



Qualitative research and analyses of the economic impacts of cash transfer programmes in sub-Saharan Africa

Zimbabwe Country Case Study Report



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Executive summary

Background

This report presents analysis and findings from a qualitative research case study conducted in October 2012 in Zimbabwe, the third of a six country study of the economic impact of cash transfer programmes in Sub Saharan Africa. The Harmonised Social Cash Transfer (HSCT) was introduced in 2011 by the Ministry of Labour and Social Services (MoLSS) to ‘strengthen purchasing power of 55,000 ultra-poor households who are labour-constrained through cash transfer’. During phase 1 of the programme (from 2011 to 2012) 10 districts were targeted for HSCT coverage. In total 236,458 households were surveyed and 18,637 households were identified as labour-constrained and food poor. The research focuses on this stage.

Research areas and key findings

The research study examined the impact of the cash transfer in three interrelated areas: household economy, local economy and social networks.

Household economy impacts: The HSCT is mainly functioning as a safety net for the beneficiaries as designed by the programme. The HSCT has enabled households to become more self-reliant and better meet their food requirements and educational needs of their children, without the need to sell assets or increase borrowing. The transfer has increased the creditworthiness of beneficiary households and enabled many of them to reduce casual labour and work in their own fields. For the elderly and physically constrained individuals this has provided them with an opportunity to ‘rest’.

Local economy impacts: The HSCT has not resulted in significant changes in the local economy. The transfer has enabled smaller shops close to pay points and beneficiary households to benefit during the pay days and a few subsequent days. But the trading volume of larger shops is determined by the seasonal agriculture calendar, festive periods and more regularly on the income of salaried civil servants. The HSCT has not resulted in opportunistic price increases in targeted areas.

Social networks: The HSCT is enabling beneficiaries to become more self-reliant and have more self-esteem. The HSCT is gradually enabling some individuals to rebuild and solidify their existing social networks and better engage with their communities through church offerings, funeral contributions and generally through increased opportunity for reciprocity with their friends and neighbours. Whilst the HSCT has created some tensions and jealousy in the community it has not overall affected the relations between community members.

Operational recommendations

The study also explored how and why various CT-OVC operational arrangements affected impacts and raised a number of important operational recommendations in support of future rounds of CT-OVC transfers:

Improve the timeliness of the transfers for beneficiaries: The delays and uncertainty around payments affect beneficiaries’ ability to plan and budget, the shopkeepers’ ability to restock and invest. The effects are disproportionately worse for the most vulnerable

households who may have to continue depleting their assets or become heavily indebted when payments do not come on time. It is recommended that the payments conditionality be delinked for the payment audit reports and every effort is made to provide payments on time.

Consider the role of community power structures within programme operations: Despite not being part of the programme or consulted, the traditional leaders & councillors are *de facto*, dealing with a number of grievances related to the HSCT. Given this fact and the purportedly high exclusion errors, careful consideration to the grievances of community members and engagement with the traditional authorities is warranted.

Provide further support to Child Protection Committees: To improve implementation and operations at community level, provide adequate and ongoing support to CPCs to effectively perform their functions.

Improve communication and awareness-raising: Linked with the engagement of local power structures, a more comprehensive and specifically periodic communications strategy targeted at the community level (as opposed to pay points) will help community members better understand the purpose of the programme and diffuse unnecessary resentment and tension within the community.

Ensure complementarities between programme initiatives: The integration of complementary services into a package of support for beneficiary households will enhance their ability to shift their resources from dealing with immediate shocks and daily needs to longer term economic investments.

Abbreviations

AMTOs	Assisted Medical Orders
BEAM	Basic Education Assistance Module
CIT	Cash in Transit
CPC	Child Protection Committee
CPF	Child Protection Fund
CPO	Central Programme Office
CT	Cash Transfer
DSS	Department of Social Services
DSSO	District Social Service Officer
DSW	Department of Social Welfare
FAO	Food and Agriculture Organization
FGD	Focus Group Discussion
FGM	Female Genital Mutilation
GBV	Gender Based Violence
GoZ	Government of Zimbabwe
HSCT	Zimbabwe Harmonised Social Cash Transfer Programme
KII	Key Informant Interview
MIS	Management Information System
MoLSS	Ministry of Labour and Social Services
NAP	National Action Plan for Orphans and Vulnerable Children
NGO	Non Government Organization
OCHA	Office for the Coordination of Humanitarian Affairs
OPM	Oxford Policy Management
OVC	Orphans and Vulnerable Children
P to P	Protection to Production
PASS	Poverty Assessment Situation Survey

SSO	Social Service Officer
TOR	Terms of Reference
UNICEF	United Nations International Children's Emergency Fund
USD	United States Dollars
WFP	World Food Programme
ZDHS	Zimbabwe Demographic and Health Survey
ZIMSTAT	Zimbabwe National Statistics Agency
ZIMVAC	Zimbabwe Vulnerability Assessment Committee

1. Introduction

This report presents analysis and findings from qualitative research study conducted during the period 8th - 26th October 2012 in Zimbabwe as part of the six country, DFID-funded 'Qualitative research and analyses of the economic impacts of cash transfer programmes in Sub Saharan Africa' project. The Zimbabwe case study is the third of the six case studies to be undertaken.

Together, the six country case studies are designed to contribute to the From Protection to Production (Together, the six country case studies are designed to contribute to the From Protection to Production (P to P) project, a collaboration between DFID, UNICEF and FAO. The P to P project aims to provide evidence on the economic and social impacts of cash transfers, focusing on household decision making, risk coping and adaptation strategies, and local economy effects. In addition, it aims to strengthen data collection processes and build capacity around on-going evaluations. The P to P project promotes a mixed method approach to researching the economic and social impacts of cash transfers. This introduction provides a brief background to the Harmonised Social Cash Transfer Programme (HSCT) in Zimbabwe, introduces the key evaluation questions for the study, and details the research methodology.

Following this introductory section (which describes the CT-OVC Programme and provides further background on the research objective and overall methodology) the report is structured as follows: Section 2 provides an overview of the research locations; Section 3 presents the research findings; and Section 4 provides conclusions and recommendations.

1.1 Background: the CT-OVC Programme

1.1.1 Introduction

In support to the Government of Zimbabwe's (GoZ) National Action Plan for Orphans and Vulnerable Children (NAP II) 2011-2015, the Child Protection Fund (CPF) – a multi-donor funding mechanism - has three pillars¹:

Reduce household poverty by implementing a national cash transfer programme targeting households that are food poor and labour-constrained;

Enhance access to child protection services for all vulnerable children including legal, welfare and judicial services for children affected by violence, abuse and exploitation; and,

Improve access to basic education for poor orphans and other vulnerable children.

In response to the first pillar, the 'unconditional' Harmonised Social Cash Transfer (HSCT) was introduced in 2011 by the Ministry of Labour and Social Services (MoLSS), through the Department of Social Services (DSS). The programme's objective is to 'strengthen purchasing power of 55,000 ultra-poor households who are labour-constrained through cash transfer'. It aims to enable beneficiary households to increase consumption above food

¹ Ministry of Labour and Social Services (MoLSS) (2011), 'Manual of Operations for the Zimbabwe Harmonised Social Cash Transfer Programme', March.

poverty line, reducing the number of ultra-poor households and risky coping strategies such as child labour and early marriage. The programme is expected to lead to improved nutrition status, health and education and reduction of mortality.²

1.1.2 Coverage and targeting

During phase 1 of the programme (from 2011 to 2012) 10 districts were targeted for HSCT coverage. The districts were selected based on triangulated poverty data from the Poverty Assessment Situation Survey (PASS) 2003, the National Nutrition Survey 2010 and Zimbabwe Vulnerability Assessment Committee (ZIMVAC) report (2010) and adjusted to include a mix of urban and rural populations. In total 236,458 households were surveyed and 18,637 households were identified as labour-constrained and food poor (Table 1.1)³.

Table 1.1 HSCT beneficiary households by district

District	Households Surveyed	Beneficiary Households				
		Total	Female Headed	Elderly Headed (60+)	Child Headed (0 - 18)	Households with Children
Bulawayo	20,151	844	520	471	51	694
Chivi	32,757	3,968	2,639	2,762	116	3,572
Epworth	25,437	379	197	192	17	288
Goromonzi	33,876	1,802	1,069	1,060	47	1,454
Kariba rural	6,625	478	314	203	7	419
Kariba urban	4,205	65	43	20	0	49
Makoni	52,495	5,450	3,429	4,020	185	4,573
Rusape	6,160	200	137	94	9	152
Mangwe	11,953	1,913	1,222	1,213	52	1,716
Plumtree	2,258	32	21	12	2	27
Rushinga	15,752	840	523	578	12	715
Umguza	12,655	1,423	711	881	31	1,185
Zvishavane	12,134	1,243	793	909	31	1,085
Total	236,458	18,637	11,618	12,415	560	15,929

Source: Schubert, B (2010), Manual of Operations of the Zimbabwe HSCT programme.

Beneficiary households had to meet two targeting criteria:

- **Be food poor** – Living below the food poverty line and unable to meet most urgent basic needs (they took only one or no meal per day, were not able to purchase essential non-food items like soap, clothing, school utensils, lived on begging or some piece work, had no valuable assets, and got no regular support from relatives, pensions and other welfare programmes)

² MLSS (2011) Op cit

³ Schubert, B, Chirchir, R (2012), 'Zimbabwe Harmonized Social Cash Transfer Programme (HSCT): Analysis of the process and results of targeting labour constrained food poor households in the first 10 districts', April.

- **Labour constrained** – A household was defined as labour constrained if: (i) it had no able-bodied household member in the age group 18 to 59, fit for productive work; (ii) one household member in (18 to 59 years) group, who was fit for work, had to care for more than 3 dependents; or (iii) it had a dependency⁴ ratio between 2 and 3 but had a severely disabled or chronically sick household member who required intensive care.

Management and implementation structure⁵

The programme is managed and implemented at three levels. The Department of Social Services (DSS) has the overall responsibility for management and oversight of the programme. At the central level the DSS headquarters is responsible for planning and control, capacity development, information management systems, finance and administration and advocacy and partnerships. The provincial offices are meant to guide, supervise and control the implementing district officers. The district offices have the overall responsibility to ensure that all district level stakeholders implement the programme in a cost-effective, reliable and timely way and in accordance with the Manual of Operations. District office roles and responsibilities include:

Plan, monitor and report on all activities of the programme
 Supervise the private service providers that have been contracted for targeting and delivery
 Train enumerators and sub-district structures to perform their tasks in the targeting process
 Perform a number of tasks in the approval, delivery and administration process
 Coordinate referrals triggered off by child protection issues observed during the process of targeting and administration of changes in beneficiary households
 Take corrective action in case of any problems that may occur.

At the ward level, the DSS is supported by the Child Protection Committees (CPCs). The CPCs assist with verification of targeting results, informing beneficiaries, monitoring the payment process, counseling beneficiaries, and informing the District Office in case of the death of the head of a beneficiary household (Box 1.1).

Targeting and enrolment

All wards within the 10 targeted districts were included in the HSCT programme. A private firm, in collaboration with the Zimbabwe National Statistics Agency (ZIMSTAT), undertook a household census during September to December 2011 in all selected districts. The census contained demographic and poverty data (Form 0). The data were entered into a centralised database, where labour-constrained households were identified and subsequently interviewed (Form 2). The results from Form 2 were re-entered into the database and the list of eligible households, according to the criteria describe above, were generated in a new form (Form 3) and sent to the District Social Service Officer (DSSO) for verification. Verified Form 3s were used to print beneficiary cards and transfer funds to the delivery organisation. The DSSOs provided the beneficiary cards together with the date and venue of payments to the CPC to announce to the beneficiaries.

⁴ Dependents are defined as household members that cannot work (unable to work for more than 3 months) or should not work (under 18 years of age or over 59 or unfit for work due to being chronically ill, disabled, handicapped or still schooling).

⁵ This section is drawn from MLSS (2011) op cit.

BOX 1.1 Roles and functions of Child Protection Committees

Child Protection Committees are multi-sector community based structures at provincial, district and ward levels. They originated from Child Welfare Forums (CWF) established by the Government to provide advisory services to the Ministry of labour and Social Services (MoLSS) in 1999 and were redefined to CPCs in 2004 (MoLSS 2012). The main role of CPCs is to identify and respond to issues affecting orphans and vulnerable children. In addition to their traditional role, the CPCs at the ward level are part of the implementation structure for the HSCT at ward, village and households level (Schubert 2012). The main roles and responsibilities of CPC are:

1. Ensuring that all areas of the district and all households are covered
2. Passing information to beneficiary households
3. Assisting immobile heads of beneficiary households to access their payments
4. Assisting the payment process
5. Following up when households have failed to collect their payments
6. Informing the DSSO when the head of a household has passed away or has moved out of the ward
7. Informing the DSSO when a representative has to be changed
8. Assisting and protecting beneficiary households with special reference to child-headed households

The CPC focal persons were trained following the targeting of the programme and were meant to be provided with three bicycles, manuals of operations for each CPC members and blank copies of programme operations forms.

Transfer value and payment delivery mechanism

Payments were designed to be made bi-monthly and delivered through a Cash in Transit (CIT) firm to one or two pay points across each ward.

In brief the payment process begins with the Central Programme Office (CPO) sending payment schedules to the delivery agency and instructing the bank to transfer funds to it. Beneficiaries are paid at a meeting organised by DSSO at ward level and following a speech discussing the main objectives of the programme. At the end of each payment cycle, the delivery agency reports electronically to the CPO and refunds remaining balances to the programme account. Prior to the commencement of the next payment schedule a verification exercise is undertaken by an external agency to assess whether intended beneficiaries received the right amount of money and whether operations were conducted in accordance with agreed terms and conditions. Subsequent payments are released following the completion of this exercise, provided no financial irregularities are identified.

The first HSCT payment began in February 2012 and was completed by April 2012 to all approved households, with the exception of one ward in Goromonzi (Ward 4) and one in Bulawayo.⁶ The second payment was made in May/early June and the third payment was made during August 2012.

The value of the bi-monthly cash transfer varies by household level as follows:

⁶ Schubert and Chirchir (2012) op cit.

1 person household USD 10

2 person household USD 15

3 person household USD 20

4 and more persons USD 25

The amounts were aligned with the prevailing ‘food basket’ offered by the World Food Programme (WFP) to vulnerable households and payment offered by the Public Works scheme run by Government. For a four person household the transfer equated to USD 6 per person which represented 20 per cent of the individual food poverty threshold of USD 30.

The cash transfer is ‘unconditional’ although beneficiary households are encouraged to direct the transfer towards their household’s and children’s immediate needs, including education and health.

Implicitly the exit strategy of the programme is tied to the retargeting exercise where beneficiary households who are no longer labour-constrained will be removed. A retargeting exercise will be undertaken every two years. Prior to this, transfers to legitimate beneficiary households will only be discontinued in ‘the case of the head of a one-person beneficiary household dies, a household moves out of the project area or a household dissolves completely’.⁷

Harmonisation and coordination with other social protection programmes

The HSCT aims at harmonising all social protection programmes in Zimbabwe. It is meant to replace those programmes that provide regular cash payments to needy persons or households that cannot access labour based intervention. It is also meant to be complimented by the Basic Education Assistance Module (BEAM)⁸ and Assisted Medical Treatment Orders (AMTO)⁹. If members of labour constrained food poor households are to be covered by AMTO and all children of school age living in these households are to receive BEAM assistance. Other programmes of support such as the “Institutional Grants” & “Support to Families in Distress” which caters for special emergencies that require short term assistance and programmes that provide assistance in kind (such as wheelchairs to people living with disabilities) will also complement the HSCT programme¹⁰.

1.2 Research objective

The objective of this country research is to consider the potential economic development impacts of social cash transfers on the rural poor in Zimbabwe. It seeks to understand the impact of social cash transfers in three interrelated areas: household economy¹¹, local

⁷ Schubert and Chirchir (2012) op cit.

⁸ Cash for school fees, exam fees and levies given to identified poor and vulnerable children.

⁹ Fee waiver voucher and block grant from MoLSS to referral hospitals/ clinics, in order to provide free health care to poor and vulnerable households.

¹⁰ MoLSS (2012), ‘Design of the Zimbabwe Harmonised Social Cash Transfer Programme’, August.

¹¹ By ‘household economy’ we refer to the economic activity involved in accumulating and decision-making processes in distributing resources within a beneficiary household.

economy¹² and social networks¹³. The study also aims to uncover how and why various operational arrangements affect decisions and economic impacts at household and community levels.

Below, we present the evaluation questions developed to guide the case study research. These are arranged under broad hypotheses which were tested in the field, along with a set of research questions under each hypothesis. This is the hypothesis set that is being applied across all six country case studies. The hypothesis set has been informed by recent empirical research that has looked at cash transfer impacts beyond poverty alleviation and access to human development services. This recent evidence shows that cash transfers can foster broader economic development impacts.¹⁴ These impacts can come through changes in household decision-making processes, priority setting and behaviour, and through changes in the dynamics of the local economy of the communities where the transfers operate. The household-level impacts follow three main documented channels: (1) changes in labour supply of different household members; (2) investments of some part of the funds into productive activities that increase the beneficiary household's revenue generation capacity; and (3) changes in risk-coping practices by either prevention of detrimental risk-coping strategies such as distress sales of productive assets, child school drop-out, or increased risky income-generation activities such as commercial sex, begging and theft. Research has additionally documented three types of local economy impacts: (4) transfers between beneficiary and ineligible households; (5) effects on local goods and labour markets; and (6) multiplier effects.

