moment due to misappropriation of foreign currency by government top officials. One of the key informants mentioned that:

“We used to have a very well-functioning social welfare system where the government would provide money for food-for-work projects but one day that funding just stopped. Information gathered was that the previous administration councillor and a government minister had misappropriated the funds legally to fund their own businesses.” Key Informant Interview No. 3, February 2021.

In another focus group, they also added that:

“The minister and council also managed to take their children to universities outside the country using our funds that they had stolen” Focus Group Discussion No. 1, February 2021

Findings indicate the failure of the state to cater for the needs of vulnerable populations. Participants indicated that before the state failure, the government used to provide services that would cushion the poor against economic meltdown, food insecurity amongst many factors. However, there has been a gap created with the failure of state systems to provide social welfare. In support of the above empirical findings, the shortage of foreign currency has led to the collapse of most government service sectors (FAO, 2015; Mapuva, 2015; FEWS NET, 2016). Prior to the economic meltdown, the government of Zimbabwe through the Social welfare department, used to have programmes that helped the vulnerable, through providing programs such as the food for work programs for the ultra-poor and the disabled (AIR, 2014; Mapuva, 2015; UN OCHA, 2014).

With an unemployment rate of about 94 percent coupled with the change in weather pattern, the Zimbabwean situation has been made grimmer as food prices have escalated due to food shortage as a result of unpredictable rainfall patterns in most parts of the country (FAO, 2015; Mapuva, 2015; UN OCHA, 2014; FEWS, 2018). This situation was made worse during the COVID-19 pandemic as government officials have been alleged to have abused funds meant for purchase of equipment such as personal protective equipment (PPEs), ventilators, masks and assistance to the most vulnerable members of society. For instance, the Minister of Health and Child Care, Obadiah Moyo was fired on allegations of procuring PPEs worth US\$ 60 million at an inflated price (Global Voices, 2020). He was also accused of using his political influence to recommend undeserving companies owned by his associates to get tenders to supply COVID-19 equipment at inflated prices (Global Voices, 2020).

The following will summarise the themes extracted from the study;

Table 2: Summary of Emerging Themes

Key area of investigation	Themes extracted from the study
a. To explore the experiences of female-headed households in accessing the Basic Agricultural Assistance Program.	i) Grassroots involvement of village committees in the selection of the beneficiaries ii) Easy Access to foreign currency to purchase agricultural inputs iii) Timeous access to agricultural inputs iv) The ADRA cash transfer card as a tool to reduce food shortages

	v) Female-headed households empowered to improve Agricultural production vi) Improving income security and household expenditure through the ADRA cash card vii) Improved food security viii) Improved entrepreneurial activities and strengthened local economies ix) Cash transfers and Social cohesion amongst rural women x) The benefits of Cash Transfers over in-kind donations as social protection tools.
b. To identify the challenges faced by ADRA- Zimbabwe's cash transfer.	i) Cultural and patriarchal norms deterring women from achieving autonomy ii) Inadequate money for buying inputs. iii) Market closure due to COVID-19 restrictions iv) Cash transfer program targeting a few beneficiaries v) The effects of lack of manpower on farm productivity vi) Challenges with using the cash transfer card vii) Inadequate money to purchase agricultural inputs viii) Female-headed households having many dependants
c. To recommend practices in which the Basic Agricultural Assistance Programme can help in strengthening the farming activities of female-headed households to reduce poverty.	i) Alternative income streams funding so that the female-heads. ii) Increasing the beneficiaries of Cash transfers in rural societies. iii) Provision of training for beneficiaries in poverty reduction projects iv) Create opportunities for women to be more recognisable as active members of society v) Government should create gender sensitive policies especially for land allocation for women.

6.3.2 The ADRA cash transfer as an Alternative Social Protection in the gap created by the State

Despite the economic, political and cultural challenges in Zimbabwe, the ADRA-Zimbabwe cash transfer card has made a positive impact to the beneficiaries of the program in Zvishavane.

One of the major benefits that was echoed by the majority of the beneficiaries was the transfer card as a safety net for those who were not benefiting from government agricultural support programs such as Pfumvudza where beneficiaries received farming inputs like maize seed, fertiliser, broiler chickens and feeds. The beneficiaries of the cash transfer card indicated that the aid resulted in increased agricultural produce. These views were shared by a Focus Group participant who mentioned that:

“The government agricultural support programs run by government were politicised, so only sworn members of the ruling party received the aid. So when the ARDA cash transfer program came, we managed to buy inputs such as treated maize seed, fertilisers and even implements like hoes and carts. This year, many beneficiaries had higher yields than the previous years when they had no aid.” (Focus Group Discussion No. 1, February 2021).

However, for the female-heads that could not qualify to the Pfumvunza scheme, they echoed that tilling, tending and harvesting their fields was labour intensive. The digging of holes required manpower that most of these households lacked.

A participant from Focus Group Discussion 2 added that:

“When the Pfumvunza project started it was very productive and there was a lot of revenue accountability, but along the way it became biased towards party members and in the end the project lost its gist for being a program for ending poverty especially among rural women. In the end those who were not part of the party structures were left out of the program.” (Focus Group Discussion No. 1, February 2021).

It is mainly men that can really participate actively in political issues, so in most cases women did not benefit in government interventions (Gaidzanwa *et al.* 2012). In the end the rural women's state became dire that the Zimbabwean government allowed non-governmental

players to help with in-kind aid that could complement the government's efforts in poverty reduction elaborating how important rural poverty alleviation is core to rural development (AIR, 2014). Research participants -Christian AID gave them grains ranging from yellow maize to bulgur wheat. The participants recollected the 2008 – 2010 where shops were empty even those with money had a difficult time looking for basic commodities.

The study established that the ARDA cash transfer was an important strategy to reduce poverty amongst female-headed households in Zvishavane. The tool was innovative and the technology was easy to use for the participants. The card could be swiped just like bank cards with the assistance of shop attendants acting on behalf of ARDA. The participants in Focus Group Discussion 2 mentioned how ADRA assisted female-headed households that were receiving food vouchers prior to the ADRA Cash card. One of the participants said:

“Previously most family members in female-headed households received food vouchers from a certain church based organisation. With ADRA at least we no longer had to wait for long queues to receive the food vouchers. To some extent ADRA brought relief with the cash cards that we used to swipe for agricultural inputs that we previously did not have to ensure good crop yields. This was an effective way of tackling poverty especially in households that are headed by women.” (Focus Group Discussion No. 2, February 2021).

The findings above are in line with American Institute of Research (AIR) 2014's notion that positive rural development requires donor organisations to change their strategy moving from in-kind aid to a direct injection of cash, as cash really helps more in meeting people's basic needs. Although providing social assistance through donating maize bags, beans and bulgur can act as immediate relief, most scholars have argued that food aid does not necessarily translate in to sustainable rural livelihoods (AIR, 2014). Another point to note from the above results is that non-governmental organisations can be alternatives in providing social assistance when the state fails to provide sufficient safety nets for vulnerable communities.

6.3.3 Grassroots' involvement of Village Committees in the selection of beneficiaries

Proper, fair and just selection of beneficiaries in any humanitarian program leads to improvements of livelihoods in rural communities. In Zvishavane all the key informants and ADRA-Zimbabwe participants interviewed agreed that, selection of participants in the ADRA Basic Agricultural Assistance Program was left to the Village Development Committees with

the help of the community social workers. The village Development Committees was comprised of elders chosen by the community members to represent their grievances or concerns to the government. This committee was considered fair and just and the communities place great trust on them. The key informant explained that:

“Names of the recipients were compiled by the community leaders. The only group that had problems was the final group. You know when something is coming to an end everyone wants to benefit and the last group chosen is not as dire as the one that was given in the beginning. So it was now a matter of no I deserve it better than that lady who has a husband in jail to his careless behaviour. What people failed to understand was that no family deserved to be in a position of vulnerability. Furthermore, the few women chosen where a control group for us to see how women who had their husband’s land and resources would perform productively in their farming activities with a direct injection of cash. This control group also helps to create a safeguard of the program where people can see that when a woman is left in the headship position they can carry the weight and keep the family ship afloat while the husband is away making the community learn and emulate women as capable heads.” (Key informant interview No.1, February 2021).

Participants of the study agreed that the list of the selected participants was drafted in great honesty. One of the key informants mentioned that:

“The list was compiled in good faith and every person agrees. The Village Development Committees all presented the cases of the people who are in great poverty and so did the social workers from the clinic. These two groups were further given close to one month to thoroughly view each case and agree on who were to benefit from the ADRA-Zimbabwe scheme.” (Key informant interview No. 2, February 2021).

Focus Group Discussions participants also agreed to the fairness of the program particularly in selection of participants. One of the group participants said:

“The good thing about the selection process is that it is done through consensus. Everyone that is the community, the social workers and ADRA-Zimbabwe officers as well as the community leaders has to agree on the eligibility of an identified beneficiary.” (Focus Group Discussion No.1, February 2021).

In the FGD Interview No 2 the majority of the participants echoed that the program was fair. One participant added that:

“There were some undeserving participants who also wanted the cash card but the members unanimously agreed to exclude them. Even those excluded from the list of beneficiaries were satisfied with the selection criteria which was done by the elders of the community with the help of the social worker and the village development committees.” (Focus Group Discussion No. 2, February 2021).

Therefore, from the above, one can note that the members of the community were satisfied with the selected beneficiaries of the project. Grassroot involvement of community representatives made the process just and fair as these committee members were fully aware of female-headed households that were in need of assistance. As a result, this led to the functioning of the cash transfer successfully. According to Catubig *et al.* (2015) and **the feminisation of poverty theory by Chistensen (2019) the success and acceptance of a good social protection can be seen thorough great planning.** For instance, the successes done by the Philippine government on how they would support the operations of the cash transfer ensured that the programme targeted credible beneficiaries. Making the Philippine’s Pantawid Pamilyang Pilipino Program (4Ps) cash transfer programme to been seen as the best social development initiative to have been implemented in reducing the percentage of poverty in the world (Catubig *et al.*, 2015). Arnold *et al.* (2011) **asserts that such** a positive view from the participants is a sign that the community development program initiated will yield positive results as there is uniformity of thought.