With this emerging evidence in mind, discussions during the inception phase of this research project generated the following set of hypotheses and attendant evaluation questions. Each hypothesis has an accompanying theory of change, with transparent underlying assumptions, that is tested during research fieldwork. The hypotheses, research questions and underlying assumptions are presented as a Research Framework in Table 1.2.

¹² By 'local economy' we refer to economic activity beyond the beneficiary household which is impacted through the production and exchange of goods and services.

¹³ 'Social networks' in the context of this study refer to risk sharing arrangements and economic collaboration underpinned by social capital (trust-based reciprocity).

¹⁴ See for example: FAO (2011) 'From Protection to Production: The Role of Social Cash Transfers in Fostering Broad-Based Economic Development', Rome, FAO; Arnold, C *et al.* (2011) Cash Transfers Evidence Paper, Policy Division, London, DFID; Creti, P. (2010) 'The Impact of Cash Transfers on Local markets: A Case study of unstructured markets in Northern Uganda', In-house paper, Cash Learning Partnership (CaLP); Asfaw *et al.* (2012) 'The impact of the Kenya CT-OVC programme on productive activities and labour allocation', unpublished draft paper, FAO, University of North Carolina at Chapel Hill and American University.

Table 1.2 **Research framework: Hypotheses, research question and underlying assumptions**

Hypothesis	Research Questions	Underlying Assumptions
Household economy, hypothesis 1: The introduction of a small but predictable flow of cash income improves livelihood choices and productive investments, although vulnerable households will be more highly constrained in their decision making on how to use the additional cash.	<ul style="list-style-type: none"> • How and why do beneficiaries make decisions regarding the allocation of additional funds (consume/invest/save)? • How does the additional cash affect beneficiaries' choices of livelihood activities and production strategies? For example, what favours beneficiaries' choices to invest? And their choices to engage or not in labour markets? • What is the effect on detrimental risk coping strategies, such as distress sales of productive assets, school dropout and child labour? Or on other strategies such as migration? • How do beneficiaries' attitudes to risk change as a consequence of a cash transfer? • Do different types of beneficiaries make decisions on how to spend the additional cash in different ways (e.g. male vs female; old vs young)? Why and how? • What are the main constraints (whether linked to networks, physical access, etc.) faced by households in engaging in income generating activities and how do these influence behaviours and choices? 	<ul style="list-style-type: none"> • Beneficiaries (or caretakers of beneficiaries) are physically and mentally able to use additional funds as working capital • Beneficiary household demands on the cash transfer for coping and human capital investment (e.g. food, health and education spending) do not completely override livelihood and productive investments • Beneficiary households have access to and control over sufficient capital (land, labour, credit, social networks, productive assets) with which to make productive use of their cash transfer • Beneficiary households are not intrinsically risk averse – i.e. they are open to taking greater risks with cash transfers given the opportunity • Beneficiaries have access to and control over the cash transfer.
Local economy, hypothesis 1: The whole community, including non-beneficiaries, will benefit economically from the injection of cash through multiplier effects on local goods, services and labour markets, although this will be mediated by the political, economic and social context.	<ul style="list-style-type: none"> • What is the perception of community members (including non beneficiaries) and local traders and businesses in terms of: increased opportunities for trade (higher purchases from beneficiary households and opportunities for business creation and/or expansion); increased labour market opportunities; increased demand for variety of goods and services offered; increased credit worthiness of customers; changing habits; increased competition; and inflation? • How do these changes affect traders in terms of their strategies and profits? • What local circumstances favour or deter ripple¹⁵ effects in the community? What effects are triggered by what circumstances and how can positive effects be enhanced? 	<ul style="list-style-type: none"> • The aggregate injection of cash transfer capital into the local economy is sufficiently high as to make a significant impact on labour market and economic transactions (determined by aggregate size of transfer as a proportion of the total level of capital circulating in the local economy) • The local economy is sufficiently well connected to external markets for there to be a significant expansion and diversification of production and exchange activity.
Social networks and economic impacts,	<ul style="list-style-type: none"> • What were social networks like before the cash transfer 	<ul style="list-style-type: none"> • Existing social networks linked to risk sharing

¹⁵ 'Ripple effects' is a term used to describe a situation where an effect from an initial state can be followed outwards incrementally. In this case, it refers to how beneficiary behaviour may affect others in the community.

<p>hypothesis 1: Cash transfers increase beneficial risk sharing arrangements and economic collaboration underpinned by social capital (trust-based reciprocity)</p>	<p>implementation and how did they relate to livelihoods?</p> <ul style="list-style-type: none"> • How are existing social and support networks affected by the introduction of a targeted cash transfer (including effects on sharing arrangements and disposition of existing networks)? • What is the importance placed upon changing social networks by community members (i.e. is the fact that networks are being affected by the cash transfer considered ‘important’ by people in the community)? How is this traded off against other programme impacts (i.e. do the overall benefits from the injection of cash make up for any negative social effects that may arise)? • Which networks are most affected and why? Which are the strongest¹⁶ networks and why? Are these mostly kin-based? • Does the introduction of cash trigger the creation of new networks? If so, how? Which ones? Is there an increase in networks that extend beyond the reference community? What effect does this have? • What role does jealousy towards programme beneficiaries play? Was there any conflict within the community as a consequence of the programme? 	<p>and economic collaboration are sufficiently well established and sustained for there to be an observable positive impact as a result of the cash transfer</p> <ul style="list-style-type: none"> • The cash transfer is sufficiently large and predictable to make a substantive difference to existing social networks.
<p>Social networks and economic impacts, hypothesis 2: Changes in social networks linked to cash transfers positively affect the most vulnerable and least powerful people in a community through greater inclusion in decision making processes (including through an increased ability to make ‘social contributions’) and increasing their ‘entitlement set’ and livelihood choices</p>	<ul style="list-style-type: none"> • How do a beneficiary’s social and economic identity (e.g. age and gender) or status affect their inclusion in community networks and decision making processes? What about their changing networks after the introduction of a transfer? • What social, economic and political factors influence social dynamics across households when cash transfers are introduced? • Are communities with high prevalence of HIV/AIDS and orphans affected differently by the introduction of cash? • What are the community changes in terms of power dynamics?¹⁷ What are the effects on local elites? And on gender relations and bargaining power, within and across households? How does this affect the community as a whole? 	<ul style="list-style-type: none"> • Beneficiary households were sufficiently well targeted so as to be amongst the poorest and most vulnerable in their community • The poorest/most vulnerable households are more likely to be excluded from (both contribution and non-contribution based) social networks • The cash transfer is sufficiently large and predictable to change perceptions/behaviour towards beneficiaries by members of existing social networks • Beneficiary households are willing and able to change their behaviour in order to ‘enter’ or ‘re-enter’ social networks.

¹⁶ Note here that we refer to resilient networks, i.e. networks that are not eroded by the introduction of cash. This is not necessarily synonymous with the most ‘useful’ or ‘positive’ networks.

¹⁷ ‘Power dynamics’ are defined here as relationships that are characterised by inequalities in access to and control over social, economic and political resources.

<p>Operational issues, hypothesis 1: Cash transfers can be improved through a better understanding of likely household and local economic impacts.</p>	<ul style="list-style-type: none"> • What is the dynamic between social networks and the programme's processes (social mobilisation, targeting, registration, payment, communications and grievance mechanisms)? How does this affect the impact and sustainability of different cash and in-kind transfer systems?¹⁸ • How do cash transfers differ from vouchers or food aid in terms of household and local economy effects? • How do programme design and objectives (e.g. OVC, labour constrained households) affect household level decisions regarding the allocation of additional funds?¹⁹ • How do the amount, frequency, predictability and mode of distribution of payments affect decisions regarding the allocation of additional funds? • How can cash transfer systems be designed to complement and improve/make more inclusive local economic impacts? 	<ul style="list-style-type: none"> • The degree and sustainability of cash transfer impact on households and local economies are mediated by the quality of the design and delivery of the cash transfer programme • The cash benefit institutional arrangements for delivering and supporting 'transformative' change are sufficiently well developed and resourced to be built upon and improved.
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¹⁸ To be more sustainable, cash transfers need to be accepted by the community. While not all cash transfers are designed to be sustainable in the long term (see for example emergency cash transfers), some are designed to be or become part of an overall social protection strategy to provide a safety net for the poorest and most vulnerable population groups. In these cases longer term sustainability is an important goal to be achieved.

¹⁹ Evidence shows that cash transfers aimed at specific population groups and declaring this in their title (for example an OVC grant) – even when not accompanied by explicitly conditionalities– still achieves hoped-for behavioural change (for example spending money on education rather than business investment).

1.3 Methodology

In this section we summarise the research methodology, including the methods and tools used and the sampling strategy for site selection. For a full description of the research methodology please see the Qualitative Research Guide.²⁰

1.3.1 Qualitative research methods and participatory tools

The research used two principal qualitative methods of Focus Group Discussions (FGD) and Key Informant Interviews (KII). The research utilised a number of participatory tools that are widely used for group analysis. These tools included social mapping, wellbeing analysis, livelihood scoring, institutional mapping and proportional piling for income and expenditure analysis. Although each tool was used to explore questions under all four thematic areas, they were prioritised and sequenced to explore certain thematic areas in more depth to take advantage of the purpose for which the tools were designed. For example the income and expenditure analysis was most useful for exploring the household economy questions, and the institutional analysis for the social network questions. In summary:

- Social mapping and community wellbeing analysis were used as a combined option for community poverty profiling, with the following objectives: (i) to understand the characteristics of wellbeing in the community and perceptions of differences in wellbeing amongst the population; (ii) to elicit estimates of the distribution of wellbeing; (iii) to understand perceptions of the characteristics of the most vulnerable & HSCT beneficiaries in the community; (iv) to understand perceptions of the targeting effectiveness of the cash transfer; (v) to explore the impact of the HSCT on different categories of population; and (vi) to prompt broader discussion on the four research themes (household economy, local economy, social/economic networks, operational issues). The wellbeing analysis was also conducted as a standalone tool in other FGDs when appropriate.
- Household income and expenditure analysis was used with focus groups of male and female beneficiaries, generating individual data and prompt group analysis with the following objectives: (i) to analyse the sources, size and frequency of household income for individual beneficiaries; (ii) to analyse the distribution of household expenditures for individual beneficiaries; and (iii) to understand the contribution of the HSCT to changing income and expenditure distributions and behaviour amongst beneficiaries.
- Institutional mapping (venn diagramming) was used with beneficiary and non-beneficiary groups with the following objectives: (i) to understand the importance and value attached by HSCT beneficiaries and non beneficiaries to key institutions in their community; (ii) to understand the nature and significance of social connectedness/exclusion among beneficiaries

²⁰ OPM (2012) 'Qualitative research and analyses of the economic impacts of cash transfer programmes in Sub Saharan Africa: A research guide prepared for the From Protection to Production project', Oxford, Oxford Policy Management, October

and non beneficiaries in their communities; and (iii) to understand the impact of HSCT on beneficiaries' perceptions of access and connectedness to these institutions.

- Livelihood analysis was conducted primarily with non beneficiaries: (i) to understand the range and value of different livelihoods within the community; and (ii) to analyse the effects of the HSCT on the local economy (including changes in markets, prices and employment).

In addition, several in-depth household case studies were undertaken by the research team and incorporated in the report.

1.3.2 Sampling strategy

The sampling strategy for this study followed the methodology established for all country case studies to strengthen potential for comparative analysis and validity and reduce biases across countries. The sampling strategy involved a three-staged hierarchical approach (see Table 1.3).

TABLE 1.3. Field work sampling hierarchy

Region	District	Ward	Villages
Masvingo	Chivi	32 – Fragmented Markets	Selection based on number of beneficiaries in each village
		7 – Close to main markets	Selection based on number of beneficiaries in each village
	Masvingo	33	'Control'
Mashonaland East	Goromonzi	21 – Fragmented markets	Selection based on number of beneficiaries in each village
		11 – Close to main market	Selection based on number of beneficiaries in each village)
	Seke	1	'Control'

Phase I of the HSCT is operating in 10 districts, one in each of the 10 provinces of the country. These 10 targeted districts provided the first level of selection for this research study.

Sampling of districts

From the 10 phase I districts, the study aimed to select two contrasting districts (regions) for the purpose of this research. One research site was selected to represent a relatively food secure and climatically well-endowed site with favourable agriculture production. The other site aimed to select a relatively food insecure district with less favourable conditions for agriculture production.

The districts were selected based on the analysis of the Zimbabwe Vulnerability Assessment of 2012. The main objective was to capture different livelihood zones in the country. Following discussions with UNICEF and GoZ, the districts of Chivi and Goromonzi were selected for the purpose of this research.

The districts of Bulawayo and Epworth in Harare were not covered by the research evaluation due to their urban setting and following advice from UNICEF and GoZ.

Sampling of wards

In each district two wards were selected based on the criteria of degree of market integration and median number of beneficiary households. Closeness to primary roads was used as the main proxy indicator for market integration. The wards within Chivi district were classified as those close to markets if a primary road passed through the ward and those further away if there were no primary roads within the wards, based on the review of detailed Office for Coordination of Humanitarian Affairs (OCHA) reference maps. For Goromonzi district, based on the availability of more localised key informant knowledge, the wards were grouped into three different categories: those close to the market, those neither close nor distant from markets and those distant from markets. One ward each was selected from the first and last category.

Following the grouping of wards into those close to the markets and those more distant, the ward with the median number of beneficiaries from the HSCT beneficiary list was selected from each group. This resulted in the selection of wards 7 & 32 for Chivi district and wards 11 & 21 for Goromonzi district (Table 1.4).

TABLE 1.4. Fieldwork sampling of wards

District	High degree of market integration	Low degree of market integration
Chivi	Ward 7	Ward 32
Goromonzi	Ward 11	Ward 21

Stratifying and sampling FGD participants

The wards were selected as the lowest level of sampling unit in order to capture units of analysis with a sufficiently high number of beneficiary households for impact to be potentially significant beyond the household (see 0 for beneficiary household numbers per ward). Within each ward the agreed sampling methodology specified a minimum of four standardised categories of focus group respondents with whom to hold discussions. These were male and female beneficiaries and male and female non-beneficiaries. FGDs were held with between 5-8 participants. Additional respondents for FGDs and KIIs were identified through community poverty profile analysis (comprising social mapping and/or wellbeing analysis participatory tools) and by ‘snowball sampling’ through referral from FGD and KIIs.

The beneficiaries identified within each ward were randomly selected from the beneficiary list provided by the Department of Social Welfare (DSW). The researchers randomly selected beneficiaries from the list of different villages within the community in proportion to the number of beneficiaries from each village to ensure that the entire ward was appropriately represented.

For the population as a whole, although the research team did not have population frames for probability-based sampling, participants for other FGDs conducted (including non-beneficiaries)

were selected as randomly as possible using a local key informant to identify a total population and then randomly selecting from that group (for example by including individuals from different neighbourhoods).

Control communities

The research included a day's fieldwork conducted in one control community in each district in order to increase confidence that changes attributed to the HSCT intervention were not caused by other local factors or events. Fieldwork in control communities involved FGDs with a group of community leaders/opinion formers and with separate groups of poor men and women (who would have been eligible for the HSCT transfer if it were targeting that community). Since all wards within each HSCT district were part of the programme, the control communities were selected from wards in neighbouring districts. To the extent possible control communities were matched, i.e. selected with the same livelihood and socio-economic profiles as the districts visited. In the environs of Chivi district, ward 33 of the district of Masvingo, a district bordering the east of Chivi was selected and in the environs of Goromonzi district, ward 1 from the district of Seke bordering from the southern part of Goromonzi was selected. In the latter case, however, the selected ward was a high population, quasi-rural area limiting the direct comparability with the research sites in Goromonzi.

1.3.3 Research team training, piloting and deployment

A five day training workshop was held in Harare from the 8th to 11th October 2012. All researchers had experience of conducting qualitative research and fluent in Shona. The workshop delivered training on the HSCT programme, principles and concepts of participatory qualitative research, the research methodology, guide and tools. The research roadmap was introduced and discussed. Five days of field work time were allocated per district. In each district, the team split into two to cover one 'treatment' ward each, for four days. On the fifth and final day of field work, both sub teams converge and worked together in a selected nearby 'control' (comparison) ward.

At the end of each day of field work, the whole research team participated in a debriefing session to reflect collectively and discuss their findings, analysis and working hypotheses from the day's field work. At the end of fieldwork, each team had an additional "team brainstorming" day for synthesising key findings of data collection.

The team was then introduced to data collection and organisation approaches and templates, geared to help systematic recording and analysis of qualitative data. Researchers were encouraged to organise the data collected in the field according to the four research themes. This facilitated efficient daily debriefing process. This structured way of organising the data also kept researchers focused on answering the key research questions, at the same time revealing research gaps to follow up on in the field.

The researchers were also briefed on the procedure for negotiating community entry, obtaining consent, eliciting beneficiary lists, respect and confidentiality. The importance of stressing the research teams' independence was also emphasised.

A pilot session was held in ward 18 of Goromonzi district, a nearby HSCT beneficiary district, to practice tools and initiate implementation of the research process and methodology, including FGD

facilitation and best use of tools to get a hands-on understanding of the research. The pilot also gave the team first-hand experience of some of the logistical challenges to be expected in the field.

Qualifications

This study was not a formal evaluation of the HSCT programme but rather a qualitative analysis undertaken with the aim of better understanding the household and economic linkages of CT programmes in general and in the context of Zimbabwe more specifically.

This qualitative research captures the views and perceptions of community members in four wards across two districts focusing on the perceived and potential impact of the HSCT. Whilst the information gained from the fieldwork has been triangulated, including through a review of programme documentation and KIIs with staff at the district level, it is not statistically representative of the entire HSCT programme. These findings provide: (i) detailed and internally valid insights into how the HSCT is operating in these sampled research wards; (ii) strong indications as to how the programme is operating in the targeted districts within which the sampled wards are based; and (iii) indications as to the more general impact of the programme at national level.

Finally, the HSCT was implemented in February/March 2012 and since its implementation and up to the time the research was undertaken only 3 bi-monthly payments were made to the beneficiary households. Therefore whilst the report is picking up some of the initial impacts of the programme it is too early to capture direct evidence of many of the longer-term impacts of the programme and the reader should be mindful of this.

2. District and Community Profiles

Figure 2.1. Field work districts in national context



Source: UNICEF (2010) 'A Situational Analysis on the status of women's and children's rights 2005-2010'

Table 2.2 District profile summary

District	Chivi	Goromonzi
Province	Masvingo	Mashonaland East
Population*	155,640	154,262
Language	Ndebele, Shona, Venda and Zulu	Shona
Dominant religion	Christianity & ancestral worship	Christianity & ancestral worship
CT-OVC beneficiaries**	3,968	2,762
Basic agro-physical context	The district of Chivi falls broadly into two major zones: Mwenezi, Chivi and South Midlands Communal - characterised by low quality land and low annual rain fall and main livelihood is cereal agriculture Masvingo Manicaland Middleveld Communal – Same as above but with drier climatic conditions dictating need for alternative livelihood sources	The District of Goromonzi is largely covered by the Highveld Prime Cereal and Cash Crop Resettlement Zone . This zone has some of the most fertile soils in Zimbabwe and enjoys high levels of annual rainfall (mean average of 750-1,000 mm), making it suitable for rain-fed crop production. The major crops are maize, tobacco, soya beans and groundnuts which are grown for both food and cash and supplemented by livestock production
Main livelihood activity	Cereal agriculture Casual labour, petty trading, fishing, gold panning and remittances	Cash crop production of maize, tobacco, soya beans and groundnuts and supplemented by livestock production. Households are also engaged in production of garden vegetables, petty trading and casual labour.
Infrastructure, public services and institutions	Chivi North constituency has 30 primary and 11 secondary schools and Chivi Central constituency has 34 primary and 16 secondary schools, whilst Chivi South constituency has 17 primary and seven secondary schools. There are 11 health facilities and three hospitals in the entire ward (parliament research department, 2011) DSS department at district has the overall responsibility of implementation of HSCT with support from Child Protection Committees at ward level	There are 10 primary schools and nine secondary schools in Goromonzi district. No information on health facilities available DSS department at district has the overall responsibility of implementation of HSCT with support from Child Protection Committees at ward level
Basic governance-leadership structure	District divided into three constituencies that provide representation at the national level with three seats in the house of assembly. District divided into wards that are headed by councillors Traditional authority include village head in villages that report to headman (overseers of a number of villages within the ward) who in turn are responsible to district chiefs	District divided into three constituencies. Represented at national parliament by a single seat in the senate and three seats in the house of assembly District divided into wards that are headed by councillors Traditional authority include village head in villages that report to headman (overseers of a number of villages within the ward) who in turn are responsible to district chiefs
Socio-cultural characteristics	Most important social networks are kin - based relations. Churches also play a central role in these communities A patrilineal society Friends, neighbours and wider community also provide networks entrenched in tradition and reciprocity. Customary law disadvantages woman in	Most important social networks are kin-based relations. Churches also play a central role in these communities A patrilineal society Friends, neighbours and wider community also provide networks entrenched in tradition and reciprocity. Kin based relationships are weaker in resettled

	relation to inheritance that are skewed toward male members of household or wider family	areas (Dekker 2002) Customary law disadvantages woman in relation to inheritance that are skewed toward male members of household or wider family
*2002 population census **based on beneficiary list provide by DSS		

Table 2.3 Sub-location profile summary

	Masvingo province			Mashonaland East province		
	Chivi district		Masvingo district	Goromonzi district		Seke district
Research communities	Ward 7	Ward 32	Ward 1	Ward 21	Ward 11	Ward 4
Market access	Close to the main roads	There are two small business centres within the ward but the main markets are further away	Away from main roads and markets	Fragmented markets, main shopping point outside of the ward	Close to main markets	Close to integrated markets
CT-OVC beneficiary households*	141	102	N/A	27	176	N/A
Main livelihoods	Farming and horticulture either in own farm or as casual labour			Farming and horticulture either in own farm or as casual labour; Livestock rearing		
Infra-structure, public services and institutions	Two primary schools, one secondary (up to Ordinary level) There is no clinic or hospital in ward There are four dams and one dip tank for animals There are main business centres are spread across the ward	Four schools, two business centres, four dams, one dip tank No health facilities in ward	No public information available	Three primary schools and one secondary school which is currently under construction although most students cross over to Ward 22 to attend another secondary No health facilities in ward	Three shopping centres and the growth point is just outside the ward. There are two health facilities, three primary schools and one secondary school	Relatively high number of NGOs
* based on beneficiary list provide by DSS						

2.1 Chivi District, Masvingo Province

District context

Chivi district is within Masvingo province (see Table 2.4). It is bordered by urban Masvingo to the east and Mwenezi district to the south. The District Service Centre is 65km south west of Masvingo, the provincial capital. Chivi is a semi-arid district with low quality soils. In contrast to Goromonzi, Chivi is a highly food insecure area with 22 – 28 per cent of households being food insecure.

The district of Chivi falls broadly into two major zones:

- Masvingo Manicaland Middleveld Communal
- Mwenezi, Chivi and South Midlands Communal

Masvingo Manicaland Middlelevel Communal in the north of the district is characterised by low quality land and low annual rain fall. The main livelihood in the area is cereal-based agricultural production. But insufficient rains means that households also rely on other livelihood activities which include some cash cropping that require less water (groundnuts, round nuts and cotton), animal husbandry, fishing activity in the dams and lake, gold panning, selling of wild fruit & handicrafts (basketry), casual work in big commercial farms and remittances from migratory labour within and outside Zimbabwe.²¹

The main livelihood in **Mwenezi, Chivi and South Midlands Communal** zone in the south of the district is also agriculture but the dry climatic conditions here also dictates the need for other livelihood activities that include animal husbandry, mining (including gold panning), casual work in irrigated commercial farms, fishing and also remittances.

Although most households rely on own crop production for their main source of food, repeated dry seasons in recent years has resulted in higher food insecurity and reliance on markets for purchase of food.²²

Community context

Within Chivi district, two wards were selected for research. These were wards 7 and 32.

Ward 7 is a relatively well market-integrated ward in Chivi district. It is comprised of 20 villages which are officially registered and five villages that emerged after reconfiguration of villages in the ward. Social infrastructure includes two primary schools and one secondary (up to Ordinary level) which is further away from the village households. There is no clinic or hospital in ward 7 and people travel to the neighbouring wards or to the district hospital for treatment.

²¹ The Zimbabwe Vulnerability Assessment Committee (ZIMVAC) (2010), 'Zimbabwe Livelihoods Zone Profiles', February.

²² ZIMVAC (2010) op cit.

Local physical infrastructure includes a main road servicing the Chivi-Mandamabwe highway and a few gravel roads leading to business centres and some villages. There are four dams – Benson, Matowe, Mataranyika and Chindandimano – whose water levels begin receding from early August and are completely dried up by mid-October, creating challenges for household and livestock for access and use. The nearest water source during the drier periods is the Tubwe Dam in Ward 8 which has longer periods of water retention. Three main business centres are spread across the ward; one of which is closer to the main highway. The business enterprises such as shops and grinding mills are reportedly owned by external business persons from other wards. Very few businesses are owned by local residents from Ward 7. A few tuck shops are located on the school premises. Social networks are organised around affiliation to churches which play a critical role in shaping the moral essence of the community. Among the churches in the ward are SDA, RCZ, Methodist, Roman Catholic.

Each ward is headed by an elected councillor. Moreover within each ward there are hereditary chieftenships that do not often coincide with the ward boundaries. The lowest level of traditional authority is village head who govern at the village level and report to headman at the ward level and chief(s) within the districts. In rural local authorities policy arenas include village assemblies, ward assemblies and full council. Ward assembly is made up of all headman, village head and councillor and chaired by a headman. The technical work of the committee is undertaken by ward development committees – chaired by ward councillor. Wards are made up of village assemblies chaired by village heads and based on universal participation. Technical matters are dealt by a committee chaired by the village head.²³

A wellbeing analysis with community leaders indicated widespread poverty in the community, with 70 per cent of community members (see Table 2.4) defined as poor. The poor population was characterised as those with no livelihood sources or assets and households headed by the elderly or child-headed households.

²³ Makumbe, J, 'Local Authorities and traditional leadership', Ch 4, in 'Local government reform in Zimbabwe: A policy dialogue', 2010

Table 2.4 Community wellbeing analysis, conducted by a group of key informants, Ward 7, Chivi district

Wealth Category	Very Wealthy (' <i>Mhene</i> ')	The better off, but not very rich or very poor (' <i>Varinani</i> ')	Poor (' <i>joma oongego</i> ')
Percentage of population (%)*	0	21	79
Within HSCT Program	None in ward	There were some people from this group. They noticed teachers' wives and abled bodies young ladies** in the HSCT	Most of the beneficiaries come from this group
Characteristics	<p>A community member who is able to contribute to the business</p> <p>Owens at least 20 head of cattle or more</p> <p>Has plenty of money</p> <p>Owens business enterprises e.g. shops, grinding mills</p> <p>Has a state of the art house, "musha unoonekera" which means a house that literally shows one's wealth status.</p> <p>Must have acquired a lot of personal assets – for example have a car</p> <p>Should have electricity</p>	<p>Comprised of civil servants, e.g. teachers, nurses</p> <p>Own small businesses such as tuck shops.</p> <p>Own a few cattle (approximately 5) and small livestock – goats, indigenous chickens</p> <p>They walk on foot most of the time</p>	<p><i>Havana chavo</i> – they don't have anything of their own e.g. no income, no assets – livestock, chickens, goats</p> <p>They survive on <i>maricho</i> (Casual labour)</p> <p>Orphans and child headed households</p> <p>The elderly who look after their grandchildren</p> <p>The sick, bed ridden, chronically ill</p> <p>The disabled & mentally challenged</p> <p>Most of these households are labour constrained, due to sickness, old age and young age.</p>

Notes: *The percentage of population in each wealth category is based on a proportional pilling exercise where key informants were asked to allocate 100 stones representing the entire ward across the different wealth categories. ** Being young and able bodied does not mean a beneficiary is ineligible as they may be taking care of many dependents or caring for a chronically ill member, however they must be poor (see targeting section).

Livelihood analysis with a group of non-beneficiary males in the ward showed most community members to be reliant on farming, horticulture and casual labour as their main sources of livelihoods. Some households also relied on vending and a very small proportion on gold panning.

Ward 32 is a less well market-integrated ward in Chivi district. The ward comprises 20 villages. It has two main shopping centres in Berejena and Razi, two primary schools and two secondary schools. There are also 4 dams in the area that provide sufficient water for horticulture, although current water levels were very low, affecting household horticulture activities. The most populated areas in the community are around the two shopping centres. The poor and rich live amongst one another and are not concentrated in any particular area. Christianity is the main religion in the community and the main denominations are the Roman Catholic and Dutch Reform churches.

Majority of community members in rural areas are members of one of these churches.

There are a limited number of NGOs in the community. These include Zienzele, Caritas and a Government-run grain loan scheme. The Zienzele project supports women's livelihood groups (basketry) and provides payments for school fees of women's children. Caritas provides children with sanitary items. The grain loan scheme provides households with 50kg of grain for \$2. In the previous year there was a school feeding programme where children were given porridge in the school (through WFP) but this year they hadn't come.

As in **ward 7**, local key informants estimated high levels of poverty in the ward (see **Error! Reference source not found.**). The 'very poor' were characterised as those with no assets, poor housing, no food and reliant on well-wishers for support. The 'poor' too had limited assets – 'a few chicken' – that they could sell to buy soap and sugar' and had 'one meal a day'. What differentiated the poor from the very poor was their greater ability to engage in casual labour to meet their subsistence needs. Despite very high levels of poverty, many of the beneficiaries in this ward were viewed as non-deserving. As shown in **Error! Reference source not found.**, 47% of HSCT households were reported to come from the middle income group. This is further highlighted in section 3.4.1.

Table 2.5 Community well-being analysis, conducted by a group of key informants, Ward 32, Chivi district

Wealth Category	Vakafuma – Rich	Varinani – Middle	Vanotambura – Poor	Vanotamburisa – very poor
Percentage of population*	2	16	40	42
Percentage within HSCT Program	0	47	20	33
Characteristics	<p>They have shops, but there is nothing in the shop.</p> <p>The car at home is on the stones</p> <p>They have better houses made of bricks and asbestos roofing</p> <p>They have Oxen carts (scotch carts)</p> <p>They have Cattle</p> <p>Some of the houses have fences</p> <p>They are able to pay school fees and send children to school</p> <p>Even the richest, are rich in name (They are just names) and in general most people in this area are very poor.</p>	<p>They have 5-6 head of cattle per households</p> <p>Good houses, some houses made of bricks and thatched</p> <p>They can pay school fees</p> <p>They can afford two meals a day <i>‘Hakona 3 mameals mwanangu asikana pasika vaenzi’</i> if we have visitors we can make arrangements for 3 meals but usually 2</p> <p>Some of them are on salary (civil servants)</p> <p>They afford to buy fertilisers</p>	<p>They rely on <i>Maricho</i> (Casual labour)</p> <p>They have small livestock such as chickens and sell to buy soap or sugar</p> <p>Not able to pay school fees</p> <p>One meal per day</p> <p>Some are farmers but the area is drought stricken</p> <p>Some of the children on BEAM</p> <p>They are almost the same as the very poor and not part of many groups.</p> <p>What separates the poor from very poor is ability to provide labour otherwise they are just the same.</p>	<p>No proper houses <i>‘Ndo bedhuru ndopekurara Zvese ipapo, anongova munhu’</i> the bedroom and kitchen are the same</p> <p>The person is almost nobody.</p> <p>There is -no food they rely on gifts from well-wishers and at most one meal a day be it in morning or evening depending on well wishers</p> <p>They have torn clothes</p> <p>Their children are not educated they engage in <i>Maricho</i> from early age</p> <p>Some cannot engage in any form of labour they are very old</p> <p><i>‘Vazukuru’</i> Grandchildren are the bread winners</p> <p>They cannot make offerings to church</p> <p>They cannot join social networks or grouping such as burial societies because they cannot afford the membership fees.</p> <p>They stand on their own.</p>

Notes: *The percentage of population in each wealth category is based on a proportional pilling exercise where key informants were asked to allocate 100 stones representing the entire ward across the different wealth categories. ** Being young and able bodied does not mean an beneficiary is ineligible as they may be taking care of many dependents or caring for a chronically ill member, however they must be poor (see targeting section).

The main livelihoods in the community according to a group of female non-beneficiaries were horticulture and casual labour. People were also engaged in agriculture but the drought in recent years had discouraged households from working and in investing in their land. In addition to these livelihood opportunities households also engaged in basketry and a very few cases in gold panning, carpentry and fishing (see Table 2.5).

Respondents also noted high reliance on remittances, with family members sending some income and goods from bigger cities in Zimbabwe or from further a field in South Africa.

In both wards one of the reasons for high levels of perceived poverty was the drought. There were many households in the poor wellbeing categories due to the prevailing climatic conditions. Some members of these groups were able to shift out of poverty in the event of repeated good harvests. In the past two years these areas had witnessed very poor rains and the resultant drought had severely affected their harvest.