In contradiction with the above findings, selection of cash transfer beneficiaries in India was left in the hands of policy makers as the organisations had an impasse on the issue of who should receive the cash transfers and in the end they gave the parliament the responsibility of naming the targets (FAO, 2015). The parliament voted that everyone in India (citizens or non-citizens) deserved social protection, 75 percent rural poor, and 50 percent urban poor were supposed to benefit as long as they resided in the borders of India (FAO, 2015). With India’s huge population which encompass documented and undocumented people implementation had become a problem as most people were excluded particularly immigrants, homeless populations, forest dwellers and those residing in remote areas. The main reason for their

exclusion was lack of documentation which officials needed even if the law did not require the documents, auditors needed them for accountability (FAO; 2015).

Empirical findings also revealed that the ADRA- Zimbabwe cash transfer approach was accompanied by what Nevill (2020) described as a more ‘transformative’ social protection intervention that brought about positive, lasting changes in the lives of the ultra-poor. This is in line with the social protection perspective that is of the viewpoint that results of a good program allows the beneficiaries to see it as fair (Barrientos, 2011). Hence, one can see the importance of the social protection perspective and its general insight of how all the participants will agree on the implementation design of the programme if it’s justly implemented. This is seen through the general consensus of how the program was beneficial for all participants in addressing the contextual specificity and multi-dimensional nature of poverty and vulnerability in their farming community. In other words, a key aspect of any transformative programme, would be the measures it took to tackle the causes of poverty. For some authors this also necessarily involved empowering the poor to tackle oppressive social relations and treating poor societies as people with rights, with a voice in programme design and implementation (Kabeer, 2015; Molyneux, 2016).

6.3.4 Easy Access to Foreign Currency to purchase Agricultural inputs

Smallholder farmers in Zimbabwe often lack access to foreign currency to fund their agricultural activities on time (Glazebrook *et al.*, 2020; Jaka & Shava, 2018; Touray, 2016). With ADRA-Zimbabwe funding these female-headed households there has been a ray of hope as that has meant female-heads could easily access agricultural inputs before planting season. Gaidzanwa *et al.* (2012) and Kabeer (2015) also reiterated the importance of female farmers getting funding for their agricultural activities as women normally face poverty due to lack of financial resources to fund their activities. The ADRA-Zimbabwe team before implementing their programme conducted a formative study and they established that the programme had to form a partnership with financial institutions as Zimbabwe for easier access to scarce financial resources.

“The organisation during the foundation phase noticed that Zvishavane town was central to its rural area and Zvishavane had a variety of national agricultural input shops. Prior the organisation had faced challenges with logistics of moving tonnes of in-kind aid to rural areas where most of their projects were. So instead the cash transfer

came about as a way to cut costs for the organisation and also help deliver a service to the beneficiary on time.” Key Informant 2, February 2021.

Another key informant added that:

“Despite the challenges to access money in Zimbabwe, ADRA-Zimbabwe works with independently accredited shops. These shops only give the beneficiaries agricultural products equivalent to the debited money. I think the system worked very well to bypass the local banks which impose too many restrictions on foreign currency withdrawals especially due to local currency cash shortages.” (Key Informant No. 3, February 2021).



Figure 8: ADRA cash transfer card

Source: A picture from the field work, (2021)

From the above findings, the researcher established that the ADRA-Zimbabwe cash transfer was successful in bypassing financial institutions such as banks which are often affected by the central bank’s fiscal policies. One of the requirements is that any individual who receives foreign currency from a bank should have a foreign currency account. Despite this policy, access to foreign currency from banks has been restricted by the central bank, forcing many account holders to have access to the local Zimbabwean dollar which is a weak currency (Ndola, 2020). By making access to the cash transfer easy for beneficiaries, the ADRA-Zimbabwe program facilitated timeous availability of agricultural inputs. Commenting on the effectiveness of the ADRA-Zimbabwe cash transfer facility, one key informant said:

“I think the strategy that they used was helpful to avoid delays in access to the funds which in turn made access to agricultural inputs timeous. ADRA partnered with shops which sell agricultural inputs in Zvishavane, closer to the beneficiaries.” (Key Informant No. 2, February 2021).

Furthermore, findings also indicated that ADRA-Zimbabwe cash transfer was done in partnership with shops near the beneficiaries which helped in reducing travel costs while ensuring that the beneficiaries use the facility to purchase agricultural inputs or implements.

6.3.5 Accessing Agricultural inputs timeously

ADRA-Zimbabwe has made it easy for its beneficiaries to receive their agricultural inputs on time. Prior to that, non-governmental organisations who gave farming inputs would use their own trucks to deliver the agricultural inputs. This was met with logistic challenges ranging from delay to inaccessibility due to bad roads but with the ADRA cash card, this helped beneficiaries to buy agricultural inputs in designated shops.

This view was also shared in Focus Group Discussion 1 with a participant mentioning:

“ADRA-Zimbabwe has partnered with some shops around Zvishavane which sell agricultural products. Once every month, beneficiaries receive notification text messages when cash has been transferred to the beneficiaries’ ADRA-Zimbabwe accounts. When they receive these funds they go straight and purchase whatever their farming needs are depending on the period.” (Focus Group Discussion No.1, February 2021).

According to FEWS-Net (2018) farmers require access to farming inputs before the rainy season for good yields. Hence, the ADRA cash card ensured that the farmers received their farming inputs on time. In addition, an early disbursement of financial capital ensured that farmers timeously decide what to plant and thus avoid purchasing expensive inputs at the beginning of the season.

The ADRA-Zimbabwe cash card falls under the third type of cash transfers as categorised by the American Institution of Research (2013). The cash transfer is called the Basic Agricultural Assistance which in other contexts refers to money given to farmers to buy farming implements

(Thome *et al.*, 2014; AIR, 2013; Handa *et al.*, 2016). Most participants from this study indicated that they were now being given an opportunity to participate in the agro business economy. The participants interviewed were being given the equivalent of 100 United States Dollars every four months in their ADRA- Zimbabwe shop card. Although in the beginning the first batch got 200 United States Dollars later on the ADRA-Zimbabwe had to adjust so that it could add on more members. These views were aptly captured by one participant who said:

“For the first time in many years, I was able to buy farming inputs using the cash transfer card. Fertiliser and maize seed are very expensive as a result of inflation, so the cash card was a timely intervention. There was a marked improvement in crop yields” (In-depth Interview No. 5, February 2021).



Figure 8: Worker helping carry fertilizer.

Source: Field Data, 2021

The ADRA-Zimbabwe cash card was to some extent, complimentary to the government run agricultural assistance program called Pfumvudza which is a form of subsistence farming where farmers first dig holes and put in traditional cow dung manure and dry grass. This type of farming has helped reduce the cost of the needs of the rural farmers as the dung replaced the modern day fertilisers (Figure 8) . As a result, ADRA-Zimbabwe reduced the cash card benefit from an equivalent of US\$ 200 to US\$100 every four months.

From the empirical findings, it can be established that barriers such as the economic crisis experiences in Zimbabwe have blocked women from gaining full equality and progress are factors of financial standing (Lumbasi, 2018; Thome *et al.*, 2014; Horrell & Krishnan, 2007; Touray, 2016). Cultural factors coupled with a lack of financial and human development have further deterred women to achieve sustainable rural livelihoods in Zimbabwe (USAID, 2014; ZimVac, 2017). Many female-headed households have a huge number of dependants and this makes it difficult for these households to have surplus grain to sustain them until the next harvesting season (Jaka & Shava, 2018; FEWS, 2018).

6.3.6 The ADRA cash transfer card as a tool to reduce food shortages

Zimbabwe Vulnerability Assessment Committee (ZimVac) (2017) and World Bank Atlas (2017) also affirmed that ward 19 where the study was conducted, the poverty index was at 76 percent. Furthermore, a third of the Zvishavane population was of female-headed households living and a quarter was male-headed households' population. With such a high poverty index rate it becomes a governmental mandate to help in reducing poverty in the rural against unexpected life shocks such as natural disasters or sudden loss of income (United Nations, 2004). With the Pfumvudza agriculture program failing to reach most of the women ADRA's cash transfer became an alternative poverty reducing strategy among female-headed household in Zvishavane.

The key informant commented:

“Hunger in Zvishavane was terrible and donors at that time were few. As Zimbabwe had many of the donors pull out after due to the mistrust between the donor organisations and government. When the cash transfer was introduced, it was a huge relief as many households especially those headed by female who needed the most help managed to increase agricultural production and became food sufficient.” (Key informant interview No. 1, February 2021).

Findings above show that the ADRA cash was useful in increasing agricultural production amongst female-headed. This in turn assisted in reducing food shortages and brought food security in the area which something that expected of a good social protection system (Cecchini & Madariaga, 2011; Molyneux *et al.*, 2016).

Findings from the study showed that the ADRA- Zimbabwe cash transfer has really impacted positively on the farming livelihood of the female-heads of Zvishavane. According to FEWS NET (2018) January -March 2015 food insecurity in Zvishavane area was at 11.7 percent and by January - March 2016 it had increased to 42.2 percent. Most research participants agreed that the dietary needs of Nganunu village had immensely changed. One research participant mentioned that:

“The female-heads in partnership with the school committee were now in charge of making sure that the children at school had porridge and a lunch meal. We rely on their vegetable garden for relish as the mealie flour is donated by UNICEF. They sale all these produces at a cheaper price and in return the children help in fetching water to fill in their tanks when the water is really low. But if we are to look at what we do for them does not even measure up for what they do as they cook for the children wash the plates all for free then supplement the children’s diet with fresh vegetables when we are in need.” (Key Informant Interview No. 1, February 2021).

From the findings above, one can note that; the ADRA-Zimbabwe cash transfer program has helped in improving the diet among female-headed households and the Nganunu village as a whole. This also helped the lifestyle of these female-heads as they can sale their produce to the schools. The findings are in line with AIR (2013) who argued that Cash transfers were introduced in Zimbabwe by the Ministry of Public Service, Labour and Social Welfare (MPSLSW) as a way of alleviating poverty in ultra-poor households. Their main target was to provide food to the ultra-poor, labour-constrained households allowing the beneficiaries to live above the poverty line. Through giving the beneficiaries a direct income to reduce the number of problems this poverty stricken households and communities where facing (AIR, 2013; Luisa & Fidelia, 2019; Thome *et al.*, 2014).

6.3.7 Female-headed households empowered to improve Agricultural production

Findings from the study also showed that the ADRA cash card was used an empowerment tool for female-headed households. It capacitated women with resources that would ensure improvement of livelihoods in agro-ecological communities. One of the participants mentioned that:

“Although I was more than grateful to receive the maize meal, cooking oil, beans the maize seed and fertilizer from previous initiatives. Most of the time I ended selling

some of received goods so that I can have cash to use for the daily upkeep for my home. The ADRA-Zimbabwe Cash Transfers were important because receiving aid in cash meant that we would get agricultural inputs and assistance was not only being limited to food, we could diversify our crops that could assist us with substance, profit if we manage to sell our crop yields and seed for our next cropping season.” (In-depth Interview No. 5, February, 2021).

However, this study also established sustainability challenges with the disbursement of food hampers and cash cards. Some women were forced to sell the food hampers in exchange for cash. Literature shows that female-headed households in Zimbabwe are more vulnerable and their incomes tend to fall below the poverty line (Nevill, 2020; Ndoma, 2020). There is a wide recognition by scholars and other development agents that due to the COVID-19 pandemic, women in agriculture face much more challenges than their male counterparts (Rukasha *et al.*, 2021; Hassan, 2017; FAO, 2017; OECD, 2012). Hence, the loud outcry for government to level the field through introducing developmental strategies, policies and legislation that help empower women to reach full capacity (Nevill, 2020). Although cash transfers are regarded as promoting a dependency syndrome just like any donor assistance, many of the groups interviewed had different opinions with regards to this view. One of the key informants indicated that:

“The cash transfer is empowering to the majority of the beneficiaries, particularly in terms of food sufficiency. If the beneficiaries make good use of the agricultural inputs acquired by the cash transfer, they can have a higher agricultural production, enough to sustain their families.” (Key Informant No. 2, February 2021).

They argue that cash transfers give them the capacity to purchase agricultural inputs which in turn empower them to further sustainable rural livelihoods. Findings from the empirical research in Nganunu female-headed households support Barrientos’ (2010) ideas that cash transfers do not lead to dependency but foster growth. Social protection instead gives people a safety net in periods of difficulty and prevents people from taking up risky behaviours for survivors.

Furthermore, empirical findings from this study revealed that female-headed households are more vulnerable to poverty and their incomes tend to fall below the poverty line and they tend to live on borrowing and at the mercy of hand-outs from male relatives (Handina, 2010; Handa

et al., 2016; OECD, 2012). The ADRA- Zimbabwe shop card has helped in making them active participants in society. They rely on their gardens as income generating programs as they sell vegetables and those close to water sources. They also require maize throughout the year especially considering that Region 5 is characterised with dry and hot weather conditions. This program allowed the recipients to get an extra income to buy other basic needs needed in their households like flour, tea leaves, sugar, salt and cooking oil. Some have even invested in domestic livestock as chickens and goats from their garden and farm profits (Figure 9). An elderly beneficiary stated that:

“I have an HIV positive child who needs constant attention and diet. Before this program I would struggle whenever he fell sick I never had extra money to call her siblings but now I have money to rush him to the hospital without even their help. I even spoil her with that much needed special diet of meat and all the fancy things these youngsters like. If it was not for the ADRA-Zimbabwe cash card all hope would have had been lost. My child’s husband and his family had abandoned her but now she is much better and I know she will be able to fend for herself. And take over the traditional chicken project I have started for her as I know I will not be strong enough to continue running the garden and the farm.” (In-depth Interview No 4, February 2021)



Figure 9: Chicken project of one beneficiary

Source: Field Data

Similar to the above findings, Handa *et al.*, (2016) argue that cash transfers give women economic power to invest in activities that help foster sustainable livelihoods. This is because women gain entrepreneurship skills, as they invest in small businesses (Lumbasi, 2018). It should also be noted that female-headed households sometimes make greater productive investments, due to the cash transfers (Adato & Hoddinott, 2018; AIR, 2015).

6.3.8 Improving household income security and Expenditure through the ADRA cash Card

Findings revealed that the ADRA-Zimbabwe cash card brought relief for the female-head participants. For an example, a young girl from the Apostolic sect got married at the age of 13 and she gave birth to 5 children within a short space of time. She gives an account of the ADRA-Zimbabwe cash card and how it has helped her family out of food insecurity:

“I got married at the age of 13. I remember I used to be one of the brilliant in my class but my parents were too poor to keep me in class. Starvation and hunger were our daily life and I recall one day when I was hand-picked at church to marry one of the elders. At first, I was afraid but I knew I now had hope that poverty was now coming to an end for me and my family. Little did I know the responsibilities that came with being a mother and wife were even more difficult unlike if one is still under the responsibility of their parents My husband’s responsibilities were just to build me a home after that the children we bore were my responsibility. Now he is married to another wife and the 5 children are my responsibility. With no education I have survived off my hands. I have tried gold panning but I left it as it was too much for a married woman the man at the sites can be abusive at times. Also, when you stay away from home for some long time children can be unruly and be a nuisance in the community. So, the cash card really gave me another chance in life. I have started farming on my late father’s farm as my brother is no longer tilling the fields, he is now based in South Africa. I have a small garden that makes sure I have a small revenue coming in for my children’s upkeep I do not want any of my girls getting married at a young age like I did.” (In-depth Interview No. 5, February 2021).

Results from the above interview excerpt reveal the benefits of the ADRA-Zimbabwe cash card in giving female-headed households income security and bringing a change of behaviour in recipients. Cash transfers help female-headed households gain more decision making power. The results are in line with Luisa & Fidelia (2019) and de Brauw (2014) who

argue that cash transfers increase women's decision-making power and choices, especially when it comes to issues of marriage and consequently this also reduces physical abuse by male partners within marriage ups. With the inception of the Corps Cash Transfer programming toolkit (MCCTPT, 2016) there has been a notable decrease in early child marriages in Zvishavane rural. The cash transfer program empowers female-headed households by allowing girls to attend schools since families have surplus to meet nutritional values (Miller *et al.*, 2011; AIR, 2015; Luisa & Fidelia, 2019).

One participant mentioned that:

“All the ADRA- Zimbabwe cash transfer beneficiaries in the community have been receiving both food aid and the farming cash transfer by ADRA- Zimbabwe. The cash card has given women especially the female-headed households the flexibility to buy farming equipment such as the ox drawn plough, wheel borrow, scotch cart and even be able to rent land for those without.” (Key-informant Interview No.1, February 2021)

The empirical findings are in line with Horrell & Krishan, 2007; OECD (2012) and USAID (2014) who argue that support provided for women through cash cards strengthens their position in society. In other words, it is pertinent to remove challenges that subject female-headed households to poverty and also bring a plain level field that allows the reduction of challenges faced by women in attaining sustainable rural livelihoods (Handa *et al.*, 2016; Jaka & Shava, 2018). Therefore, with a direct injection of cash, the household expenditure of female-headed households of Nganunu Village greatly transformed making the analogy by Rubhara *et. al.*, (2020) and Seth & Villar, (2017) true that women's spending habits are determined by their financial standing. Recent studies on agricultural assistance programs reveal that that when women are asset and financially equipped, their productivity increases (UNICEF, 2020; Nevill, 2020). The closure of gender gaps can be attained through the promotion of agricultural productivity for women to assist in the reduction of hunger and poverty as well as the promotion of economic growth and attainment of a sustainable agricultural development (UNDP, 2015; FAO, 2015; Touray, 2016).

6.3.9 Cash transfers and Social Cohesion amongst rural women

A point to note from the results of the study is that cash transfers led to a significant impact in savings, investment and agricultural production in female-headed households. Thus, the

ADRA-Zimbabwe cash card played a role in empowering female-heads financially and gave a rise to opportunities to start businesses and projects which they didn't have money to initiate without the assistance of the ADRA-Zimbabwe money transfer program. A point to note was that many households purchased farming equipment in groups to start large-scale farming. They rotated this equipment to assist in different farming projects in Nganunu Village. This led to more social cohesion. In one of the focus group discussion a lady elaborated how the cash transfer fostered community cohesion:

“Our area is a dry area and rains are seasonal that has been the major factor why we never had gardens in our area. So, one day a lady came with an idea from the city of getting water tanks to harvest our water in. This initiative was accepted by everyone though there are a few sceptical ones. We asked the ADRA-Zimbabwe officer if we could buy some equipment as a group and his answer was positive. We grouped each other and the honest truth our mini gardens have become mini-farms. Its only sad since March 2020 and this year have been a tough due to COVID-19. There have been several lockdowns and we have not been able to get into urban Zvishavane and Masvingo to sell our produce so it seems as our situation is gloomy. This cash card has been really helpful and we are hopeful after the pandemic we can carry on.” (Focus Group Discussion No. 3, February 2021).

Furthermore, there was improved asset accumulation of agricultural productive tools and inputs by female-headed households. One of the beneficiaries the ADRA-Zimbabwe cash transfer commented, saying:

“The cash card helped us to buy agriculture tools such as ox-drawn carts, hoes, and inputs. The farming tools improved efficiency and production. Most of these huge equipment we bought it as groups.” (In-depth Interview No.4, February 2021).

Below is the picture of a garden that one group of women started (Figure 10). The time of the research the garden had tomatoes and onions.



Figure 10: Tomato garden for some of the beneficiaries.

Source: Field Data

What can be deduced from the findings is that although the female-heads have been negatively affected by the COVID-19 pandemic, the ADRA-Zimbabwe cash card and group farming has assisted them to improve agricultural outputs. Although there are still signs of ultra-poverty, the situation has greatly improved in that people now have something to eat. Hence, one can say that the cash transfers played a pivotal role in poverty-reduction and provided protection from **hunger during a humanitarian crisis (UNICEF, 2017). The female-heads might have been poor in monetary terms due to COVID-19 restrictions but most households had a lot of dried vegetables.** UNICEF (2017) and Rubhara *et al.* (2020) concur that poverty is made better if people can access their instant basic needs such as shelter and food.

6.3.10 The benefits of cash transfers over in-kind donations as a social protection system.

The findings show that although cash transfers have their own limitations just like the “predecessor methods” (Fizben *et al.*, 2009), cash transfers’ have more advantages as compared to the “in kind” donations. Cash transfers allow individual and group social protection to take place. The social protection normally comes with a condition to help in resolving deep-rooted inequalities between the privileged and marginalised that are in their societies (OECD, 2012; USAID, 2014). For instance, the key informant said:

“The ADRA-Zimbabwe cash transfer was there to revive the farming activities of the female-headed households. ADRA-Zimbabwe believed that instead of just giving the women money they felt that starting with farming inputs had long lasting effects on these families. Hunger can be easily solved by growing one’s food. Farming also brings excess that families can use to sell and the money they can use it for whatever purpose they want. So the cash card gave the poor financial power to buy their own crops just on time like the privileged in society.” Key Informant No. 1, February 2021).