Table 2.6 Livelihoods analysis conducted by group of female non beneficiaries, ward 32, Chivi district

Occupation	% employed in whole community	Risk (Score: 1-4) (1=high)	Reliability (Score 1-4) (1=high)	Overall Preference Score 1-4) (1=high)
Zvikwindi (basketry work)	18%	1 Making a single <i>chikwindi</i> requires surmountable time, yet the price is very low (a 30cm <i>chikwindi</i> costs \$3 and a 20cm <i>chikwindi</i> costs \$2) If one is not a member of the Zenzile group (education support group), then it's even difficult to make sales of the baskets.	2 The market is very poor for this product. Only those who are in Zenzile have the market. 'You may stay 3 months failing to dispose the basketry work'.	2 At least one can generate extra income to meet some of the daily expenditures Producing <i>zvikwindi</i> can be done in one's own free time when relaxing. If you are a Zenzile member or linked to Zenzile, then you may prefer it because you are linked to the market
Gardening (horticulture)	17%	2 They don't have readily available markets Shortage of water for watering their crops. Farmers do not have fenced gardens which makes it vulnerable to stray animals	1 Is critically needed for household consumption We are also able to receive extra proceeds from the sales of our horticultural products	1 It is a major source of relish for the household One can also get extra money out of the sales of vegetables
Farming (Kurima)	8%	1 Constant droughts every year Lack of inputs and equipment (fertilisers and seeds are received very late every season)	4 Unpredictable climatic conditions Farmers are not able to receive seeds on time	1 We generally love farming because we were raised through it and have mastered it over the years. Farming is life to us. A good harvest means we will buy less food
Gold panning (Kuzungura)	4%	1 It is prohibited. It is dangerous-some people died after the debris fell on them in Runde river. It also poses serious long term health problems	4 It's not certain that one will get the gold after intensive panning. 'Unovhunika musana asi chabuda hapana' – (your back will break for nothing)	4 It's very risky and illegal activity and labour intensive It's not easy even to gather half of a gram. The activity is also seasonal, usually before the rains when the rivers are dry
Fishing (Kuredza)	1%	4 Generally, fishermen do not face any risk in catching fish	3 Dams are drying up, It's also seasonal – no fishing is practised in winter At times you might fail to get buyers. Fishing is also regarded as poaching and so is prohibited especially using net (<i>kukukusva</i>).	3 'It's a source of dietary diversity' though we sell some. However, they are perishable and can rot easily as the market is very poor Sometimes dams dry up since rains are minimal

			It's not always the case that one will catch fish	
Casual Labour (<i>maricho</i>)	39%	1 Sometimes you may not receive your payment on time It's very difficult to secure <i>maricho</i> especially during droughts	2 There are various kinds of <i>maricho</i> not only in our ward, but in nearby communities One is able to raise cash quickly when in need	4 'People are very pompous especially when they feel that they are in a better position than the one in need' [the poor are taken advantage of] You won't be able to work in your own field and the rewards are too low. 'There is no option and we do it because of poverty'. It is also labour intensive because one is used like a donkey
Carpentry (<i>Kuveza</i>)	2%	2 It's prohibited for one to cut down trees for timber. There are no markets for the products	3 No markets and no access to timber (<i>mbudzi mee</i>) –	2 A light job done mainly by men on their spare time. It is out of <i>Kuveza</i> that we obtain important traditional farming kits (yoke). Women will get cooking sticks
Selling firewood (<i>huni</i>)	3%	1 It's prohibited to cut down trees: 'one has to pay with a goat if caught in such an act'.	4 It's prohibited to cut down trees. Everyone has access to firewood – so you may not find buyers	4 It's prohibited. There are no markets. <i>kumusha</i> – those in need of firewood will gather for themselves
Food for work	4%	2 Overworking/exploitation means 'you die manually uprooting huge trees'	2 It is certain that one will receive the money after working	3 Hard labour. Low rewards, Uncertainty of continuity of the projects
HSCT (<i>Mundende</i>)	4%	4 <i>Mudyandigere</i> – there is no effort needed for one to receive this money	4 You never know when it will be stopped. Only a few individuals from the community are benefitting from this program. If you are not among the targeted group, you cannot rely on it. The money is too little and cannot meet all the needs	1 It's helping those who are poverty stricken and are labour constrained There is now circulation of money in our local economy It creates more bargaining power for the beneficiaries It is a free gift, it helps beneficiaries to meet their basic needs and wants (beer and offerings in church)

2.2. Goromonzi District, Mashonaland East Province

District context

Goromonzi district is one of the nine districts of Mashonaland East Province (see 0). The district is bordered by Marondera to the east, Harare to the west, Manyame to the south and Murehwa and Domboshava to the North. The district is predominantly rural with less than 4 per cent of the population living in urban areas (2002 Census). According to 2012 Rural Livelihoods Assessment, food insecurity was low in Goromonzi with less than 10 per cent of the households being food insecure.

The District of Goromonzi is largely covered by the Highveld Prime Cereal and Cash Crop Resettlement Zone. This zone has some of the most fertile soils in Zimbabwe and enjoys high levels of annual rainfall (mean average of 750-1,000 mm), making it suitable for rain-fed crop production. Whilst the zone covers prime agriculture land and is a food secure zone – with the potential for surplus, its population has a varying ability to meet their food needs. The A1 farmers²⁴ and commercial farmers are generally food secure, whilst the former commercial farm workers who are not allocated land face higher risks of food insecurity and are more mobile in search of seasonal casual labour.²⁵ These workers currently provide temporary casual work to new commercial farms.

This zone covers prime (resettled) agricultural land. In general, it is a food secure zone with the potential to produce surplus. The major crops are maize, tobacco, soya beans and groundnuts which are grown for both food and cash and supplemented by livestock production. There are several distinct population groups in the zone. Whereas the A1 farmers and commercial farm owners are typically food secure, the (ex-commercial) farm workers are highly mobile and often at risk of food insecurity.

Small segments of the northern part of the district are covered by the Highveld prime communal zone which also includes highly productive farming due to similarly high levels of rainfall. The area is, however, more densely populated, with lower levels of livestock than the neighbouring areas and has poorer quality soil. The main constraints to livelihoods in this district include lack of access to agriculture inputs, labour and infrastructure rather than availability or fertility of the land.

The main livelihood in the area is cash crop production and households also heavily rely on own production for the major source of their income. Households are also engaged in production of garden vegetables, petty trading and casual labour.

Community context

Wards 11 & 21 were selected for this research.

²⁴ The A1 model is defined by government as the decongestion model for the majority of landless people who benefitted from the Fast Track Land Reform Programme. Each smallholder household is allocated at least 3ha of arable land and the rest for grazing.

²⁵ ZIMVAC (2010) op cit.

Ward 11 is a relatively well market-integrated community in Goromonzi district. This is the largest ward in the district, with 52 villages in total. Most people are situated along Dzvetve road which is a stretch from Juru growth point to Nyaguwe river. The ward includes three shopping centres and the growth point is just outside the ward. There are two health facilities for the entire ward and some travel up to 16 kilometres to access facilities. The ward contains three primary schools and one secondary school. Some children walk between 7-12 km to reach these facilities.

There are a number of churches for the different denominations including apostolic end, Methodist, AFM, end time ministries and united family institutions.

Consistent with the other wards, the poor and vulnerable are characterised by their limited livelihood options, lack of assets, poor living condition and household composition – often headed by the elderly or containing many dependents (see Table 2.7). The better off in these communities are endowed with more livestock, have better housing and schooling and have access to agriculture inputs. CPC key informants estimated that the HSCT was well targeted at the poorest households. The main livelihoods in this ward are farming and horticulture and some also hold some livestock. Households with limited access to inputs and fertilisers are also engaged in casual labour, typically seasonal farm work between November and April. Some household members noted relying on remittances from family members in Harare and other bigger cities.²⁶

Table 2.7 Community well-being analysis, conducted by Child Protection Committee members and teachers, Ward 11, Goromonzi district

Wealth Category	Vakafuma – Rich	Varinani – Middle	Vanotambura – They are very poor	Vanotamburisa – Those who are very very poor
Percentage of population*	5	17	36	42
Percentage within HSCT	No beneficiaries from this group	No beneficiaries from this group	A few beneficiaries also come from this group	Most beneficiaries come from this group
Characteristics	<p>They have more than 10 cattle</p> <p>Children go to Peterhouse school [this is one of the most prestigious school in the area]</p> <p>They have shops</p> <p>They have big farms and do commercial farming</p> <p>They can also rent some farms</p>	<p>Their children go to school and some may also go to the Peterhouse school</p> <p>They can go to the clinic</p> <p>They have mixed houses [some have houses made of clay and some houses made with corrugated iron sheet]</p> <p>They have solar panels and</p>	<p>They have one meal a day</p> <p>The children are sometimes sent away from school because of school fees and some they can afford only one term</p> <p>They have land but do not have farming implements</p> <p>They do <i>Maricho</i> between Nov-April but when the harvest comes they have</p>	<p>Child headed households</p> <p>Elderly people</p> <p>The crippled</p> <p>Albinos</p> <p>Their houses are not good</p> <p>They are chronically ill</p> <p>They don't have food</p> <p>They don't have</p>

²⁶ Note beneficiaries were less likely to report receiving remittances, although some acknowledged receiving this from time to time. It is likely that remittances play a bigger role than acknowledged by beneficiary households.

	They have grinding mills They are landlords They go to better hospitals They have private doctors They have cars They have great harvests They have good houses They can always eat whatever they want They have children working abroad outside the country like Amsterdam	generators They sometimes cultivate land and food last until the following season They harvest up to one ton Some are formerly employed They have cattle between 4-9 Children also come by bicycle They children carry snacks and drinks to school	nothing in their own land and their own plots are not cultivated They also harvest other peoples lands They have cattle but have 2-3 chickens They are into clay pot making They also vend tomatoes and onions They also trade their clothes for food They live in traditional huts Harvest very little If there are good rains they are fine They used to do some netting but they no longer do it because of cheap clothes coming from China and second hand clothes	clothes They don't have livestock They don't go to hospital They have been abused The families can't afford school fees They don't always bath because they don't have soap They don't have children to 'do the dishes' for the neighbours
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Notes: *The percentage of population in each wealth category is based on a proportional pilling exercise where key informants were asked to allocate 100 stones representing the entire ward across the different wealth categories.

Ward 21 is a relatively weakly market- integrated ward comprised of A2 and A1 farms which are part of the Fast Track Land Resettlement Programme (FTLRP). The A2 are large scale commercial farms with land sizes averaging up to 200ha. The A1 farms have a maximum of 6 hectares although this varies.

The community is concentrated in the A1 schemes and there are a total of 6 villages (farms) where more households are found in Manner A and B, and Bronton Farms. Households are comprised of resettled farmers, some of whom were previously employed in other places such as Harare, Marondera, Mutare before moving on to the plots. Former commercial farm workers also reside in these villages or migrate seasonally from A2 farm compounds to provide casual labour within the A1 plots.

Amenities include three primary schools, two of which require proper infrastructure as school children are currently using temporary premises. One secondary school is currently under construction although most students cross over to Ward 22 to attend another secondary school located there. Students walk for 7-10km to reach the schools.

There is no clinic in Ward 21; the nearest clinic is also located in Ward 22 which is about 7km away. The church is regarded as an important unifying factor in the community. There are a number of churches in Ward 21, including Seventh Day Adventist, Salvation Army,

Methodist, all of which use school premises to conduct their services. Various apostolic sects also exist and these usually hold their services in open spaces.

As in ward 11, the poorest households in the ward are identified as asset poor, with poor diets and health problems. CPC members in a wellbeing analysis FGD noted that children from the poorest households do not attend school regularly and are chased away for non-payment of fees. Those poor households with economically active members engage in maricho (casual labour). They may have their own plots of land but lack the capital to make that land productive (see Table 2.8). CPC Key informants as well as people in the wider community, estimated that the majority of HSCT beneficiaries were from the poorest households, suggesting their targeting was perceived effective and fair (see further below)

TABLE 2.8. Community wellbeing analysis, Child Protection Committee, Ward 21, Goromonzi district

Poverty Distribution	<i>Vapfumi</i> – the wealthy	<i>Varinani</i> – the better off	<i>Vanotambura</i> – the poorest
Percentage of population*	14	30	56
Percentage within HSCT Program		One or two beneficiaries may belong to this group but they are seen as deserving as they care for orphans and have chronically ill household members.	Almost all beneficiaries in this group
Characteristics	<p>These are usually from the A2 households (commercial farms with very few from A1 households)</p> <p>Access to all equipment for traction/tillage and harvesting.</p> <p>Large scale farming of maize and tobacco is practiced in a timely manner with full package of inputs.</p> <p>Employer – providing employment to those seeking casual labour in their fields or other enterprises such as pigs/chicken rearing.</p> <p>All members of the household are healthy and can go to private hospitals for treatment when sick.</p> <p>The parents in these households may be formally employed in the nearby towns where they go on a daily basis or reside during</p>	<p>Former farm workers, mostly A1 households, both parents may be alive or one may still be surviving while the other is deceased.</p> <p>Household size varies as some may be looking after extended family members especially children left in their care following death of their parents.</p> <p>They use hired draught power – cows or tractor to prepare their land.</p> <p>These families may at times afford to hire casual labour (maricho).</p> <p>Livestock assets include cows, goats, and chickens. The numbers vary for instance, 1-25 cows, 1-15 goats and up to 30 indigenous chickens.</p> <p>Some of the households also rear broilers for</p>	<p>General characteristics include the chronically ill, HIV and AIDS infected, mentally challenged and disabled people.</p> <p>Child headed households are found in this category since they have no one taking care of them after the death of their parents.</p> <p>Children from these households do not attend school and in the event that they are able to go to school they are often chased away for non-payment of fees.</p> <p>Homesteads are thatched and poorly built and there are not more than three homesteads on these houses.</p> <p>Some homesteads are well-built and have been left in the custody of surviving spouses, children or relatives who</p>

	<p>the week to return home over the weekend.</p> <p>Livestock assets can range from 500 cows, pigs, goats, 3000 chickens.</p> <p>Well built houses constructed since residing on the land or living in a farmhouse.</p> <p>Ability to sponsor community events</p> <p>Remittances are received from children that are residing abroad.</p> <p>Children of school going age are sent to private schools such as Watershed and Diggleford</p>	<p>business keeping between 50-100 at any given time as a means of generating income.</p> <p>Other households in this category provide casual labour to the A2 commercial farmers to raise money for school fees and immediate food requirements.</p> <p>Children from this category attend school although challenges in paying the full amount (about \$17 for primary school) are experienced regularly. Children attend government schools and parents may not afford the full school attire.</p> <p>Meals in the home are consumed twice a day (morning and evening) although some can manage 3 meals per day.</p> <p>Average land size is 6 ha although production is only done on a few hectares due to shortage of inputs and money to purchase all the required inputs particularly fertiliser.</p>	<p>struggle to make a living.</p> <p>Cases of child abuse are found more in these households because adults and children are forced to share the same small house subdivided by a cloth.</p> <p>One meal per day usually sadza and vegetables or left over sadza.</p> <p>It is not uncommon to find these household members begging and some even stealing from other households.</p> <p>A few had assets such as cattle and goats (ranging from 1-3) but sold these off to raise money to buy food and pay for school fees.</p> <p>This group also looks for casual labour from the A1 and A2 farms.</p> <p>Some of the households have their own land but are unable to work the land because of serious resource constraints – for example seeds, fertiliser</p>
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Farming and gardening are the main livelihoods in Ward 21 (see Table 2.9). Crops such as maize, tobacco, millet are grown on a larger scale while vegetables such as cucumbers, onions, tomatoes and leafy vegetables are grown for local consumption. Casual labour is provided for the farming activities and is seasonal in nature. Livestock asset ownership amongst community members varies, with some having cattle, goats, pigs and chickens. Regarding natural resources, the analysts noted that there are four main rivers that supply water through these villages. Several homesteads have wells dug on their premises to provide closer water access.

Two main business centres, Bromley and Surrey, located along the Harare-Mutare highway provide services such as grocery shops, bottle stores, abattoir for Ward 21 villagers. Within the villages, there are two smaller business centres (at Elders and Enterios) and a few tuckshops that provide grocery requirements, as well as grain milling. Produce markets are located in main towns such as Marondera and Chitungwiza (for vegetable sales) while Harare is the main market for maize and tobacco since the Grain Marketing Board (GMB) and tobacco auction floors are found there.

TABLE 2.9 Livelihoods analysis conducted by group of male non beneficiaries, ward 21, Goromonzi district

Occupation	% employed in whole community	Income (Score 1-4) (1=high)	Reliability (Score) (1=high)	Overall Preference (Score) (1=high)
Maricho - Casual labour is mostly focused towards agro-based activities which are seasonal such as land preparation, planting, weeding, harvesting. Other types of <i>maricho</i> include thatching, herding cattle, brick moulding, working in homestead gardens.	25%	2	1	4
Vending - selling green vegetables such as covo, rape and tomatoes is common although a few people in the ward are able to do that work. Other sell fresh and sour mill depending on its availability	7%	3	2	2
Farming - growing maize, tobacco are the mainstay of the Ward's livelihoods	43%	1	1	1
Gardening - Gardening is usually done to provide for the family with a few focusing on market gardening	8%	2	2	1
Poultry rearing - some households who can afford are involved in rearing broilers for sale. These households can keep an average of 50-100 chicks at a time and look for different markets to sell their broilers.	10%	3	1	1
Welding - welding is a specialist livelihood which requires one who is well versed in the activity to be involved. Only a few villagers are able to weld.	5%	2	1	1
Cash transfer - the very poor households are relying on the cash transfer because they cannot work for themselves due to chronic illness (<i>varwere</i>) or old age (<i>vakwegura</i>).	2%	2	1	1
TOTAL	100			

3. Research Findings

This section presents synthesised findings from the qualitative research in Goromonzi and Chivi districts. The narrative is organised according to the four research themes, with findings presented under a series of sub-headings linked to the research hypotheses introduced above.

3.1. Household Economy

This sub-section explores the impact of the HSCT on beneficiary household welfare and (risk-averse) coping strategies. Beyond this, it focuses on the hypothesis:

The introduction of a small but predictable flow of cash income improves livelihood choices and productive investments, although vulnerable households will be more highly constrained in their decision making on how to use the additional cash.