In addition to the above, the ADRA-Zimbabwe cash card has helped to develop more efficient and sustainable ways that allow for social justice and equity to transpire. It also facilitates female-headed households to achieve sustainable livelihoods especially with the unfavourable weather patterns of Region 5. With the ADRA-Zimbabwe cash transfer as a social protection tool, rural subsistence farming has been supported through curbing the impact of shocks and enhancing the productive capabilities of female-heads by reducing their poverty and inequality as well as stimulating pro-poor growth.

In-depth Interview No. 1 also added that

“I receive money quarterly. This was strategically designed by ADRA to allow us to receive money in all the four seasons of the year. Now we know that each quarter we should do something that will help us get to the next quarter. The second time I received my cash out i managed to buy 25 layers’ chicks and feed now I have sixty layers that give me a constant supply of eggs.” (In-depth Interview No. 1, February 2021)

With these empirical findings, one can note that, the ADRA-Zimbabwe cash card gave female-headed households’ sustainability in their agricultural activities. A number of women were now known as seasonal farmers. The research participant who won the farmers award in the Midlands Agriculture show ground was a beneficiary of the ADRA-Zimbabwe cash transfer.

“Before the cash transfer I never thought I had it in me to be nominated as the farmer of the year 2019. It was with great sadness that I could not go to defend my title as COVID-19 has slowed down group activities. I believe now I am a specialist in maize production. The farm extension officer even comes to my garden and small farm to

show others my work. Now whenever people ask for my profession I tell them I am a master farmer.” In-depth interview number 2, February 2021.

With this, one can conclude that the cash transfer program ensured the sustainability of the agricultural activities for female headed households. This calls for the closure of gender gaps in agricultural activities in the society. The closure in these gender gaps bring about a proliferation in agricultural efficiency, a decline in malnutrition and scarcity as well as the promotion of economic growth in any society (UNDP, 2015; FAO, 2011; Touray 2016). The ADRA-Zimbabwe cash card empowered female-heads to make major decisions and have access to resources and household income thereby strengthening the position of women in the society as well as reducing poverty as being a women’s thing (Farrente, 2016). One of the key informants also commented that:

“I believe that this cash transfer has come to show case what our daughters can achieve if we support them. Those old norms of looking down upon women should end. There is also a need to change the policies of how we access land. Men have benefited from the system and it is now time to make women feel included in policies that are fair and just. Fair policies normally help in reducing negative connotations surrounded by fear and not acts and they foster development.” Key Informant, February 2021.

So the benefits of the cash transfer unlike in-kind aid is that cash transfers bring sustainable financial relief. A cash transfer has diversity unlike in-kind aid that requires these household wait to be handed out food parcels (MCCTP, 2016). Access to agricultural inputs capacitates the women to make better choices regarding farming, marketing and selling of crop yields (Barrientos, 2010).

The following section will discuss findings of challenges faced by ADRA cash transfer beneficiaries in Nganunu village

6.4 Challenges faced by beneficiaries of ADRA-Zimbabwe cash transfer.

6.4.1 Cultural and Patriarchal norms which deter female-headed households from achieving autonomy

Although the cash transfer had been implemented relatively well in the community, the patriarchal relationships the female-headed households faced deterred them from achieving

autonomy in utilising the Cash transfer program. Results show that the female-heads who had lost their husbands were still bound by their late husband's family traditions.

“My late husband’s father and brother always come to my home expecting me to share the harvest I get. What they fail to understand is that I still have young children who need more than food on the table. Yes, the children may have three meals a day but they also need clothing and school fees. I can only get this money when I sell the excess crops I get. Now they hate me they think I am stingy and that I do not want to share with them what they consider partly theirs as I am using their farm land. So in the end I end up sharing the seeds I buy with the cash transfer with them” (Focus Group Discussion No. 3, February 2021).

If agriculture is ever to make progress in rural poverty alleviation, developmental practitioners should look at who owns land. Agricultural land in most of the third world countries is customarily owned by man and this system makes women only own 1–2% of the land (Doss et. al., 2018). Hence, there is a need to pay more attention to the information on use, ownership and control of assets as this is what guides the design and implementation of programs that aim to improve food security for the poor (Doss et. al., 2018). Women are primary food producers in the world they produce 60–80 percent of food consumed in households although this statistic demonstrates the importance of women's role in agriculture policy has failed to help women towards empowerment (Doss et. al., 2018; Touray, 2016; Gaidzanwa et al, 2012). As women still have less access to land, information, capital, credit and other equipment that their male counterparts have (Doss et. al., 2018; Touray, 2016; FAO, 2015).

6.4.2 Cash transfer Program targeting a small portion of the community

Findings from the study also indicated that the ADRA-Zimbabwe program has faced challenges from resentment to sabotage from non-participants especially the youth. Zvishavane has a high percentage of youth unemployment, most of them come from female-headed households and child-headed households which are mainly impoverished due to lack in these homes most of the youth normally survive on prostitution, pick pocketing and gold panning (Rubhara et. al., 2020; ZimVac, 2017; Thome et. al., 2014). In the Focus Group Discussions, the research participants revealed that most of the donor organisations target minor children, women and the elderly of the society and this has created a lot of misdemeanour in the community as children between the age of 16 and 22 are mostly likely

left without any social protection. As the ADRA-Zimbabwe program could not target everyone just like other donor agents there has been an increase of people stealing from the participants' gardens.

“The ADRA cash transfer program only targets few beneficiaries. Consequently, the young unemployed thugs have started stealing our farm and garden produces. When they steal they sell the produces at a very cheap price and it is frustrating. We have taken the matter to the village head but these people are not even called for reprimanding. Everyone is under the assumption that since we got the inputs for free so we should not complain. People forget that we have invested so much time in these gardens. And if these gardens do not give us the much needed revenue we are going to end up in that negative cycle that these organisations are trying to help with. Instead the youth should be coming to us for jobs and we work together in harmony.” (Focus Group Discussion No. 3, February 2021).

An effective social protection system with enough funding is needed to cover more vulnerable people to reduce criminality in communities (Handa *et al.*, 2016). The Universal Declaration of Human Rights of 1948 in Barrientos (2010) states that, there should be macroeconomic stability and financial market development to assist all people, households and communities designed to be an insurance and a buffer zone on income risks. Thus, an accountable government can only be seen when it is able to plan for its citizens' upkeep so that they do not end up risking themselves for survival (UNDP, 2015; Handa *et al.*, 2016). A failure to cater for the needs of all vulnerable sections of the society leads to projects not running smoothly thus hindering the attainment of sustainable rural development especially amongst female-headed households.

6.4.3 Cash transfer not adequate for large families.

Although the participants were happy about the relief that the cash transfer had brought to their families. Most of the participants especially those who were not part of the government's Pfumvunza programme still faced a lot of agricultural inputs shortages. Most participants who were interviewed felt that the amount of the cash transfer has to be increased. This view was also validated in several focus group discussions.

In-depth interview number 7 mentioned that:

“How I wish I could get more for my grandchildren. I have 6 grandchildren all under the age of 16 and my chronically ill son and daughter-in-law. My son and daughter-in-law moved from the city since my son was no longer feeling well. The money that I got I first had to buy hoes, axes and other small equipment to help me and my daughter-in-law in our farming activities. In the end we could only buy a small bag of maize and fertiliser and this does not produce enough to feed us as a family. Can you kindly pass a message to them to give us more to buy grain and farming tools?” (In-depth Interview No. 7, February 2021)

According, to Barrientos (2010) social protection is supposed to improve a person’s lifestyle. So if the cash transfer is not transforming the female-headed households and their homes are still facing food shortages it becomes difficult to see cash transfers a panacea to poverty. Focus Group Discussion 4 also added that:

“Our families are too large and how we so wish they could add on some more money. As for me I am a widow and my family has 7 dependants. The money that we get is too little considering that I also rent the farm we are using. The yields I get I take a percentage and give to the owner as rent of the land” (Focus Group Discussion No.2, February 2021)

With this one can note that, although cash transfers are a good method to reducing gendered poverty in rural areas, land policies favourable to the female-heads are also needed (UN, Women, 2017; Seth & Villar (2017). Jaka & Shava state that women’s resilience in rural farming can only be strengthen if they have enough funds to do their farming activities. It is only through rural farming that the economic situation of women can change.

6.4.4 Accessing markets during the Covid-19 Lockdowns

COVID-19 created more disruptions on the agricultural inputs supply chain as the national lockdown meant everyone downing tools. Factories were shut only “critical sectors” like the health sector, security service and the formal food retail outlets were left open. Travel bans imposed due to Covid-19 regulation meant that beneficiaries could not sell their produce. One participant who is a single mother due to abandonment by her husband commented:

“The ADRA-Zimbabwe cash transfer facility cannot be used to buy anything except agricultural inputs and chemicals. We suffered during the COVID-19 lockdown as our

farm produce where not being bought and using the cash card was a non-starter. As the shop assistants from the shops that we used had been instructed to block anyone who decides to buys things that are not related to faming inputs, implements and chemicals.” (In-depth Interview No. 3, February 2021)

Without the selling of produce most female-headed households could not secure farming implements for the next farming season (Mutsaka, 2020; Rukasha, Nyagadza, Pashapa & Muposhi, 2021). For farmers to continue being productive they need a direct access to the market (Rubhara *et al.*, 2020). It is only through selling their produce that they can reduce the burden of poverty (Nevill,2020; Makoni & Tichaawa,2021).

6.4.5 Conditionality placed on the Cash Transfer Card

There is a condition that had been placed on the cash transfer that they could only buy agricultural inputs. However, female headed households were disadvantaged by the condition during the COVID 19 lockdowns as they had very few customers who could buy their crops during this period.

“During this Covid-19 period it has been really hard for us as farmers as markets have been closed due to the pandemic. Many of our vegetables have dried since we had nowhere to sale them. Even the middleman who normally come from Shurugwi could not reach us because of the police roadblocks. So most of us abandoned working in the fields as it has become wasted energy. However, this has created hunger as we now have inputs that we cannot use. How we so wish this cash card would allow us to buy basic food stuffs to feed our children. We just end up buying these inputs to make sure we utilise the funds but the honest sometimes we need other things.” Focus Group Discussion No. 1, February 2021)

Hence, one can note that sometimes a condition can disadvantage the group it is intending to help. Instead cash transfers should be flexible to allow for the people receiving the safety net to feel human. Autonomy makes participants feel human and this autonomy of being allowed to use the money any how will make the participants feel valued (Thome *et al.*, 2014; Bhala *et al.*, 2016; Handa *et al.*, 2016; MCCTP, 2016).