3.1.1 Household coping and welfare

Nationally, the HSCT is targeted at labour-constrained, food-poor households who are often elderly, chronically ill, child-headed or have a large number of dependents. In fact 67 per cent of beneficiary households are headed by the elderly (over 60) and three per cent are headed by children under 18.²⁷

In the arid and relatively food insecure Chivi district, the majority of beneficiary households had limited livelihood options that were not sufficient to cover their needs and some were entirely reliant on the HSCT. Prior to the HSCT many of these households were engaged in casual labour or petty trading, and some were reliant on the generosity of their friends and neighbours for survival. As a group of CPC members in Chivi noted ‘the situation was very bad, there was too much poverty and the poor would ask for help or go outside the community looking for casual work.’ In one beneficiary’s own words:

Before the cash transfer I struggled to even get food, I ate rotten cabbage and the little money I got from casual labour I used for food.²⁸

Despite its profile as a more food secure district, the situation of HSCT beneficiaries in Goromonzi was also very difficult, as this quote from a group of female non-beneficiaries illustrates:

The beneficiaries are very poor and have nothing while looking after orphans, they have no cattle or goats, or even indigenous chicken and most deserve to be receiving this [cash transfer].²⁹

Confirming and elaborating on the district poverty statistics and wellbeing analysis introduced earlier, beneficiary households in Chivi district were extremely asset-poor. Most had a small piece of land, growing maize and sorghum for subsistence in a climatic context where cereal production was becoming impossible. They also tended not to have surplus adult labour. In Chivi district, the median income from the HSCT was over 60 per cent of

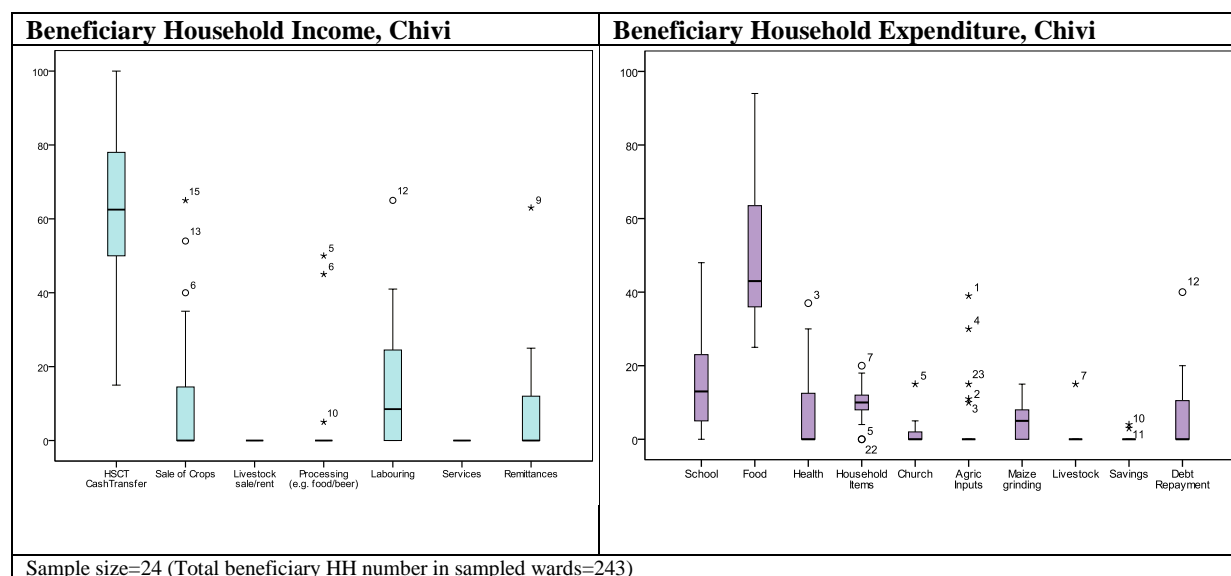
²⁷ MLSS (2012) op cit.

²⁸ Male beneficiary, FGD, ward 32, Chivi.

²⁹ Female non-beneficiary, ward 11, Goromonzi

total beneficiary household income (Error! Reference source not found.). Cash remittances from household relatives living outside the community were small and unreliable, contributing less than 10 per cent of household income. Beneficiary households in Chivi with able bodied household members continued to rely on maricho (casual labour) to supplement their household income, with an upper quartile of 20 per cent of household income derived from casual labour. This is discussed further in Section 3.1.2.

Figure 3.1 Distribution (%) of beneficiary household income and expenditure, Chivi district



Beneficiary households in Chivi spent most of their money on food and education. The median combined expenditure amongst beneficiaries in Chivi district on food and school costs was close to 60 per cent (see Figure 3.1). Beneficiaries explained (in group discussions) that through the HSCT, they now had better diets and were healthier. They were now able to keep their children in school rather than them being sent home for being late with fee payments (see section below on access to education). Older beneficiaries and those with chronically ill household members explained how they were now able to allocate some of their household budget towards medical consultation and prescription expenses. Debt repayment represented a small but significant proportion of household spending amongst beneficiary households. One focus group explained that paying off debt incurred during the hard times before the HSCT transfer was a priority for the households concerned. It also explained their reluctance to go back into debt by taking loans or credit (discussed further below). Beneficiaries in Chivi also explained that formal savings options were still unattainable for them and that many even remained unable to contribute to the widespread marrounds (informal rotating savings groups) as they had to prioritise spending on food, school and health (see discussion in Section 3.3.1 below).

While beneficiary households in Chivi district spent up to 10 per cent of their household budget on grinding their maize, the median expenditure on agricultural inputs – seeds, fertiliser and labour to increase productivity – remained very low amongst beneficiaries. Beneficiaries explained that with their priority to eat better and keep children in school, combined with a scarcity of fertile land and poor climatic conditions, spending on agricultural inputs could not be a priority for them (discussed below).

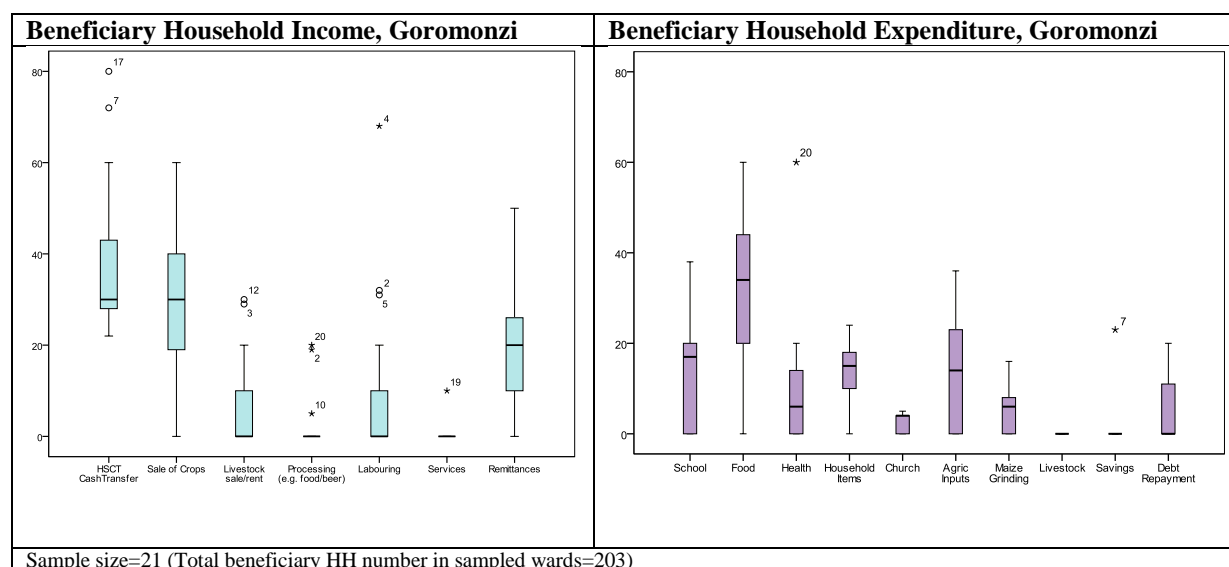
In Goromonzi district, sources of income and forms of household expenditure for HSCT beneficiaries were more diversified than in Chivi (See Figure 3.2). The median household income from HSCT of 30 per cent was far lower than in Chivi. This reflects the fact that beneficiary households had more assets and higher aggregate incomes, including larger areas of productive land to grow and sell cash crops, and more livestock, including cows, for household consumption (milk, meat, eggs) or to rent out for ploughing, or to sell. These livestock were also thought of as an important form of saving. The HSCT also enabled beneficiary households in Goromonzi to reduce their reliance on maricho casual labour (with a median of zero) and instead divert their resources and energy into making their own pots more productive (see discussion below).

Finally close to 20% of the median income of the HSCT beneficiaries were derived from remittances from family and relatives elsewhere.

In Goromonzi district, beneficiary household expenditure on household survival/basic needs was also lower than in Chivi district, although within the context of a higher overall household income. Beneficiary households spent a little over one third of their household budget on food. Beneficiaries in Goromonzi explained that with land available and a favourable climate they were able to grow a lot of their own food and so did not need to spend as much on additional food items. What money they did spend on food allowed them to diversify and improve their diet. Proportional spending on school costs was actually higher in Goromonzi than in Chivi, with close to one fifth of beneficiary household budget spent on school fees, books, uniforms and stationary. FGD participants explained how important education was for their children's growth and future prospects and were unanimous in prioritising HSCT funds towards keeping their children/grandchildren in school. Informants also reported they were now able to purchase other essential items, such as blankets, shoes, proper clothing. In addition, some reported they were able to save some small amount (for example see Box 3.2 and 3.5 below).

Proportional spending on agricultural inputs such as fertilisers, seeds and labour, was much higher in Goromonzi than in Chivi. Beneficiaries explained that the HSCT enabled them to make their land more productive, as discussed and illustrated below. Hence in addition to paying to grind maize, median spending on agricultural inputs represented 15 per cent of household budgets. Beneficiaries prioritised these inputs over investing in livestock as this area is more densely populated and grazing land is very limited. As in Chivi those beneficiary households that had become indebted as a survival strategy before the arrival of HSCT, were now able to prioritise paying off their debt (see section on risk aversion below).

Figure 3.2 Distribution (%) of beneficiary household income and expenditure, Goromonzi district



The HSCT had also resulted in beneficiaries having better access to health care services and education in both districts. Institutional analysis in both districts showed beneficiaries felt closer to education and health following the introduction of the HSCT. They were now better able to negotiate a ‘payment plan’ with the school and their children were less likely to be turned away. Moreover they were better able to meet their medical costs in times of illness.

I used to barter with groundnuts to pay for the hospital but I can now use cash³⁰

To summarise, the cash transfer in both Chivi and Goromonzi was enabling these households to move from survival to coping in meeting their daily needs and requirements. HSCT beneficiaries were engaging less in negative risk coping behaviours such as distress sales of animals or withdrawal of children from school. Beneficiary households were also better able to meet their food requirements, had a more diversified diet (see section on food security and improved nutrition), paid for their children’s school fees and educational needs, a spending priority (see section on improved access to education) and met their health care costs. These findings are further discussed below.

Reducing distress sale of assets and indebtedness

The HSCT was enabling the beneficiaries to reduce distress sale of assets and livestock and reduce the indebtedness of the households. As highlighted in Section **Error! Reference source not found.**, poor households had very few animals or livestock, if any. Typically for beneficiaries who had animals this consisted of a few chickens and sometimes goats and in some rare cases cows. For beneficiaries with livestock, sale of goats and chickens to meet unexpected costs was a strategy utilised in some instances in both Chivi and Goromonzi. One group of female beneficiaries in Chivi revealed selling their goats and livestock to pay for school fees and settling outstanding debts prior to the HSCT (Figure 3.1). Even after the HSCT these households depended on their other sources of livelihoods because ‘the household has many

³⁰ Female beneficiary, FGD, ward 7, Chivi district

requirements that cannot be met by the transfer alone'. Some beneficiaries noted that they might still be forced to sell a 'few chickens' to cover their costs or enter into debts as a means of coping between payment periods.

Moreover the HSCT was enabling many beneficiaries to reduce their debts and many reported using part of their transfer for payment of previously incurred debts. Whilst HSCT was increasing the credit worthiness of beneficiary households they were wary of undertaking unnecessary borrowing (see risk aversion under section 3.1.2).

Food security and improved nutrition

As shown in Figure 3.1 & 3.2 , HSCT beneficiaries in all research communities spent a large proportion of their household budget on food requirements. The transfer had enabled beneficiaries to increase the quantity and variety of food they consumed:

We can now afford to have two meals per day, in the morning and in the evening³¹

For the most vulnerable and food insecure beneficiary households this meant purchasing more staple food (maize) and for those better able to meet their staple food requirements from own harvest, this has meant increased purchases of other food items such salt, sugar and cooking oil:

Before the cash transfer I used to buy one bucket of maize [20kg] and now I'm able to buy 50Kgs for \$12³²

It was also reported that the transfer enabled some beneficiaries to purchase increased quantities of staple food to store for later, a form of insurance.³³

³¹ Female beneficiary, ward 7, Chivi district

³² Male beneficiary, FGD, ward 11, Goromonzi district

³³ Male beneficiary, KII, ward 11, Goromonzi district

Box 3.1 Case studies of female beneficiaries, Ward 7, Chivi district

Elizabeth is 57 years old and lives with seven household members, including one grandchild who is not yet in school, three grandchildren in primary and two grandchildren in secondary school (Form 2 and Form 3). They live in two thatched round houses in their homestead and owns a small piece of land for cultivation during the rainy season. She also has 3 goats and a few chickens. Before the cash transfer Elizabeth used to survive through begging and casual labour. Since registering with HSCT she receives \$25 per month. She uses a third of her money to buy maize, a quarter on school fees and around 40 per cent on loan repayments. The remainder of her money is spent on toiletries, other food stuff (cooking oil, salt, sugar, etc.) and on grinding.

Sheila is 67 years old. She lives with one grandchild who is in grade 2. She owns a small piece of land but has no assets. She used to have three goats but sold all of them to cater for living expenses. She lives in one round thatched house and a one roomed brick house roofed with pieces of asbestos and corrugated sheets. Before the CT, she used to survive through casual labour. Now she receives \$10 per month from the CT. She still undertakes vending and half her annual income comes from this source. The rest of her income comes from the CT. Sheila spends 37 per cent of her transfer on maize, 17 per cent on loan repayment, 13 per cent on school fees and an equal amount on grinding. She spent the remainder of her income on toiletries, health and other food stuff.

Alice 66 is years old and lives with three grandchildren (Grade 3, Grade 7, Form 1). She used to own a cow but it died from hunger. Her homestead has two round thatched houses and a field where they occasionally plant. Before the CT, she provided for the household through selling wild fruits (*shomwe*). Now she receives US\$ 15 per month from the CT. This accounts for about 65 per cent of her income. She spends 54 per cent of her income on maize, 12 per cent on loan repayment, 10 per cent on school feeds and the remainder on grinding, toiletries and other food stuff.

The drought in Chivi and poor harvests meant beneficiaries in this district were spending a larger proportion of their transfer on purchasing maize and grinding it. This is illustrated in Box 3.1 where the female beneficiaries were spending between 31-54 per cent of their income on purchase of maize alone. Stories elsewhere (see 0) in the district painted a similar picture in which HSCT beneficiaries were buying larger quantities of maize and purchasing other items such as salt, sugar and cooking oil (0). Consistent with this, in one FGD a group of male non-beneficiaries noted that ‘beneficiaries are now able to buy food and that the money is a ‘platform’ on which the households can build on and meet some of their needs.³⁴ Other than food, they did not however notice any other significant changes in beneficiary households.

³⁴ Male Non-beneficiary, FGD, ward 11, Goromonzi district

Box 3.2 A beneficiary's story, Ward 32, Chivi

John is 63 years old. His wife is dead and he stays with his mentally ill son. He engages in carpentry (making farming tools) and also undertakes casual work. He has no livestock and also has hearing problems. Before HSCT he used to get maize or cash through *Maricho* and he could buy salt, cooking oil and grinding meal and one bar of soap per month. After receiving CT he is buying 3 buckets of Maize, soap, salt and sugar for his son (1Kg) he also pays for grinding mill. The CT is increasing his food consumption and purchasing power and buys more maize and also sugar that he previously didn't buy. He also saves the remainder of the money. Since he receives CT he never engages in *Maricho* but still continues to do carpentry. Close to four fifths of John's income comes from the cash transfer and he is very dependent on this '*I really depend and rely on the CT*'. The

Some beneficiary households were also able to diversify their diet and consume more protein however this was only done occasionally around payment dates and was reported less frequently in Chivi compared to Goromonzi:

Now when we crave meat I can buy some dried fish (Kapenta), I [also] buy meat of the dying animals (due to drought) as they are cheaper.³⁵

We buy the chicken cuts from time to time when we get money. We buy it when there is strong craving and when we haven't had it for a long time.³⁶

The situation in Goromonzi was significantly different, where favourable climatic conditions meant many households were able to meet their stable food requirements from their own harvests. Beneficiary households with no access to farm inputs had lower harvests and did supplement their food requirements from other sources including the cash transfers but for other beneficiaries who were able to meet their own food requirements and had relatively more assets, the cash transfer was used for purchase of other groceries or non-food items and some instances on fertilisers and other farm inputs (Box 3.3.).

³⁵ Male beneficiary, FGD, ward 32, Chivi district.

³⁶ Male beneficiary, ward 11, Goromonzi district.

Box 3.3 Case studies, male beneficiaries, Ward 21, Goromonzi district

Augustine is 76 years old. He lives with his wife, two daughters and three grandchildren. He owns 6 hectares of land but only cultivates 4 hectares getting a yield of about 2 tonnes; livestock assets include 4 cows (the fifth one was sold to raise school fees), 7 chickens. Before the CT, his household survived through offering of draught power. He has a labourer who goes out to plough the fields on his behalf and when paid, he gives the labourer his money and he keeps the rest. They also have a garden which is only for food purposes. Before his son passed away in 2011, he used to send money but now he is laid and 'we are looking after his two children'. There are three homesteads; one 3 roomed house with corrugated iron sheets, 2 thatched round huts. Since registration in the HSCT, he receives \$25 per month. Close to 70 per cent of his income comes from labouring, with the remainder coming from CT. He uses half of his transfer on cooking oil, salt and sugar and a quarter on school fees and loan repayment. The rest of his income goes to the purchase of toiletries and grinding maize.