6.4.6 The effects of lack of manpower on farm productivity lack of manpower

Most female-headed households in Nganunu village are facing a manpower challenge when planting in their fields. Even hiring people to help has been really difficult and expensive since many will be busy tending their own land. One mother in focus group one explained that:

“I have been really struggling taking care of my fields as most of my dependants are minors. My elderly children have left for greener pastures in other countries. Hence, it has become really difficult getting farm workers as most of the youth demand unreasonable wages especially from us ADRA beneficiaries they feel we get all the inputs for free so we have excess. Some even want to do trade their labour with sharing of our inputs.”

(Focus Group Discussion No. 1, February, 2021)

From the above interview excerpt, one can note that, women’s cash transfers need more policy change for them to be more effective in poverty reduction. Gaidzanwa *et al.* (2012) states that the land policy should allow for women to be allocated more land. When women have more land, productivity becomes attainable. Although some authors can argue that the structure of female-heads can keep them at a disadvantage as they would not have enough manpower (Glazebrook *et. al.*, 2020; FAO, 2017; Touray, 2016; Sekhampu & Muzindutsi, 2014). But Gaidzanwa *et al.* (2012) and Java & Shava (2018) argue that with more land one can rent it out and use the money for rent to look for labour. Or they can use the land as bank collateral to get loans. With a loan one can buy more inputs and pay wages to farm helpers.

6.4.7 Inadequate money for purchasing inputs

Despite the identified administrative successes of cash transfers for the Basic Agricultural Assistance Program, the participants indicated that there were some challenges that they faced. The majority of the participants highlighted that when there was no electricity, the system would go down as it relied on an internet connection. When the connection was down no shop would be able to serve any of the ADRA-Zimbabwe beneficiaries. The other issue was that in the case that one lost their card or got it chipped it was very difficult to get it replaced. With the system being offline this would cause delays in accessing the cash transfer. These challenges were articulated by one participant as follows:

“I had my card stolen and getting it replaced took a long time as the system was always down as there was electricity load shedding. Electricity used to go early in the morning at 6am and come back at 8pm after working hours and this made me not to receive my card for months.

Even for those with cards when there was no electricity the network for the system would also drop. When there is no electricity it causes a lot of problems for us especially when we need funds for our projects” (In-depth Interview No. 4, February 2021).

The implications of delays in accessing of cash transfers can be huge for the agriculture sector, which relies on timeous access of inputs and other valuable resources. Farmers in Zvishavane rely mainly on rain water and free water from the streams. So if the rain seasons comes and people do not access their inputs it can mean their crops will wilt as the water sources are limited. Zvishavane is also in region 5 which normally receive erratic rainfall (ZimVac, 2017; ZIMSTAT, 2017). The female-heads are not yet able to put irrigation pipes, so a delay can cause havoc for the beneficiaries.

Most of the participants indicated that reduced cash card amount was insufficient for most of the key farming needs such as fertilisers and seed. One participant commented thus:

“The cash card amount is not enough considering that the cost of seed and fertiliser has gone up significantly. Many of us beneficiaries cannot afford to buy the much needed inputs such as maize seed, fertiliser to boost the Pfumvudza project.” (In-depth Interview No. 7, February 2021).

Gender inequality in access to capital assets has been implicated in low productivity, growth and output in Sub-Saharan Africa (Doss et. al., 2018; UN Women, 2017). If an individual has no money to fund their farming activities, purchasing of input can be really difficult and this can lead to short cut farming. Whereby the farmers do not put enough fertilisers to help boost the crop yield. According to (FAO, 2017) maize production in households headed by females shows relatively low yields per acre as compared to that of male-headed households and this has been blamed to access of funds to buy adequate inputs. Using the Percentage Anomaly Rainfall map of Zimbabwe in FEWS NET (2018), Zvishavane normally receives an erratic rainfall pattern therefore for an individual to have better yields they need to put fertilisers and other additives. So without capital a lot of female-headed households will continue facing food shortages in their homes.

6.4.8 Female-headed households having too many dependants

The number of female-headed households has increased dramatically in recent years in Zimbabwe due to death of a spouse, divorce, alcohol and drug abuse, migration by men looking

for greener pastures and abandonment by husband. According to ZIMSTAT (2017) there was a 40.6 percent increase in female-headed households over a period of time. The main characteristics of these female-headed households has been unemployment of the heads, young children, the elderly and sick who cannot help in economic production of the home (ZIMSTAT, 2017; ZimVac, 2017, Rubhara et. al., 2020, Thome et. al., 2014). When a person is abandoned most of the time the husbands lives behind children and it becomes the wives' responsibility to look after the family.

“When my husband left our homestead he left me with four biological children, two adopted children and my blind mother-law. We never quarrelled he just told me he was going to a nearby town and now its 3 years we have heard from he. He is still alive many people have seen him in Masvingo working in the bus station. What makes me sad is that I have been struggling with his children and his late brother's children alone. This household is too big for me to run alone my mother-in-law is too old to help in the day to day running of the homestead. One thing I am grateful for is that my mother-in-law has really comforted me through prayer to stay strong.” Focus Group Discussion No. 1, February 2021

Therefore, if the issue of poverty is to be dealt with in female-headed households women need training and financial empowerment to help improve their multifaceted roles as care givers and economic providers to their large families (UN Women, 2017). Through training and financial empowerment women can have more ways of creating revenue to take care of their families.

The following section will recommend the best way to reduce challenges being faced by female-headed households in poverty reduction.

6.5 Practices that the ADRA-Zimbabwe program can implement to reduce poverty in female-headed households.

6.5.1 Inter-sectoral collaboration between government and donors

The researcher also intended to find out any recommendations that the participants can give to the ADRA-Zimbabwe to help strengthen its implementation in alleviating poverty among female-headed households in Nganunu village. The results indicated that there is a need for an inter-sectoral approach if poverty is to be reduced. Inter-sectoral collaboration is important because it allows the government and donors to help each other deal with the complexity of poverty which make it difficult for one institution to deal with alone. The organisation can start

off by doing a needs assessment on the female-heads so that the government and the non-governmental organisations can know the areas that the household need further help with. For instance, one key informant mentioned that:

“ADRA-Zimbabwe has done its part by funding these women with agricultural inputs but now other institutions need to come in and tackle issues to do with health and education. In these female-headed households there are young children still not yet going to school. The funds for the farms are not yet that lucrative no one can start a business and pay fees at the same time, the funds being made in the fields are still low to be able to meet issues of health and education. I pray that government can solicit for donor who can take up the responsibility of making sure that the needs of the poor are being met. Especially the young children in Nganunu village should be given a chance with education. It is only education that can empower a person out of poverty.” Key Informant No. 1, February 2021)

In addition to the above Gaidzanwa et. al. (2012) affirms that education can combat the underlying structures of poverty. If a person has access to education this can contribute to reducing poverty through their acquired basic knowledge of reading, writing and mathematical ability. These basic skills of reading and writing have a documented evidence that they have a positive effect on marginalised populations’ incomes as education increases the chance of one being employed in a formal sector (Handa et al, 2016; UNICEF, 2020). To tackle poverty, the government needs to look for finances to fund for basic education for all people facing financial challenges. Wong (2014) argues that in most cases cash transfers alone are not successful by themselves; the successes normally is attached to implementing a well-studied community background accompanied by a working system through integration of inter-sectoral bodies. Thus making an inter-sectoral collaboration between government and non-governmental organisations is vital.

6.5.2 Female-headed households need training for new skills

Kabir & Maitrot (2019) advocate that skills training should be introduced in rural areas and the agriculture community to help farmers to adapt to new technology and new ways of marketing. For any country to develop, its government should invest in training its citizens through skills development especially in rural areas where people rely on creating informal employment for

themselves (Barrientos, 2010; Touray, 2016). The impact of learning new skills in an agro-economy is something that has positive impacts especially on youths. In Bangladesh government normally conducts skills transfer programs where they encourage people of different backgrounds to come for free work-based learning classes such as farmer field schools, on-site employer-based training, internships, volunteer opportunities and co-curricular youth organisations (Kabir & Maitrot, 2019). Social skills, positive self-concept, self-control, communication skills and higher-order thinking are important soft skill for one to succeed in the agricultural sector where ever-changing global demands require flexibility and adaptation.

A female-headed beneficiary in group 3 asked if it was possible for them to get training on other new skills:

“We also need new skills here. We all are vegies, onion and tomato sellers how I wish someone could come train us new skills so that we can have a variety of skills. The crops we plant are perishables and if we all are doing the same vegetables we will end up throwing them away as they will become too much in the market and this also lowers the prices too and with such our labour will be in vain.” Focus Group Discussion No. 3, February 2021.

Farming of a variety of vegetables helps smallholder farmers in creating avenues for building resilience to external risks (UNICEF, 2020). Diversity can also help the female-headed households not only creates income but also have a variety of products to market to different clients.

6.5.3 The ADRA cash transfer should not create a dependency to its beneficiaries

One major critique of cash transfers, Wong (2014) argues that there has been weaker evidence that asserts cash transfers have achieved the desired impacts or outcomes of increasing accumulation of human capital and ending intergenerational poverty. Her main argument was that they have not been there for too long for anyone to measure the long term generational outcomes instead they might cause a dependency on the recipient that help is always there making them lazy (Wong, 2014). Bastagli (2011) further writes that cash transfers also reduced adults’ initiative to look for work. People became relaxed as they knew something was coming

causing a dependency syndrome. Hence, one key informant advocates that ADRA-Zimbabwe's cash transfer should not be like the in-kind again that made people docile.

“When Christian Care and Care International started giving cereal grains to Lean season affected rural communities of Zvishavane people slowed down in looking for alternative jobs or means of survival. It became a norm that monthly they would receive something from the two organisations and people became relaxed. There was now an increase of women visiting bars and loitering at shops to relax with friends something that was rare. When these two organisation stopped handing out in-kind aid in 2008 due to the issues the previous regime had with the international world chaos happened as most people had abandoned their farm lands. Some had even sold their land. So my fear is that ADRA-Zimbabwe's cash transfer will not leave people vulnerable again.”

Key Informant No.2, February, 2021.

So there is need to make sure that the attitude and perception in which beneficiaries attach to the fund is positive towards the implementing the cash transfers. Catubig *et al.* (2015) argues that if the beneficiaries should not see the fund as an income rather they should know that it is a supplement to their income. If such guidelines are not set, this can cause setbacks as this can make them less interested in looking for work and become fully depended on the funding.

6.5.4 Cash transfer Programs to target more vulnerable beneficiaries

The researcher also found out that in order to reduce poverty in Nganunu village successfully the ADRA-Zimbabwe they should have a clear timeframe of terminating the benefits so that they give the cash transfers to other members of the society even to other societies. This would also help in reducing the dependency syndrome on these cash transfers among the members. One key informant noted that:

“Giving benefits to the same people does not end poverty in the village as a whole but in one group of people who are the targeted group, so poverty is reduced in female-heads only leaving out other members of the society who are vulnerable. ADRA-Zimbabwe should incorporate a practice whereby they end the benefits as soon as these female-heads beneficiaries have projects that can sustain them in the future and channel the cash transfers to other members of the village who need these benefits for

example the unemployed youth, the elderly and those with disabilities or even to other villages around the country.” (Key informant No.1, February 2021)

From the findings above, it is noted that in order for the successfully implementation of the cash transfers in Nganunu village, the ADRA-Zimbabwe should not concentrate on one group of people over and over again. These results are in tally of the **research of Winters (2012)** who found out that; money transfer projects should have some clear criteria of whether to continue or terminate benefits as this is an important part of the program as inclusion, since premature termination threaten program goals. He also found out that needless continuation wastes public resources that can be redirected to other beneficiaries in need, or in the long term to other projects responsive to new challenges. Therefore, the ADRA-Zimbabwe should have a clear criterion for ending benefits among female-heads in Nganunu village and direct them to other members or projects to allow for inclusive development to take place.

6.5.5 Government should create policies that are gender sensitive

According to the focus group discussions and in-depth interviews conducted in Nganunu village, there was a consensus that female-heads needed land for them to be productive. Since Zimbabwe is a patriarchal society, land normally runs through an inheritance system that favours men (Gaidzanwa *et al.*, 2012; Horrell & Krishan, 2007). So for a balance to happen the interviews presented that government should create policies that favour women since women have been at a disadvantaged for a long time in the land distribution system.

“Most of us do not have land, we use land that is given to us by family members. The government should help us get land so that we can have a free place to farm. Renting has become expensive as our bargaining power is so limited as most land is already taken. Or government should help make laws that allow us to inherit from our fathers and husbands. Around Mapanzuli area there is still land that belongs to the government we will be happy if the government can lease it to us as women. At least we will be able to increase our yields. Men will continue doing better than us because they have land while we will have to survive on the little patches of land that’s not ours.” (In-depth Interview No.3, February 2017)

Another key-informant also agreed that:

“Government should look at the policies that govern land redistribution. Women have faced a lot of marginalisation in getting land and if all these policies that have to do with farming are to become successful, women should be given a chance to be land owners. It is only through land ownership that women can fully invest their energy in agriculture.” (Key-informant Interview No. 2, February 2021)

Furthermore, Erickson & Vollrath (2016) and Tourag (2016) argue that the only thing that can help empower an individual is their access to arable land, as arable land is crucial for reducing poverty and hunger in third world countries who rely on an agro-based economy. Over the past four decades, Zimbabwe redistributed vast quantities of arable land through the Fast Track Land Reform. The land was supposed to benefit the landless, women and poor communal farmers to reduce inequality. However, the system did not benefit the vulnerable as planned (Gaidzanwa *et al.*, 2012). Hence, one can note that if the issue of land policy is not addressed properly women will continue carrying the burden of not producing enough yield. In this case there is need for a land policy that allow women to inherit their husband’s land especially in rural Zimbabwe where the land is governed by traditional cultural law which supports men (Horrell & Krishan, 2007). Policies should be gender sensitive to avoid women and children’s rights to be infringed (ZimVac, 2017; FAO, 2015).

6.6 Conclusion

Adato & Hoddinott (2018) elaborates that cash transfers are a magic bullet that can kill poverty when implemented properly. In spite of dissatisfaction by the beneficiaries in the village and their mounting grievances, throughout the research the data on the ground showed that the ADRA-Zimbabwe’s Basic Agricultural Assistance Programme was being implemented well. Although there have been challenges of selection of participants the Village Development committee managed to handle the situation. Even the COVID-19 pandemic did not deter one from seeing how the ADRA-Zimbabwe cash transfer was helping the female-heads households in their subsistence farming livelihood. Gardens and fields were vibrant and full of greenery. There has also been a great impact on the dietary of female-headed households as most homes now have two to three meals a day which include a variety of dishes.

However, the issue of land policy should be addressed properly for these people to have a lasting solution otherwise, women will continue with the problem of not producing enough

harvest. Women should be allowed to inherit their husband's land especially, in rural Zimbabwe where the land is governed by traditional cultural law which alienates women (Horrell & Krishan, 2007). Policies should be gender sensitive to avoid women and children's rights to be infringed

Thereby showing how the agricultural economy has greatly changed as now female-heads could opt for different seeds and livestock to sustain their basic needs. Even the female-heads' social network had greatly improved as there was now interaction between them who were considered the hapless of society and other members of society. The group was now considered important as they were now in a position to supplement the primary school dietary when they had a shortage. Even those from towns were now commuting and visiting family in the village as they no longer feared the financial burdens of extended family. However, the cash transfer also needs to involve all the vulnerable of the local community especially the youth who had lost hope in a better life.

CHAPTER SEVEN

7. Conclusion and recommendation

7.1 Introduction

The main aim for conducting this research was to explore how the Basic Agricultural Assistance Programme is helping in reducing rural poverty in female-headed households in Nganunu village, Zvishavane, Zimbabwe. The study was guided by the Feminisation of Poverty concept by Diane Pearce and the Social protection perspective. These frameworks were both applied in the study to gain an in-depth understanding of the contribution of Basic Agricultural Assistance Programme in alleviating poverty in female-headed households in Nganunu Village. Tenets of both frameworks were used to understand how female-headed households experienced the ADRA cash transfer program in a quest to reduce poverty in Zvishavane. The social protection perspective was used to rationalise the cash transfer program in poverty reduction while feminisation of poverty concept was used to understand the experiences female-headed households as Beneficiaries of the ADRA cash transfer program. Cash transfers have been used on many occasions as a way to alleviate poverty in many communities in developing countries (MCCTP, 2016; Thome et. al., 2014; AIR, 2013). They have been used as a way of empowering women through the reduction of poverty in many female-headed households in Zimbabwe (Tekwa *et al.*, 2018; MCCTP, 2016; Handa et. al., 2014; CRS, 2011). Hence, this chapter concluded by summarizing the key research findings, as well as the value and contributions thereof. The main objective of the study was to explore the Basic Agricultural Assistance cash transfer programme in reducing poverty in female-headed households.

A qualitative research approach was used in conducting the research and in-depth interviews and focus group discussions were used to collect information from the respondents and understand the impact of the Basic Agricultural Assistance Programme in alleviating poverty among female-headed families in Nganunu Village. Qualitative content analysis approach was used to analyse the responses of the participants in the interviews and focus groups conducted in the research. The analysis allowed the important dimensions to emerge from patterns under study without presupposing in advance what the important dimensions will be.

Chapter one of this study gave an introduction to the study, and discussed the background of the study. Chapter two reviewed previous literature on cash transfers and poverty in female-

headed families. Chapter three was used to discuss how cash transfers were administered and the challenges faced in their implications. Chapter four discussed about the framework used in the study. Chapter five discussed the research methods and the methodology used in exploring how cash transfers reduce poverty. This chapter explained the research design and methods used to explore the usefulness of the cash transfer in poverty reduction in female-headed households. Chapter six is where the findings of the study and the discussion was done. While chapter seven the researcher concluded by summarising the findings of the study giving recommendations on how best to improve the cash transfer policy.

The following section will discuss the core argument of the study:

7.2 Core Argument

The socio-economic and political crises in Zimbabwe have resulted in an increase in poverty among many households in both the urban and rural areas. Many families are subjected to extreme poverty and the female-headed families are no exception. The COVID-19 pandemic forced the government to implement a hard national lockdown which has aggravated the already dire situation in the country particularly to the vulnerable groups like female-headed households. This sudden shock was not anticipated and many governments failed to sustain livelihoods especially for smallholder farmers who relied solely on farming activities and selling of farm produce. The state has failed to fulfil its basic mandate of social service provision to the most vulnerable sections of society, thus exacerbating poverty and food insecurity in rural households (Tekwa *et al.*, 2018; Handa *et. al.*, 2014). The vacuum created by the unfulfilled roles by the state has been filled in by non-governmental organisations to cushion the vulnerable sections of Society. Consequently, cash transfers have been implemented to reduce poverty in female-headed households amongst other vulnerable groups. Although the Basic Agricultural Assistance programme was introduced as a micro economic stability tool to buffer income risks faced by the poor, external factors like the political and economic crises has deterred such program to comprehensively reduce poverty in female-headed households (MCCTP, 2016). Put differently, although to some extend some households have positive experiences with this program, external factors such as health, political and economic crises, poverty can be hamper female-headed households through the ADRA cash transfer programme to attain sustainable rural livelihoods (Conway *et al.*, 2001). The results

show that the Basic Agriculture Assistance Programme when implemented properly it can greatly reduce poverty among female-headed families.

7.3 Reflection on Key Issues

The study aimed to explore the ADRA-Zimbabwe cash transfer program in reducing poverty in female-headed households in Nganunu Village, Zimbabwe. To achieve this aim, the researcher addressed the following questions:

- What are the experiences of female-headed households in accessing the Basic Agricultural Assistance Program?
- What are the challenges faced in the ADRA cash transfer programme?
- Which practices in the Basic Agricultural Assistance Programme can help strengthen in the farming activities of female-headed households to reduce poverty?

7.4 The key findings of the research according to these research questions are summarised below:

7.4.1 The experiences of female-headed households in accessing Cash transfers in the Agricultural Assistance Program

The government of Zimbabwe at the moment is failing to meet the needs of its citizens due to misappropriation of foreign currency done by top government officials. The shortage of foreign currency has led to the collapse of most government service sectors especially the social welfare system that girls and women depend upon. This results of the research indicate that Cash Transfer programs were the alternative source of help for the women. However, the results indicated that the implementation of the ADRA-Zimbabwe cash transfer was a success in bridging the gap left by the collapse of the social welfare system and it has been efficient.