James is 70 years old he lives with his wife, his son, daughter in law, and their grandchild. He owns less than an acre of land and has five chickens. The homestead he lives in includes one three roomed house, and one thatched round hut. Before the CT, he used to survive through *maricho* and earning about \$10 per activity. He also has a daughter who sends some money although not always. He now receives \$25 per month

Improved access to education

As discussed above in analysing the beneficiary spending, education was highly valued in the both Chivi and Goromonzi and was seen as necessary for future aspirations of the households:

The school is important to us because they equip our children with knowledge so that they can be able to look after us in the future ... When there is no education there is no life.³⁷

Financial costs of education were a real barrier to education for poor households. In one KII with a head teacher for example it was estimated that only half of eligible school children attended school in Goromonzi, mostly due to their inability to pay fees³⁸ In both research areas poor households were reportedly often unable to send their children to school and if they did, they were sent back for not paying the school fees. Analysis of poverty profiles of the community found one of the common characteristics of the poorest households in the research communities to be their inability to send their children to school. In Goromonzi, CPC members explained that the children from the poorest households did not attend school and in the event they were able to go to school they were often chased away for non-payment of fees.³⁹ The situation was similar in Chivi where the children from the poorest households

³⁷ Female beneficiary, ward 7, Chivi district.

³⁸ Teacher, KIIs, ward 11, Goromonzi district.

³⁹ CPC members, FGD, ward 21, Goromonzi district.

were often not educated and some were ‘engaged in casual labour from an early age’ and as one group of respondents put it ‘the grandchildren are the bread winners’.⁴⁰

Not surprisingly education was a priority expenditure area for most beneficiary households with children. HSCT beneficiaries reported spending a large proportion of their cash transfer on school fees and other educational needs. The beneficiary households were better able to negotiate payment plans with their children’s school as they were now seen as more creditworthy. This meant fewer disruptions to the education of the children who were now no longer sent home due to lack of schools fees:

*I’m now able to negotiate payment plan for school fees when I don’t have cash.*⁴¹

This finding was also confirmed by other community members who noted that the beneficiaries of the cash transfer programme were now better able to pay part their children’s school fees:

*They can afford to buy uniform, soap. These children are now bathing. There is a notable change in attendance and appearance.*⁴²

*There is a slight change since the introduction of the cash transfer because beneficiaries are able to buy maize and pay part of their school fees.*⁴³

*There have been no changes in the [wellbeing] of beneficiaries, they just buy some uniforms, pay school fees and food and the money is not enough for anything else.*⁴⁴

The GoZ also provides education support for the most vulnerable households across the country through the Basic Education Assistant Module (BEAM). However only a very few of the households interviewed as part of this research reported to be benefiting from BEAM, or if they were it was not for all their children. Enabling HSCT households to automatically benefit from BEAM is the intention of GoZ, to build complementarity and value for money across social protection programmes. This would create significant resources for households to divert to more productive uses, since a large proportion of the HSCT cash transfer is being spent on education (see operations on complementarity 3.4.3 below).

3.1.2 Household economic activity

Beneficiary livelihood strategies and reduction in casual labour

Farming and horticulture were the main and most preferred livelihoods strategies in the research communities visited (see Livelihood matrix Table 2.6). When climatic conditions were favourable and when households had access to agriculture inputs, they preferred to work on their own land and harvest their own food. And if the harvest was good they sold their surplus to meet their other food and non-food requirements.

⁴⁰ CPC members, FGD, ward 32, Chivi district.

⁴¹ Male beneficiary, FGD, ward 11, Goromonzi district.

⁴² Child Protection Committee members, ward 32, Chivi district.

⁴³ CPC members, FGD, ward 11, Goromonzi district.

⁴⁴ Male non beneficiary, FGD, ward 32, Chivi district.

In Chivi the erratic weather in the past two years had adversely affected production in the area. In ward 32, some community members felt that the production of cereal crops was becoming impossible due to the climate changes -- a farmer is highly effective only when water is available⁴⁵ -- and they had failed to produce much for their community in the previous year, with no surplus to sell. Despite this, households continued to engage in agriculture as they had always relied on this and viewed it as their 'way of life and source of food':

*We generally love farming because we were raised through it and have mastered it over the years. Farming is life to us.*⁴⁶

In Goromonzi, the climatic conditions and soil condition were found to be more favourable and the main constraint for beneficiary households in yielding good harvests was lack of access to farm inputs, fertilisers and in some instances lack of labour.

Faced with poor harvests due to the climatic conditions (Chivi) and lack of access to agricultural inputs (Goromonzi), many households (beneficiary and non-beneficiary) engaged in other livelihood activities to earn some income. A great proportion of households in both Chivi and Goromonzi engaged in casual labour (*maricho*) to meet their needs. Casual labour was viewed as the backbone activity of the community, with common opportunities -- including preparation of land, weeding, digging pit latrines and thatching roofs for the community -- seen as a quick means of 'raising cash when needed'. Casual labour was often intensive and required physically strong and healthy individuals. Though common practice, it was, however, seen as the least preferred source of livelihoods because of the 'effort required carrying out the work', with 'little income realised from the work' and only done in the absence of alternative sources of income, and a strategy of 'last resort':

*No one enjoys doing maricho but there are very few options for us*⁴⁷
*The problem with maricho is that it comes at the expense of your own land. You prefer naturally to work on your own land but if you have nothing you are forced to do maricho.*⁴⁸

Moreover households reported that *maricho* came at the cost of not working on one's own land:

*The very poor do maricho between November and April and when the harvest comes they have nothing in their own land and their own plots are not cultivated and they end up harvesting other people's land.*⁴⁹

Many HSCT beneficiaries reported undertaking less casual work or stopping all together following payments. The younger or abled-bodied beneficiaries did so to work on their own land, particularly in Goromonzi where the climate is more favourable and land more fertile. In Chivi, and in particular for the elderly and chronically ill beneficiaries as expressed by one

⁴⁵ Male non-beneficiary, FGD, ward 7, Chivi district.

⁴⁶ Female non-beneficiary, FGD, ward 32, Chivi district.

⁴⁷ Male non-beneficiary, FGD, ward 21, Goromonzi district.

⁴⁸ Teacher, KII, ward 32, Chivi district.

⁴⁹ CPC members, FGD, ward 11, Goromonzi district.

Focus Group Goromonzi felt that ‘they now had an opportunity to rest from maricho as the cash transfer helps them meet their food requirements’.

The cash transfer also provided the opportunity for labour constrained households to hire labour. However this was not typical amongst HSCT households, with only a very few HSCT beneficiaries reporting being able to hire casual workers to undertake piece meal jobs for them, as the transfer was not deemed sufficient to meet all their needs.

In the control communities, too, agriculture was stated as the preferred choice of livelihood on the basis of ‘habit’ and availability of fields. In W33 of Masvingo, close to 50 per cent of the population was either engaged in farming or cattle rearing. Whilst cattle rearing was more preferred, the lack of available of cattle meant most people were engaged in farming as their main source of livelihood. In Seke on the other hand brick moulding was the dominant livelihood strategy with close to 40 per cent of the community engaged in it followed by horticulture where 20 per cent of the community members were employed.⁵⁰

In Seke respondents noted that the casual labour was the least preferred option and often undertaken by the poor. A group of female respondents from the CPC in the district of Seke noted that ‘casual labour forms the basis of the poor people’s income generating activities’. The poor and the better-off group were hired by the rich for either small amounts of cash, clothes or food. They also noted that the poor are failing to harvest enough for their families because they spend more time doing casual work for money.⁵¹

Increasing household consumption but limited productive investments

The HSCT is by design a safety net aimed at labour constrained and food poor households. As highlighted in the previous section many of the beneficiary household heads are elderly and have limited livelihood opportunities and often reverted to distress sale of assets and other negative risk coping mechanisms to meet their daily needs and requirements. In both Chivi and Goromonzi, the cash transfer had enabled these beneficiary households to reduce their indebtedness and distress sale of assets and to increase their food consumption and meet their health and educational needs. On the whole, the HSCT had not resulted in noticeable shift in the patterns of expenditure of the beneficiary households.

*They [beneficiaries] don’t make investments. They don’t have the chance to invest, whenever the money comes they have to pay those that they have borrowed from and with the remainder they buy food*⁵²

In Chivi, the demographic nature of beneficiary households, their severe vulnerabilities and immediate subsistent needs, unfavourable climatic conditions, smaller plot sizes and limited economic opportunities were all factors limiting the opportunity and incentive for productive economic investment of households. Some 70 per cent⁵³ of total beneficiary household heads in Chivi were over the age of 60 and the research found very little direct evidence of

⁵⁰ Male, FGD, ward 1, Seke district.

⁵¹ CPC members, FGD, ward 1, Seke district.

⁵² CPC members, FGD, ward 32, Chivi district.

⁵³ According to the revised implementation manual 2,762 out of 3,968 beneficiaries were over 60 in Chivi and in Goromonzi 1,060 households out of the total of 1,802 beneficiary households were in the same category (60%).

investments in any economic or productive assets by beneficiary households (see spread of spending in **Error! Reference source not found.**) with the exception of one or two anecdotal cases of ‘someone knowing of some beneficiary in the village buying a goat’.

In the relatively resource rich and climatically favourable Goromonzi district, in contrast there was a higher reported incidence of investments towards higher productivity and diversified livelihoods. In Goromonzi, analysis of income and expenditures by beneficiary households revealed significantly less reliance on maricho lower expenditures on food and higher spending on productive investments, such as the purchase of agricultural inputs (see 0). The CPC members in ward 21 in Goromonzi as well as some beneficiaries interviewed noted renovation of homestead, purchases of goats and broilers, buying milk for resale, improving poultry production, as some of the examples of investments by beneficiaries in their ward. Beneficiaries interviewed in Goromonzi were found to be less food insecure than the beneficiaries encountered in Chivi. The main challenge faced by beneficiary households in Goromonzi was not the availability of land or unfavourable climatic conditions but rather access to seeds and fertilisers. Many households had up to 6 acres of land but only worked on between 1-3 acres due to lack of seed and fertilisers. Application of fertiliser to the land had a significant impact on the volume of harvest for households. An interview with one chief in Goromonzi indicated that one acre of land using fertiliser could yield around 2-3 tonnes of harvest, whereas without fertiliser the harvest would be anywhere between 8 to 18 bags (50 kg) of maize (still less than one tonne). Moreover he stated that for an acre of land 24 bags of fertilisers are required which costs around \$US 970:

*If you don't use fertiliser and have a big family you cannot sell food and you need to find other sources of income; that is why people do maricho.*⁵⁴

The HSCT was enabling some beneficiary households in Goromonzi to buy fertilisers and seeds (see **Error! Reference source not found.**). In one FGD, two beneficiaries noted that they were doing less maricho and were focusing more on producing for themselves in their fields since they now had enough money to purchase fertilisers and maize seed:

*I am now using my energy on my field because I can now afford fertiliser*⁵⁵

The beneficiaries further explained that if they produced more for their families, they could use the maize for their own consumption as well as a means of paying for school fees or hired labour.

Risk aversion

Beneficiary households in both Chivi and Goromonzi were overall risk averse and avoided unnecessary debt. In FGDs beneficiaries explained how important it was for them to become debt free, since they did not want to be burdened with debt and struggle to clear it with future earnings which were not necessarily certain or secure (see boxes 3.4 and 3.5 below). They generally only borrowed if their immediate needs were not met. A group of beneficiaries in ward 11 in Goromonzi noted that they completely avoid buying anything on credit because they fear failing to pay back:

⁵⁴ Key Informant Interview with village chief, ward 11, Goromonzi district.

⁵⁵ Male beneficiary, ward 21, Goromonzi.

*What if I fail to get the money to pay for the debt at the store? It's better not to get anything on credit at all*⁵⁶

In Chivi the research also found more examples of households using the HSCT to settle previously incurred debts than in Goromonzi. The higher incidence of food insecurity meant that households were more desperate to meet their food requirements and would borrow to meet these urgent basic needs if they had to. Additionally whilst the overall proportion of households undertaking maricho was found to be higher in Chivi, opportunities for maricho were generally found to be lower, therefore limiting opportunities to seek alternative employment as means of meeting immediate needs. Added to this, the beneficiaries in Chivi were on average older and more frail than the beneficiaries in Goromonzi and therefore less able to revert to casual labour. This pushed them to borrow more frequently to meet their needs.⁵⁷

Box 3.4 **Beneficiary livelihoods in ward 11, Goromonzi district**

Alice* is a 37 year old female-headed household beneficiary of the HSCT receiving USD 50 bi-monthly. She lives in ward 21, Great Bromley Ward of Goromonzi District with the 10 children she cares for: four who are her own, two orphans of her deceased brother, two of her sister's children - who has since left the locality, and two from her father's household.

Alice does not have access to farm land, as she is relatively new to the area, having migrated initially to join her former husband with whom she has now separated. She engages in casual labour, such as seasonal farm work or thatching roofs to earn income, spent mostly on food and paying school fees for the 9 of the 10 children attending primary school.

Alice says the meager income and the CT combined is hardly sufficient to make ends meet, but she manages as best she can. With few people to turn to, she does however have some reliable support networks including both a former employer living nearby, for whom she once worked as a domestic help, and who continues to support her through occasional household and child support, including in emergencies. She also relies on, members of the Child Protection Committee (CPC), who have provided invaluable support in offering guidance, counseling regarding the use of the CT, and continuous moral support during frequent household visits.

Despite the insufficiency of the CT, Alice confirms it has improved the wellbeing of the household, notably by providing more and more diverse foods to eat. They now eat three meals/day rather than two, and include rice and sugar more often in their diet. She also now pays school fees. Only three children were able to attend school before the cash transfer; now she is able to pay for six more children to attend. She is also now able to purchase bathing soap and clothing more frequently.

Previously, before the CT, she was barely coping, and forced to sell assets such as her chickens. She would like to revive poultry production activities to earn money, and has been planning on this since the CT started, but is still lacking adequate start-up capital. She refuses categorically to buy on credit, because debts cause her too much stress and worry concerning

⁵⁶ Male beneficiary, ward 21, Goromonzi.

⁵⁷ In each ward 10-20 beneficiaries were randomly selected from the beneficiary list for the Focus Group Discussions and the researchers observed that those from Chivi were on average much older and frailer than those encountered in Goromonzi. This information is also corroborated by demographic profiles of beneficiaries which showed significantly higher number of elderly in Chivi compared to Goromonzi as explained elsewhere.

repayment. She is averse to assuming too much risk right now, as she feels she still needs cash for meeting immediate, pressing needs. Going to the nearby market in Surrey in proper clothes gives her dignity and more confidence she explains, and now people come to visit me more often than before. The CT has given her a sense of relief, she says, she now feels less desperate with assurance the CT will come, ‘now I sleep better’ – ‘*ikozvino ndava kurara zvakanaka.*’

*This is not the real name of the beneficiary

Box 3.5 Livelihood diversification in beneficiary households, ward 11, Goromonzi district

Patrick and James are former commercial farm workers of Kiltulagh Farm A2 in Ward 21 of Goromonzi District and HSCT male-headed household beneficiaries. They are among those beneficiaries who have received their first payment only in mid-October,⁵⁸ which was paid as a lump-sum comprising four payments at once, the equivalent of USD 200. This is a lot of money they confirmed, ‘sometimes we cannot find a dollar in the house.’ The farm has since transferred to a new owner, but they continue to reside in their former compounds despite no longer working as permanently employed farm labourers. They continue to do seasonal labour on Kiltulagh Farm and other farms to earn much-needed cash and also resort to begging – asking others for help – as a last resort. They most often turn to neighbours for help - typically in food stuffs, and can also turn to the farm manager if in desperate need for cash. Patrick is a New World church member and can also approach his congregation for help if needed.

Both men would readily cease doing casual labour if they had alternative income sources, but for now, they require cash relatively frequently. This explains why they prefer bi-monthly CT payment periods, rather than larger (lumpier) payments in less frequent intervals. Patrick proudly explained that he prepares a household budget plan jointly with his wife, inclusive of the CT, with a breakdown of: 25% on food; 25% on blankets; 15% on savings for emergencies; and 15% each on clothes and hospital (treating his asthma). Having savings, says Patrick, is very important, ‘I can rely now on myself.’ James, with 4 children in primary school, plans to spend his CT with about 60% on school fees and 40% on food and other household items. They would allot the use of the CT mostly in the same manner even if the payments were more frequent.

With the CT both households are able to eat better, with 3 meals per day and a more varied diet. Now they can eat rice instead of just *sadza*. Both men confirmed they had little awareness of how the CT programme functions (e.g. times and frequency of payments, how they were selected, rules of use of the CT) and received no guidance. Somewhat surprisingly, they expressed confidence in receiving future CT payments and both have even developed plans to build their own houses. They hesitate beginning these ventures too soon however, opting to invest only in what they are sure of, given their current limited resource base. Regarding possible social stigma or jealousies by others due to the CT, both men believe they are known and viewed by others as poor, and that others see their status as ‘deserving.’ *When*

⁵⁸ It was because these beneficiaries missed the previous 3 payments due to late notification of the payment date. On the forth payment they were notified earlier by a CPC member.

enumerators came to question people, many ran away in fear, this is not our fault if they are now not receiving cash.

3.1.3 Gender differences in access to and control over household resources

There is an extensive literature on cash transfers and gender relations. This builds a body of evidence demonstrating the impact of putting cash directly into the hands of women on their ability to reduce risky coping strategies⁵⁹ and spend in ways that improve household welfare.⁶⁰ Beyond practical welfare improvements, cash transfers can also have a more strategic or empowering effect on women. In Mexico's Progreso/Oportunidades programme cash transfers strengthened women's decision-making role in household expenditure, financial security, self-esteem and social status.⁶¹ In Brazil's Bolsa Familia programme, the cash transfer increased women's labour market participation.⁶² In other contexts where women did not gain more influence over overall resource allocation decisions, their household bargaining position, along with their respect, at least strengthened more generally as a result of cash transfers.⁶³

In this study most beneficiary households stated that the decisions on resource allocation were made by the head of the households in consultation with the rest of the family. Nationally, some 62 per cent of all HSCT beneficiary households are headed by woman⁶⁴, de facto making them the main decision makers on how the HSCT is spent. The research found no evidence to suggest other male (elder brother, uncle, son, etc.) related to the family having control over the decision making of female headed households. In general women in Zimbabwe are believed to have significant control or influence over certain household decisions and are more likely to have the sole final say than their partners over their own health care, household purchases, and what food to cook with decisions concerning large purchases and visiting relatives primarily being made jointly⁶⁵.

In Chivi and Goromonzi, FGDs with female beneficiaries confirmed that they were the ones making decisions on how the cash was spent. They would make the decisions and budget to ensure the money 'took them through to the next payment' and avoided 'reckless spending'.⁶⁶

Whilst the cash transfer was providing the female headed households with autonomy around HSCT spending, there was no evidence that it was challenging or transforming deeper

⁵⁹ See Schubert, B. and Huijbregts, M. (2006). *The Malawi Social Cash Transfer Pilot Scheme: preliminary lessons learnt*. Paper presented at the conference *Social protection initiatives for children, women and families: an analysis of recent experiences*. UNICEF, New York, October 30-31.

⁶⁰ See Arnold, C. with Conway T. and Greenslade M. (2011), op cit, p40.

⁶¹ See World Bank, 2008. *For protection and promotion: the design and implementation of effective safety nets*. Washington DC.

⁶² Veras, F., Ribas, R. and Osorio, R., 2007. *Evaluating the impact of Brazil's Bolsa Família: cash transfer programmes in comparative perspective*. International Poverty Centre (IPC), Brasilia. <http://www.ipc-undp.org/pub/IPCEvaluationNote1.pdf>

⁶³ See Wallace T., and Chapman J. (2011) *Walking the Talk: Cash Transfers and Gender Dynamics*, Oxfam and Concern Worldwide].

⁶⁴ MLSS (2011) op cit.

⁶⁵ Hindin. Michelle (2000), 'Women's autonomy, women's status and fertility-related behavior in Zimbabwe, Population Research & Policy Review, Volume 19, Issue 3, pp 255 – 285, 2000.

⁶⁶ Female beneficiary, ward 7, Chivi district.

patriarchal norms in the society. The majority of male headed beneficiary households reported making decisions in consultation with their wives. A group of male beneficiaries in Goromonzi explained that they sat down and plan together on how to use the cash they received before spending it. They said ‘the mother of the household knows what is required for us and it is always best to consult and plan with her’.⁶⁷

In Chivi too, male beneficiaries explained that the decision making regarding use of income was the joint responsibility of the father and mother in the households: When the father goes to receive the cash payment, he sits down with his wife to budget for the households priorities.⁶⁸

The research did not find any discernible difference in patterns of expenditure between male and female headed beneficiary households. Moreover, the research did not discern any difference in the level of assets (including land) or ability to undertake work between male and female beneficiaries. This corroborates with an existing study in Chivi, which found that asset based wealth, class, access to remittances income and education were more likely determinants of household wellbeing and vulnerability than gender or ethnicity.⁶⁹

3.2 Local Economy

Beyond the household level, the research explored the impacts of the HSCT transfer on the local economy and the hypothesis:

The whole community, including non-beneficiaries, will benefit economically from the injection of cash through multiplier effects on local goods, services and labour markets, although this will be mediated by the political, economic and social context.

3.2.1 Economic exchanges

HSCT had no impact on prices

The HSCT had not resulted in any opportunistic price increases in any of the research communities visited. Beneficiary and non-beneficiaries both unanimously stated that prices did not increase during cash transfer payment date. A shop keeper in Chivi district, for instance, stated that her prices were determined by the wholesale price and cost of transportation and that with the growing competition shops cannot just increase their prices. This statement was confirmed by other shop keepers interviewed who noted that prices are based on a fixed mark-up on the cost of goods and transportation and are not affected by locally induced cash injections.

Shop keepers were aware of the competition and aimed to build their business by selling goods at low profit but at higher turnover. Shop keepers in general responded to increases in demand by increasing their stocks rather than changing prices:

⁶⁷ Male beneficiaries, ward 21, Goromonzi district.

⁶⁸ Male beneficiary, FGD, ward 7, Chivi district.

⁶⁹ Campbell. B.M, Jeffrey. S, Kozanayi. W, Luckert.M, Mutamba.M, Zindi. C (2002), ‘Household Livelihoods in Semi-Arid Regions: Options and Constraints’, Centre for International Forestry Research.

*If we increase prices opportunistically we will chase our customers away.*⁷⁰

Impact of HSCT on local economy was positive but marginal

In both Chivi and Goromonzi, the businesses around the research communities were gradually improving as the wider economy was growing, selling more goods and introducing new stocks. For small shops near the HSCT pay points, and where a significant number of beneficiaries live, their volume of sale improved during the HSCT payment day and subsequent couple of days. For them the pay days were similar to a weekend or end of month day when sales are generally higher. One Tuck shop owner in Goromonzi estimated a 50-100 per cent increase in his daily average on pay days, increasing sales from \$20 to \$30-\$40. A small shop owner in Chivi district noted a fourfold increase in her sales during pay day (Box 3.6).

⁷⁰ Shop keeper, ward 11, Goromonzi district.

Box 3.6 **Impact of the HSCT: A shop keeper's story, ward 32, Chivi district**

Hettie's shop has been operating since 1980. It has closed and reopened a number of times due to drought and theft. The shop has remained open since 1990 after her children had finished school.

Hettie buys her supplies from Chivi growth point some 50 kilometres away. She buys 10 cartons of sugar and flour once a month and sometimes twice monthly. The transport costs are high but she has to put up with it and she needs to keep her shop open. The best trading months for her are May-July when the ground nut seeds are sold and afterwards when the Sorghum is harvested. The worse month is October when people are ploughing and people don't have food.

The cash transfer beneficiaries do come to her shop to buy goods. They will buy some sugar, salt but they don't buy too much as they have to pay for school fees. She doesn't increase the prices. The prices are determined by the wholesale price and transportation costs. At a business centre where there are a lot of shops one cannot just increase prices as there is a lot of competition.

She gives credit to those who are programme beneficiaries. They come and borrow sugar and mealie-meal. They say they will pay back when the cash transfer comes. She doesn't give credit to non-beneficiaries as they don't have any means of paying the money back. People on average borrow } \$5-\$10.

There is a lot of change around payment days and she brings more orders for the shop. Their daily income she receives depends on how well stocked the shop is. If you have a lot of stock you make a lot of money. One average she can make \$30-\$50 and during the cash transfer payment she can make around \$200, this diminishes in the subsequent days.

She cannot take full advantage of the cash transfer as she doesn't have the capital to fully restock. The days prior to the cash transfers she doesn't get enough money as she also has her own costs to meet. She thinks that over time she may be able to save enough to fully restock. She thinks cash is better than food aid as it enables households to meet their varied needs compared to food aid that doesn't allow for school fees to be paid. People always buy beer. If more beneficiaries are male you will find a certain proportion buying beer but if you pay woman they don't go and buy beers.

For larger shops around trading centres or those near a growth point the HSCT injection was not noticeable due to the relatively small number of beneficiary households as a proportion of overall local population. The volume of trade in these areas was determined by the payment of civil servants and other salaried individuals at month's end or by seasonal variations aligned with the agriculture calendar (with high trading during harvest) or seasonal festivities (Christmas).

Two shop keepers interviewed in ward 11 in Goromonzi district, for instance, were not even aware of when the HSCT beneficiaries were paid: 'we are not sure when the transfer comes, you should ask the councillor who will know'. For them monthly business peaked when the teachers were paid and during the weekend. Moreover the harvest season between May-August where the best months for trade.

Shop owners interviewed were optimistic about the future and had strategies to expand and diversify their stock as more capital was built. Some needed more time to build their stocks and felt that if the cash transfer was operating for another year their business will undoubtedly improve. For them cash interventions were more preferable to other in kind contributions and support as it benefited them more directly:

As a business person I prefer cash because it circulates and builds our relationships.⁷¹

Beneficiary credit worthiness increased

The HSCT had increased the credit-worthiness of beneficiary households, who were in some instances better able to buy goods on credit. Some shopkeepers were completely averse to giving credit, whereas other shopkeepers would lend if they knew the person well and knew that they were working and could afford to pay the loan back.

The beneficiary households were also better able to borrow goods from their neighbours and relatives, as they were seen as able to pay this back:

These people can now borrow. These people are now known as beneficiaries and [are] more creditworthy.⁷²

Some beneficiary households felt that access to credit from shop keepers hadn't changed significantly, as two months was seen as a long period of time in terms of borrowing. This was also affected by the uncertainty around the payment dates which made lending less enticing to the shop keepers.

Farm productivity

As noted earlier, the impressions gained from the field were that beneficiaries in Chivi were more labour constrained compared to Goromonzi and were more likely to significantly reduce or stop casual labour to 'rest'. In Goromonzi constraints to labour, within the household, were less binding and households diverted time from casual labour to own farm production. Whether this results in increased productivity depends on whether the overall climatic conditions are favourable and households have timely access to inputs. Currently many households in Goromonzi noted that access to fertilisers was a binding constraint to improved production that was not generally addressed through the HSCT due to size. Overall it is too early for the HSCT to show any impact on farm production.

Size of labour market

A significant number of beneficiary households undertook less casual labour following the introduction of the CT. However the research found no indications that this had affected either the availability of maricho in the market or the wage rates as the programmes size was small in relation to the total population size, with labour supply abundant. As the programme continues and expands it is important to monitor in the impact of the transfer on availability of labour and corresponding wage rates.

⁷¹ Shop keeper, ward 11, Goromonzi.

⁷² Child Protection Committee members, ward 32, Chivi.

3.3 Social Networks

In this section we examine the research hypotheses around social networks and economic impacts:

Cash transfers increase beneficial risk sharing arrangements and economic collaboration underpinned by social capital (trust-based reciprocity)
Changes in social networks linked to CT positively affected the most vulnerable and least powerful people in a community through greater inclusion in decision making processes (including through an increased ability to make ‘social contributions’) and increased their entitlement set and livelihood choices

3.3.1 Risk sharing arrangements

Nuclear and extended family relations

Nuclear family and kin based relations are central to a households’ ability to cope and deal with unexpected shocks. The type of shocks or needs may include lack of labour, draught power, poor harvest, medical expenses, funeral costs or loss or damage to property or loss of assets. In these instance households revert to existing networks to address these shocks. This support is embedded in the customary traditions of communities within Zimbabwe; a contribution based social obligation for households that is difficult to neglect or ignore.⁷³ Analysis of household response to shocks in communal and re-settled areas found 42 per cent of the respondents to rely on network responses (support from kin and non-kin social networks) compared to only 14 per cent on individual response that relies on household’s own labour, borrowing or sale of assets. Moreover just over half of the network responses were from kin based relations, and more amongst blood relations⁷⁴.

Institutional analysis in Chivi and Goromonzi provided a mixed picture of the importance and social connectedness of extended family. In Chivi, beneficiaries were more positive about the importance and role of relatives in their lives (see 0 & 0). They were the ones beneficiaries could go to in times of need and support and ‘share their problems with:

*These are my blood relatives therefore they can assist me whenever a problem is encountered. They remember and they do not go about discussing one’s problems to others.*⁷⁵

*They [friends and relatives] are very close to us, if we run out of food we go to them.*⁷⁶

Beneficiaries and non-beneficiaries in the research communities in Goromonzi viewed their relatives in less positive terms. Although some relatives were there to help them when they had problems, others were seen as less supportive:

*even if you have relatives, they are stingy and do not help you.*⁷⁷

⁷³ Dekker. M (2004), ‘Risk, Resettlement and Relations: Social Security in Zimbabwe’, January.

⁷⁴ Relations based on decedents rather than relations formed through marriages.

⁷⁵ Female Beneficiary, Ward 7, Chivi.

⁷⁶ Female Beneficiary, FGD, Ward 32, Chivi.

⁷⁷ Female Non-beneficiary, FGD, Ward 11, Goromonzi.

Moreover some of the relatives were seen as ‘destructive’ and a ‘burden’ that keeps households down:

*The strangers have no hard feelings whatever you do but your relatives are always pulling you down and trying to destroy you.*⁷⁸

However a caveat to this finding is remittances from close family members. A common source of support to beneficiary households, particularly in time of acute need, were family members from elsewhere (typically Harare or other regions).

The contrast in views on the relative importance and social connectedness with extended family and relatives between the research communities in Chivi and Goromonzi likely in part stem from the different economic vulnerabilities and shocks faced by these districts. In Chivi basic needs were more immediate and economic vulnerabilities and food insecurity more pronounced across the entire population, perhaps creating a greater need for reciprocal support and solidarity. People realise they may need others’ help in the future, so their attitudes toward voluntary sharing and reciprocity are stronger. Acute need likely heightens risk-sharing networks in this case. In the more food secure Goromonzi, households had higher aspirations than meeting their basic needs and viewed relatives as impeding on this.

Relationships with the wider community

In rural Zimbabwe, community members are expected to support one another, especially the less well-off during important ceremonies, particularly funerals (*Chema* payments). Community members usually agree to be part of *chema* payments and jointly agree on how much to contribute. Moreover the relatives of the deceased are expected to pay higher contributions, even if they come from far.⁷⁹

In Chiva and Goromonzi, traditional contribution-based customs and risk sharing arrangements of households in the research communities went beyond the nuclear and extended family and included the wider community within which the individuals lived including the church, friends, neighbours and other informal economic networks such as savings groups and funeral societies:

*According to our custom everyone supports the poor and makes contributions for their funeral. If it was not for this custom you would not see these rich people contributing.*⁸⁰

In both districts, the beneficiaries and non-beneficiaries were most dependent on church organisations, friends and neighbours in times of need and solace. Some communities also relied on informal rotational saving clubs (*Marounds*) and women’s livelihood groups. For the community, the church was a key source of material and spiritual support regardless of status of contributions. They would support community members unconditionally during times of need. Friends were also perceived as an important social network that provided them with advice and emotional support and were sometimes viewed more favourably than relatives:

⁷⁸ Female Beneficiary, FGD, Ward 11, Goromonzi district.

⁷⁹ Dekker (2012) op cit

⁸⁰ CPC, FGD, Ward 32, Chivi district.

Relatives are destructive. They are jealous. They do not give us help when we are in real need. Friends are better than relative because friends don't get jealous, they help us most and they are genuine".⁸¹

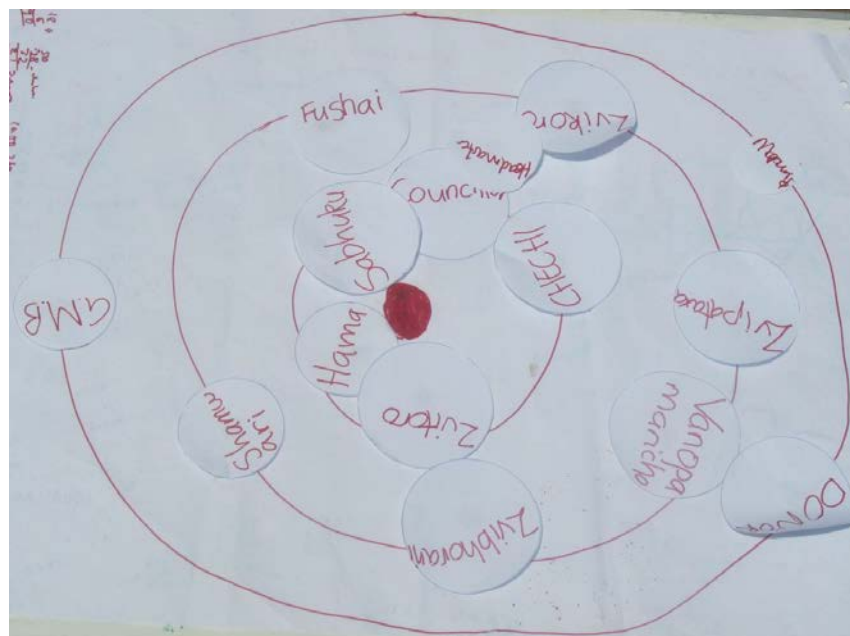
In ward 21 in Goromoniz, some beneficiaries who were former farm workers and still worked on others' commercial farms reported being able to depend and rely on them for urgent needs (illness, funerals). Others mentioned the village heads, councillors, even teachers as providing some assistance during emergencies.

In Chivi (0) there was less evidence of beneficiaries being part of any informal savings or lending clubs. The needs in these communities were more immediate and the money was viewed as insufficient to engage in Marounds (Merry go rounds) or Fushai despite interest:

*Marounds are there but they are far from us at the moment, you try to think of Marounds but you are also thinking of school fees and food.*⁸²

As shown in (0 wards councillors, churches and village head were identified as very important⁸³ and socially close⁸⁴ and institutions such as the police are rated as less important and socially far. This figure is also presented numerically under 0 with individuals and institutions that very important or socially close are marked as one and conversely those less important or socially far marked as 3.