The findings revealed that the ADRA-Zimbabwe cash transfer bypassed financial institutions such as banks which are often affected by the central bank's fiscal policies. The access to foreign currency through the banks was difficult due to the restrictions by the central bank, and many people ended up collecting the weak local currency (Ndoma, 2020). By making access to the cash transfer easy for beneficiaries, the ADRA-Zimbabwe program facilitated timeous availability of agricultural inputs. ADRA made partnerships with nearby agricultural shops to facilitate the easy purchase of agricultural inputs thereby making sure the funds were used for the actual intended purpose. The selection of participants in the ADRA-Zimbabwe Basic

Agricultural Assistance Program was done by the Village Development Committees with the help of the community social workers and the community members to make the selection process fair and just as they trusted the community social workers.

Cash transfers can be used as a poverty reduction tool when implemented properly (Adato & Hoddinott, 2018). The research findings showed that the ADRA-Zimbabwe Basic Agricultural Assistance Programme was being implemented well and the ADRA-Zimbabwe cash card to some extent gave female-headed households' sustainability in their agricultural activities. However, external factors such as the economic, social and health crises hampered the full realisation of poverty reduction.

The results of the ADRA-Zimbabwe cash card programme can be seen by the following:

- Household income security

The results revealed that the ADRA-Zimbabwe cash card brought relief for the female-head participants in giving a household income security and bringing a change of behaviour in recipients. The cash transfer assisted female-headed households through bringing a stable and reliable income which helped in the reduction of relying on unsafe modes of survival such as prostitution and child labour. The cash transfer program empowered female-headed households by allowing girls to attend schools since families had surplus to meet nutritional, health and educational needs.

- Increasing agricultural productivity for female-headed households.

Empirical findings of the study showed that the ADRA-Zimbabwe' cash transfer gave the female-heads in Nganunu village the capacity to purchase agricultural inputs which in turn empowered female-headed households to sustain their livelihoods. The cash transfers allowed them to save and invest. The female-heads in Nganunu village would purchase farming equipment such as ox-drawn carts in groups which they would rotate and do large-scale farming activities. The results revealed that this had reduced the poverty amongst the ADRA cash transfer programme recipients in Nganunu village.

- Increase in the nutritional value of families

Despite some external factors like climate variability, political, economic and the health crises, the findings show that to a greater extend that the ADRA-Zimbabwe shop card had a positive

impact on the farming livelihoods of female-heads of Zvishavane. The results reviewed that the nutritional value of families in Zvishavane had improved because of the ADRA-Zimbabwe shop cards. Some of the households took part in group projects for large scale farming. This consequently increased their crop yields for both substance and marketing. With high crop yield returns they could purchase food with more nutritional value.

7.4.2 Challenges faced in the ADRA cash transfer program

Despite the positive experiences mentioned in the section above, The ADRA-Zimbabwe programme faced various problems in its implementation in reducing poverty in female-headed households in Nganunu Village, Zimbabwe.

- The challenges faced included, the Cash Transfer targeting a small portion of the community. The Zvishavane community is characterised by high unemployment rates and many child-headed households (ZimVac, 2017, Rubhara et. al., 2020, Thome et. al., 2014). However, as the ARDA-Zimbabwe programme only target a few participants such as the old, women and minor children, it only helps eradicating poverty among the few participants who are selected from the most vulnerable sections of the society.
- Since the programme could not target everyone, the findings indicated an increase in theft as people stole from the recipients' fields and vegetable gardens.
- Conditionality of the cash transfer made it difficult especially during the COVID-19 period when some beneficiaries faced scarcity they could not use that cash transfer for other basic needs as they feared to have their benefits terminated.
- Findings from the study also revealed that the cash access cards were easily damaged especially when in contact with hard surfaces such as being mixed with metal objects or even plastic bank cards. The cards would become unreadable on the electronic systems resulting in the card holders being turned away at the shops, causing delay in accessing the cash transfers, as the issue needed the ADRA-Zimbabwe officers for rectification.
- The findings from the study also revealed that there was need for an inter-sectoral approach to reduce poverty in rural areas. A cash transfer alone was not able to remove the challenges being faced by the female-heads of Nganunu village

- The female-heads also needed training on how best to diversify their crop yields. They normally all planted the same vegetables making their clients limited. With different produce it also attracts new clients and new markets.

7.4.3 Practices that can be implemented by ADRA-Zimbabwe program to reduce poverty in female-headed households

The cash transfers should have a strictly defined method for targeting beneficiaries, the method is designed to make female-headed households that are in need of assistance more transparent, to avoid political manipulation, and to prevent exploitation of benefits by non-poor households (Kidd, 2017).

To reduce poverty in Nganunu village successfully the ADRA-Zimbabwe should do a needs assessment to make sure that the beneficiaries' needs are still being met. Also it is important to remove those that have shown signs that they can now run their farms without the help of the cash transfer so that they give the cash transfers to other members of the society even to other societies. This helps to avoid a dependency syndrome on these cash transfers among the members. In addition, this helps the cash transfer officers to measure success in the achieving the goal of reducing poverty amongst the female-headed families in Nganunu village through the Cash Transfer programme. Winters (2012), indicated that money transfer projects should have some clear criteria of whether to continue or terminate benefits as this is an important part of the program as inclusion, since premature termination threaten program goals. He also found out that needless continuation wastes public resources that can be redirected to other beneficiaries in need, or in the long term to other projects responsive to new challenges.

7.5 Recommendations

This research focused on exploring how the cash transfer programs helped in reducing poverty in female-headed households in a Nganunu village. However, based on the empirical findings of the study it is recommended that:

- Government should partner with Non-Governmental Organisations and look for more capital to fund programs that help in reducing poverty in communities.
- Cash transfers should cater for all vulnerable people in society to reduce exclusion of the vulnerable sections of rural communities.

- Public and private sectors should consider grassroots approaches in project initiation and implementation. In other words, the beneficiaries themselves should be consulted and should have a say on projects to be initiated in their communities and these projects should be line with their needs.
- Government and all relevant stakeholders should conduct awareness programmes to train and educate the community on why relief projects are being administered in their communities.
- Beneficiaries should also be taught self-accountability on how to manage wisely the money given to them for projects so that the resources awarded to them can become more sustainable. As accomplishments and insolvencies of programs can only be evident when it has run for a long duration of time.
- Beneficiaries should also receive training in different practical and business areas that they can use in the projects. For example, they can be taught about rearing chickens commercially, from brooding up to the selling point and all bookkeeping procedures. This can help them to grow the projects, into big projects that can actually sustain them for the rest of their lives.
- Policies should be gender sensitive as with gender sensitive' policies there is room for fairness to take place as issues are addressed according to gender needs. With gender sensitive policies in the agriculture sector it is easy to improve the poverty status of female-headed households as the policies will look for a better way of addressing poverty affecting women in development. Gender sensitivity policies also helps in bringing out gender equity, with gender equity people will have the same rights in accessing of land and agricultural needs which will help in reducing of poverty in female-headed households.
- Policies should also allow for income diversification. Off-farm labour not related to the household's farm should be encouraged to female-heads as this will provide more effective insurance against unforeseen life shocks. They can be taught life skills such as sewing, crocheting or harvesting of traditional herbs something that does not involve working on their farm land

7.6 Implications for existing conceptual framework

The study has focused on evaluating the roles of cash transfers in addressing the needs of female-headed households in Nganunu Village, Zvishavane. This study applied the social

protection and the feminisation of poverty perspectives to address the needs of female-headed household in poverty reduction. The use of two conceptual frameworks was an attempt to gain a greater understanding, beyond one specific theory, and allow us to understand how different basic tenets of the frameworks can resolve the problem at hand. While one perspective could suffice to describe a phenomenon (an isolated element) using both frameworks was necessary to explain other elements and the relation between tenets. The study gives a more elaborate understanding of how feminisation of poverty and the social protection perspective helped to further understand the role of the cash transfer in removing poverty among female-headed households in this study. The cash transfer itself developed an analytical insight of whether it was managing to reduce poverty in these households. The cash transfer through its implementation provided an insight to whether social protection is the way to go when talking of issues of poverty alleviation. The study made use of the in-depth interviews and focus group discussions these two methods enabled the researcher to get a better perspective of the cash transfer as a tool for poverty alleviation.

In terms of the methodology, the use of a phenomenological research design further explores the aspects of the integrated model of the role of cash transfers in addressing the needs of female-headed households in the farming community of Nganunu. Listening to the voices of female-heads and key informants in this study provided more insights on the issues of basic needs and participatory development. The analysis of the data involved the interpretation of the meanings and functions of human actions and took the form of verbal descriptions and explanations. This study therefore necessitates the understanding of female-heads' needs from an emic perspective. The crucial significance of using focus group discussions assisted in tapping the bottom up views of the services of cash transfers in Zvishavane. This has potentially important implications for the role of cash transfers in reaching more female-heads facing vulnerability in rural communities in Zimbabwe. In particular, it points to ways in which NGOs can be challenged to be more alert in identifying the needs of female-heads and, more importantly, in searching for ways to address these needs.

In terms of participatory development, accessing the views of the female-heads themselves rather than second hand accounts from others acknowledges the need of female-heads to participate in relevant social processes and to gain insights of how they view the role of NGOs by respecting their versions of reality. This provided a framework for examining the needs of

female-heads and how they are catered for by non-governmental organisations through narrative descriptions from focus group discussions and in-depth interviews.

7.7 Recommendations for further research

This study intended to evaluate the role of a cash transfer in poverty reduction in poor female-headed households of Nganunu Village, Zvishavane. Other studies can use this research as a guideline as this study has strong points that were backed by an all-inclusive theoretical perspective and analysis of primary data. The results of this study were derived from rural female-headed households of Nganunu village, however, there is need to study the importance of cash transfers in urban areas, slumps and different contextual and geographic backgrounds. Further research is also needed for other vulnerable groups like the elderly, different sexual orientations in order to ascertain if they are any Cash transfers programs that are meant to address poverty in such groups.

7.8 Conclusion

This chapter summarised the findings of the study. The socio-economic and political crises in Zimbabwe has resulted in an increase in poverty among many families in both the urban and rural areas. This study focused on the poverty in female-headed families. Cash Transfers are being used as a measure to help alleviate poverty in female-headed households and the findings reviewed that the program was a success though it needed further policy adjustments to help it to be sustainable. The feminisation of poverty and social protection framework helped the researcher to fill in on the importance of cash transfers in the mitigation of poverty in female-headed households in the poor rural farming community of Zvishavane. One of the key elements of the social protection framework indicates social protection should help in reducing poverty through creating opportunities of health, education and employment. The results revealed that the cash transfer programs were useful as a tool in achieving this. Some of the key achievements of the programme included, increased household income security, increasing agricultural productivity for female-headed households and increase in the nutritional value of families. Despite other external factors like political and economic crisis, patriarchal norms, the Cash Transfer program was found to be useful for the rural population of many female-headed households.

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Annexures

Appendix A: Informed consent

INFORMED CONSENT

Researcher: Grace Tsitsi Fajji

Supervisor : DR T.C Garutsa

Title of the study: Evaluating a Cash Transfer program in reducing poverty in female-headed households in Nganunu Village, Zimbabwe.

I declare that I will voluntary participate in the research that has been explained to me and I will corporate by sharing my honest experiences. I understand that the interview is part of a research project and that my information will be treated confidentially and published anonymously for research purpose only. I agree to being interviewed and my participation is voluntary.

Signed at.....on this.....Day of.....2021

Signature: Participant..... Signature: Researcher.....

Appendix B: Interview Guide

DEPARTMENT OF SOCIOLOGY

FACULTY OF HUMAN SOCIAL SCIENCES

SOCIOLOGY SUBJECT GROUP

HUMANITIES FACULTY – SCHOOL OF SOCIAL SCIENCES

INTERVIEW GUIDE QUESTIONS FOR FEMALE-HEADS

Dear participant

My name is Grace Fajji and this research forms part of my master's thesis entitled **“Evaluating a Cash Transfer programme in reducing poverty in female-headed households in Nganunu Village, Zimbabwe.”** The study seeks to evaluate whether the ADRA Basic Agricultural Assistance Programme is helping in reducing poverty in female-headed households. Participants will not be asked any questions that do not relate to the Basic Agricultural Assistance Programme. Your response will go a long way in ensuring that the cash transfer is assisting in reducing female-headed household poverty in Nganunu Village. You are kindly requested to respond to this interview guide questions as honestly and openly as possible. The interview will not take more than an hour and the information provided will be anonymous, so please feel free to say exactly what you think and feel. Your answers are not ‘right’ or ‘wrong’. Accepting to provide answers to these questions is voluntary and the information obtained will be kept confidential and the respondents will be kept anonymous and used solely for the purpose of this study.

Date of Interview:

Interviewed No.:

Time of Interview:

Time ended:

Participant summary:

SECTION A: DEMOGRAPHIC CHARACTERISTICS

1. Gender (please place an (x) where applicable)

a. Female	
b. Male	

2. Age group (please place an (x) where applicable)

a. 18-19	
b. 20-25	
c. 26-30	
d. 31-35	
e. 36-40	
f. 41-45	
g. 46-50	
h. 51-55	
i. 55 and above	

3. Educational level (please place and (x) where applicable)

a. Grade 7 or below or equivalent	
b. Ordinary Level	

c. Advanced Level Diploma/certificate	
d. Diploma/ Certificate/ Bachelor's degree or equivalent	

4. Marital status (please place an (x) where applicable)

a. Single	
b. Married	
c. Divorced	
d. Separated	
e. Widow	

5. How many children do you have? (please place an (x) where applicable)

a. None	
b. 1-2	
c. 3-4	
d. 5 and above	

6. How many people are in this household? (please place an (x) where applicable)

e. None	
---------	--

f. 1-2	
g. 3-4	
h. 5 and above	

7. Employment Status (please place an (x) where applicable)

a. Retired	
b. Employed	
c. Self-employed	
d. Unemployed	

SECTION B: Basic Agricultural Assistance Programme Modalities

8. How were you selected to be the recipient of the cash transfer?

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.....

.....

9. Why do you think the cash transfer was introduced?

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.....

10. How much are you receiving? (specify currency in USD/ZAR value).

.....

11. How often do you receive this money? (specify frequency e.g. weekly or monthly)

.....

12. How do you receive the cash transfer?

.....

13. What do you use the cash transfer for? (Specification of goods purchased using cash transfer money, amount used and source of commodity. (Reference period of 3 months).

Items/Commodity	Amount (USD/ZAR)	Source of commodity
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
Total		

14. Do you have any other sources of income in your household? Yes / No. If yes mention them (Reference period of 3 months).

Source	Amount (USD/ZAR)

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
Total per month	

15. Is the land you are tilling on yours? If not whose land are you working on?

.....

16. Are there any chronically ill (consistently ill for more than 3 months) or physically and mentally challenged persons in your household? If yes, what are the challenges especially ability to work in the fields).

.....

17. How many meals do you normally eat a day in this household?

.....

18. What changes came as a result of your participation from the cash transfer programme?
(Probe).

.....
.....
.....
.....
.....

19. Has there been any negative changes in the household that you can attribute to the cash you received? Yes/ No. If yes probe more.

.....
.....
.....
.....
.....

20. Is your household benefitting (or has it once benefited) from any other programme besides cash transfers?

.....
.....
.....
.....
.....

21. The cash transfer you are receiving do you consider it successful. Yes/ No (Probe all answers).

.....
.....
.....
.....

.....

.....

22. What recommendations can you make to the Basic Agricultural Assistance Programme?

.....

.....

Appendix C: Interview guide for Focus Group Discussions

SOCIOLOGY SUBJECT GROUP

HUMANITIES FACULTY – SCHOOL OF SOCIAL SCIENCES

INTERVIEW GUIDE QUESTIONS FOR FOCUS GROUP DISCUSSIONS

Dear participants

My name is Grace Fajji and this research forms part of my master’s thesis entitled **“Evaluating a Cash Transfer programme in reducing poverty in female-headed households in Nganunu Village, Zimbabwe.”** The study seeks to evaluate whether the ADRA Basic Agricultural Assistance Programme is helping in reducing poverty in female-headed households. Participants will not be asked any questions that do not relate to the Basic Agricultural Assistance Programme. Your response will go a long way in ensuring that the cash transfer is assisting in reducing female-headed household poverty in Nganunu Village. You are kindly requested to respond to this interview guide questions as honestly and openly as possible. This focus group discussion will not exceed one and half hours. The information provided will be anonymous, so please feel free to say exactly what you think and feel. Your answers are not ‘right’ or ‘wrong’. Accepting to provide answers to these questions is voluntary and the information obtained will be kept confidential and used solely for the purpose of this study.

Thank you for participating in the study

Date of Interview:

Name of Group Interviewed:

Time of Interview:

Time ended:

Participant summary:

(Please note, these questions are only meant to guide the discussion)

1. What is your understanding of Basic Agricultural Assistance Programme?
2. Why do you think the Basic Agricultural Assistance Programme was introduced?
3. When did you start receiving the Basic Agricultural Assistance?
4. Before the Basic Agricultural Assistance Programme was introduced, were you receiving anything in-kind from either the government or NGOs? (Probe)
5. How much are you receiving?
6. How do you spend the money you receive?
7. Do you have any other avenues of making an extra income
8. What challenges have resulted from getting the assistance?
9. What challenges have you experienced ever since you started benefitting from the Cash Transfer Programme?
10. How have you addressed these challenges to the people who give you the Basic Agricultural Assistance?
11. What recommendations can you make to ensure that Basic Agricultural Assistance is more responsive to your needs?

THANK YOU FOR YOUR PARTICIPATION!

Appendix D: Interview Guide questions for Key Informants

SOCIOLOGY SUBJECT GROUP

HUMANITIES FACULTY – SCHOOL OF SOCIAL SCIENCES

INTERVIEW GUIDE QUESTIONS FOR KEY INFORMANT

Dear participant

My name is Grace Fajji and this research forms part of my master’s thesis entitled **“Evaluating a Cash Transfer programme in reducing poverty in female-headed households in Nganunu Village, Zimbabwe.”** The study seeks to evaluate whether the ADRA Basic Agricultural Assistance Programme is helping in reducing poverty in female-headed households. Participants will not be asked any questions that do not relate to the Basic Agricultural Assistance Programme. Your response will go a long way in ensuring that the cash transfer is assisting in reducing female-headed household poverty in Nganunu Village. You are kindly requested to respond to this interview guide questions as honestly and openly as possible. The interview will not take more than one hour. The information provided will be anonymous, so please feel free to say exactly what you think and feel. Your answers are not ‘right’ or ‘wrong’. Accepting to provide answers to these questions is voluntary and the information obtained will be kept confidential and used solely for the purpose of this study.

Thank you for participating in the study.

Date of Interview:

Time of Interview:

Questions (please note this is only a guide to the discussion follow up questions, participant responses should be incorporated during the discussion)

SECTION A: Safety Nets in Zvishavane

1. Besides Basic Agricultural Assistance Programme, what was/is in place to alleviate poverty in Zvishavane from the non- governmental organisations or the government?

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2. What provisions are/were being offered to reduce poverty in Zvishavane especially for female-headed households before the introduction of Basic Agricultural Assistance Programme?

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3. What challenges were associated with the above mentioned provisions as methods of alleviating female-headed poverty in Zvishavane?

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SECTION B: Basic Agricultural Assistance Programme Modalities

4. Why did you select the Basic Agricultural Assistance Programme as a policy for poverty alleviation in Zvishavane? (For ADRA informant only).

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5. What is the selection criteria for beneficiaries receiving the Basic Agricultural Assistance?

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6. What benefits /gains do you expect to be realized by the beneficiaries of the Basic Agricultural Assistance Programme?

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7. What is the mode of transfer for this cash transfer?

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8. How much is given each family?

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9. What challenges have you noted in implementing the Basic Agricultural Assistance Programme?

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SECTION C: Cash Transfers and Related Economic and Social Benefits

10. What economic benefits have been acquired by the beneficiaries of the cash transfer programs?

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11. What social benefits have been realized by the beneficiaries of the cash transfer

programs?

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12. How do you measure the impact of the Basic Agricultural Assistance Programme?

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SECTION D: Cash Transfers and Sustainability of Livelihoods

13. How has Basic Agricultural Assistance Programme affected the livelihoods of female-headed beneficiaries?

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14. How are cash transfers helping in maintaining the established livelihoods of

beneficiaries?

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15. What can be done in order to maintain the livelihood after the cash transfer?

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16. What are your recommendations for making the programme more responsive to the needs of the poor?

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THANK YOU FOR YOUR PARTICIPATION