Figure 3.3 Institutional Analysis, Female Beneficiary Focus Group, Ward 7, Chivi



⁸¹ Female Beneficiary, FGD, Ward 11, Goromonzi.

⁸² Female Beneficiary, FGD, Ward 32, Chivi.

⁸³ Relative importance in their lives.

⁸⁴ Represented by factors such as accessibility and cooperation/contact.

Table 3.1 Institutional Analysis, Female Beneficiary Focus Group, Ward 7, Chivi

Institution	Importance *	Social distance	Participant Analysis
Church	1	1	It teaches and guides community members on how to live well with each other in the community. "The church can restrain wayward personalities in the community". People from different churches relate well with each other despite belonging to different denominations (Zion, Methodist, ZAOGA, AFM, Ngoni, Postori (Apostolic Sect), SDA, Roman Catholic, RCZ). " We all worship the same God".
Schools	1	2	"The schools are important to us because they equip our children with knowledge so that they can be able to look after us in the future"
Hospitals	1	2	"The hospitals have good programmes such as vaccination against diseases and for children". There are no hospitals in our ward so we have to travel long distances by foot since we do not have money for transport.
Ward Councillor	1	1	"He is our father figure who knows that his children are experiencing hunger". He is actively seeking solutions/assistance for us and helps in finding food for the community.
Village head (Sabhuku)	1	1	"Nothing can be done in this community without the Sabhuku's involvement", he is the father figure in the community therefore highly important. His main role is intermediary in the sense that he receives people's concerns and challenges and puts them forward for consideration by the councillor.
Fushai (Savings clubs)	1	2	In terms of accessing credit particularly in times of emergencies or problems requiring urgent attention such as sudden illness and funerals, and unforeseen challenges that may arise particularly when the household has no money. The money is usually returned after a month with interest.
Donor	1	3	Donors such as CARE provide food aid, and another NGO brings inputs that include maize and fertiliser packages to the community. However these donors come once after long periods of absence.
Maricho (seasonal casual labour)	1	2	"They are important to us as they help us when we have no means of supporting our families". After working for them, we are paid in cash or kind (bucket of maize). "even as old as one is, they can participate in maricho as long as they can manage the tasks required"
Boreholes	1	2	The boreholes provide reliable water for household use. However, most of them that are located nearer to the homesteads are no longer functional. The only ones working are located further away from the homesteads.
Stores	1	1	Stores are where people purchase their groceries and all basic goods are found in the stores.
Relatives	2	1	"These are my blood relatives therefore they can assist me whenever a problem is encountered". They remember and they do not go about discussing one's problems to others.
Friends	2	2	They provide advice on some of the problems with some assisting. However, they can suddenly change their perception and attitude. It is not surprising to hear that they go about gossiping about the beneficiaries' living conditions and challenges.
Grain Marketing Board	2	3	They provide maize to the community. It is a government initiative to provide maize through the grain loan. The locals pay money towards photocopying of identity documents and transport. GMB, however, may take 3-4 months without bringing the maize supplies.
Headmaster	2	2	He is relatively important, because he makes the final decision. The household, especially after the cash transfer is in a better position to negotiate for payment plans for grandchildren attending school. "I would cry bitterly together with my grandson".
Police	3	3	No close relations. If disputes or problems arise the village head usually addresses them. The police are rarely in the ward.

* (1-3) 1=high; ** (1-3) 1=close

Community relations – Jealousy

The research findings indicate the HSCT had created some tension and jealousy amongst community members in targeted districts, but this had not resulted in visible changes in the relationship between beneficiary and non-beneficiaries. In Goromonzi beneficiaries felt that they ‘generally relate well with fellow villagers although one can never know if someone is jealous’⁸⁵. In Chivi community members shared the same sentiment:

*... the relationships are still the same although people talk about it.*⁸⁶

Non-beneficiaries in general were happy for those who had been selected for the programme and felt that they were deserving beneficiaries, however they also felt there were many more deserving people who were currently excluded from the programme:

*Nothing has changed significantly; in fact those who used to see us struggling are at least happy that we are now receiving assistance.*⁸⁷

Part of the jealousy and resentment of non-beneficiaries stemmed from limited knowledge on how and why people were selected in the first place:

*People were upset in the village about how it was done but when it was understood they were satisfied.*⁸⁸

People knew that the selection was not done at the community level and therefore did not blame the beneficiaries for their lack of selection, however many informants said some blame was channelled to the CPC members who supported the DSW in announcing the programme beneficiaries and in verifying their eligibility. Some CPCs felt that they were despised by some community members who perceived that they influenced the selection process. This had created tension between them and these members.⁸⁹

Some complaints are also directed towards village heads, although they are not formally part of the programme and were not consulted in targeting and selection programme beneficiaries. Sensitisation of community members following the implementation of the programme has been limited to prepayment talks during disbursement days and even these were not always undertaken. This has resulted in prolonged confusion, misunderstanding and frustration amongst community members.

Some of the jealousy and tension within the community has been diffused by limiting the ability of beneficiaries to benefit from the other programmes of support by the community. This is limiting the potential synergy with other programmes for the benefit of the recipients, and is intended to be redressed by DSW and partners (See 0 further below).

⁸⁵ Male Beneficiary, FGD, Ward 7, Goromonzi district.

⁸⁶ Male beneficiary, FGD, ward 32, Chivi district.

⁸⁷ Elderly Female Beneficiary, FGD, Ward 7, Chivi district.

⁸⁸ Male Non beneficiary, FGD, ward 21, Goromonzi district.

⁸⁹ CPC members, FGD, ward 11, Goromonzi district.

3.3.2 Beneficiary social inclusion and economic impacts

Beneficiary self-esteem

In addition to its material impact in enabling beneficiaries to better meet their immediate food and basic needs, the HSCT showed positive impacts on the psychological well-being of individual beneficiaries. The beneficiaries in both districts had a higher sense of self-esteem emanating from their ability to better meet their own needs and ‘stand on their two feet’. Moreover many felt greater self-worth due to their perceived increased respect and deference shown to them by the wider community.

In Chivi the beneficiaries noted that friends and relatives regarded them more highly – ‘they now see us as real people with worth’ – and better respected by business people (‘we are now their kings’). Beneficiaries in Goromonzi had similar sentiments, they felt confident amongst friends and relatives and also ‘felt respected amongst others’. In ward 21 for example one respondent said, she feels better, carries less worry and stress, is less desperate and can sleep better now (see Box 3.4).

Beneficiary social inclusion and entry into contribution-based social networks

As discussed above, informal social and economic networks within rural communities in Zimbabwe are often characterised by reciprocity and contribution. In Chivi and Goromonzi districts, the HSCT was gradually enabling some individuals to rebuild and solidify their existing social networks and to better engage with their communities through church offerings, funeral contributions and generally through increased opportunity for reciprocity with their friends and neighbours.

In Chivi district, beneficiaries felt they were better able to participate in traditional festivities and socialise with neighbours and friends. Some beneficiaries also reported an increased number of visitors to their households due to increased availability of food, although others felt that the frequency of visitors was more or less the same.

In addition to better access to credit from shops, beneficiaries were also better able to engage in borrowing from friends and relatives as they were now seen as better able to reciprocate and return what they had borrowed. Some beneficiaries also lent resources to non-beneficiaries but this was purported to be rare, especially in Chivi:

*We are in hard times, you cannot just lend.*⁹⁰

*We help each other [beneficiaries and non-beneficiaries] in whatever way we can when we also have food to spare. Now they are also in a position to share since they have begun receiving cash transfers.*⁹¹

⁹⁰ CPC members, FGD, Ward 32, Chivi district.

⁹¹ Female non-beneficiaries, ward 7, Chivi district.

Most of the beneficiaries in Chivi did not lend to their relatives, neighbours, friends who had asked for support as they did not deem the money was sufficient to go beyond immediate household needs and also had their own doubts about the trustworthiness of the loan in a context where many households were struggling economically:

*The beneficiaries don't lend money because it causes problems because firstly the money is not enough for the beneficiary and also because the money will not be repaid.*⁹²

Beyond these lending arrangements, there were a number of contribution based institutions in Chivi and Goromonzi districts. The most common were women's savings groups – *Fushai* – and other women's livelihoods clubs. The HSCT had not resulted in any significant changes in membership and access to these informal savings and livelihood groups, as significant financial barriers still remained. This barrier was further exacerbated due to the irregular nature of disbursements. The start-up capital required for joining some of the livelihood groups was also deemed beyond the financial capability of beneficiary households. Some female beneficiaries in Goromonzi, for instance, were interested in joining their women's club that met on a weekly basis in their village but could not afford the money required for some of the projects such as buying material or contributing towards chicken feed:

*The amount of cash received does not allow us to contribute [to savings groups] due to household needs.*⁹³

Beneficiary exclusion from other interventions

The HSCT was designed with the view of providing complementary services to vulnerable households. Those receiving the cash transfer are also meant to be linked to health, education and social services (see section 3.4.3). However one of the unintended consequences of the cash transfer had been exclusion of beneficiaries from other forms of support provided to the community:

*When you are a CT beneficiary you can't be included in other sources of support.*⁹⁴

The community members in both districts seemed to hold an egalitarian view of how resources should be distributed amongst community members so that the entitlement of some benefits often resulted in exclusion from other benefits distributed through the community. In Ward 7 in Chivi, for instance, the HSCT had created tensions around who should be entitled to a government-supported grain loan scheme and some members of the community began to question the inclusion of HSCT beneficiaries into this programme. The ward councillor and village heads together with CPC focal point had intervened to explain the complementarity of the two interventions and to ensure that the grain loan benefitted the poorest in the

⁹² Male beneficiary, FGD, ward 11, Goromonzi district.

⁹³ Female beneficiary, FGD, ward 7, Chivi district.

⁹⁴ Male beneficiary, FGD, ward 32, Chivi district.

community. Despite this, some beneficiaries believed, wrongly, that they were not eligible for other programmes of support:

*Since the programme [HSCT] started I'm not able to join anything else.*⁹⁵

Overall, the cash transfer had not resulted in the formation of new groups in the researched wards, with the exception of one example in Goromonzi where a group of beneficiaries pooled their resource together to pay for the school fees of their children. The HSCT had created some tensions with the existing power relations within the community by bypassing the traditional power structures and marginalising village heads from the operations of the programme, especially during the selection of beneficiaries. The village heads were unsurprisingly unhappy about being undermined and felt 'they knew their community members well' and should have been consulted, particularly in the selection process:

*This programme was supposed to go through us. Because we have knowledge of our people. The village head is the one who understands the needs of his people and poverty in his community but it didn't happen like that..... There are a lot of poor people in this community and as I have reiterated I understand the community better and I know who is supposed to be benefiting. It is also written in the bible that the leader knows his people best.*⁹⁶

Whilst the traditional authorities felt there were many deserving who are not part of the programme, they did not feel that those selected were not deserving. It is not clear whether the inclusion of the traditional authorities would have resulted in improved inclusion errors or increased exclusion errors. Whilst community based targeting is viewed as being better placed in identifying the target population, they may also result in exclusion of the marginalised segments of the community and result in elite capture⁹⁷. Indeed Part of the disgruntlement of the traditional authority may be due to loss of control of resources and patronage rather than poor targeting of deserving beneficiaries.

The community members had mixed reaction towards this. Some felt that the village head or at least CPC members should have been involved in community selection; others however felt that the village heads were biased and would have selected their friends and relations. Nevertheless as mentioned earlier, village leaders de facto are involved in programme operations, particularly mediating grievances, interacting closely with CPC members.

⁹⁵ Male Beneficiary, Key Informant Interview, Ward 7, Chivi district.

⁹⁶ Village Head, Ward 11, Goromonzi district.

⁹⁷ OPM briefing note (2009), 'Effective targeting of poverty-focussed programmes – how to reach the poorest households'; Coady, D, Grosh, M, Hoddinott, J, 'Targeting of Transfers in Development Countries: Review of Lessons and Experiences.

3.4 Operational Issues

This section looks at the operational issues related to the impact of the HSCT and addresses the following hypothesis:

Cash and in-kind transfers can be improved through a better understanding of likely household and local economic impacts.

3.4.1 HSCT targeting

Perceived exclusion and inclusion errors

There was a perception by both beneficiaries and non-beneficiaries in our research communities that most of those selected by the HSCT programme were deserving beneficiaries. Beneficiaries were largely from the poorest groups within the community that were often characterised as those containing child headed households ('the child is the mother'), the chronically ill, disabled and elderly members who were unable to work or did so with difficulty and as one non-beneficiary male elder in Chivi put it 'for this group it is all death'. As one shop owner across the pay point in Goromonzi noted:

*Some people were not happy with the selection criteria but I'm satisfied with what I see with my own eyes. If you get the community to select there will be a lot of hatred and people will be bewitching each other. The method used was fair.*⁹⁸

The exception to this was ward 32 in Chivi, where community members felt that many of those who were selected for the programme were not the most vulnerable or poorest members in the community (reference wellbeing table). In this ward many of the beneficiaries were perceived to come from the better off group that were richer in assets, could afford '2-3 meals a day', were able to pay for school fees and some were salaried households.

To this effect, in Chivi, CPC focal persons noted that a list of non-deserving beneficiaries was compiled (using form 11) and sent to DSSO for review and removal, however 'their names kept reappearing on disbursement days and they continue to receive payments'. Upon further inquiry on continued reappearances of the non-deserving beneficiaries, the explanation given was that 'the computer with the database was not working' and on a subsequent payment CPC focal points were informed that 'what there is, is what we will continue working with for the time being'. An interview with the DSS in Goromonzi also elicited that the forms of non-deserving beneficiaries were sent to the Ministry but were not responded to and continued to reappear.

Whilst the inclusion errors were generally perceived to be low, there was a view, particularly in Goromonzi, that many eligible households were not included in the programme:

⁹⁸ shop keeper, ward 11, Goromonzi district.

*We have so many poor/destitute households deserving inclusion in the HSCT.*⁹⁹

Following the first payment the CPC focal persons were advised to prepare a list of potential beneficiaries that might have been left out. These lists were duly prepared and submitted to the DSS. However a subsequent decision was made not to update the beneficiary list although this information did not seem to have uniformly filtered through to the community. Some CPC members were still expecting the DSS staff to come to the communities to conduct interviews with these potential beneficiaries, whilst others were told that this is the final list of beneficiaries until the re-targeting exercise in two years' time:

*We have come up with 130 potential beneficiaries but they have not been included, Mr... from DSS said they would come and conduct interviews but they are yet to do so.*¹⁰⁰

Whilst the programme resources and staff capacity may have dictated the need for periodic retargeting, if there are significant exclusion errors, many extremely vulnerable people have to cope with their constraints for another two years. As one potential non-beneficiary put it during the community debrief:

*Two years is a very long time to wait, in two years people might be dead and children may not be going to school.*¹⁰¹

Targeting procedure

Beneficiaries and non-beneficiaries in both districts were not aware of how and why some community members were selected and others were not, this was to some extent driven by how the programme was designed and partly due to poor communication with community members subsequent to beneficiary selection and enrolment.

With the intention of minimising local elite capture and political tinkering, the programme was initially implemented discreetly. This initial secrecy during the targeting stage had, as highlighted in the previous section, minimised the inclusion errors in the programme. However it had also created some tension and resentment amongst community members and angered the traditional leaders who felt marginalised. These tensions and resentments could have been mitigated through a better communication strategy. Whilst the programme officials and CPCs did inform the communities about the purpose of the programme and its intended beneficiaries during the first payment, it was only done at the pay points, a central point shared between a number of communities, some a fair distance away. DSS officials in the research districts noted that pre-disbursement speeches were not consistently undertaken due to time pressures.

Part of the resentment and jealousy within the community arose from the fact that many equally deserving households had been left out. This finding tallies with the findings of an

⁹⁹ CPC members, Ward 7, Chivi district.

¹⁰⁰ CPC focal point, ward 7, Chivi district.

¹⁰¹ Female non-beneficiary, community debrief, ward 11, Goromonzi district.

analysis of the process and results of the targeting report, which also found significant exclusion errors¹⁰². The report highlights a number of factors resulting in this high exclusion error, including omission of a number of villages within the wards at some stage of the targeting process, absenteeism of households during call back visits and systematic problems around data entry and processing. The qualitative research in Chivi and Goromonzi districts corroborates some of these findings. CPCs in the wards felt that some villages were entirely left out and some individuals were missed due to their absence during enumerators visit to the community:

*[for the census] A commuter minibus moved through the villages, but it did not cover all villages and some villages were completely left out, which resulted in some deserving households being excluded. Call-backs were made on absentee households although some were still not found to be at home.*¹⁰³

Whilst the operational manual provides a number of validation and verification steps to minimise inclusion and exclusion errors, these were only designed for the period immediately after the initial targeting was done and had not always been systematically followed. This combined with lack of formalised redressal system, where grievances of beneficiary and non-beneficiary community members can be channelled or dealt with had resulted in potentially significant exclusion errors.

Despite not being part of the programme or consulted, the traditional leaders & councillors are *de facto*, dealing with a number of grievances related to the HSCT. Non beneficiaries who felt they should have been included went to the traditional leaders to complain about not being selected and seeking explanation as why some members of the community were selected and others not. The traditional authority and councillors were also dealing with the tension arising between community members and had intervened in instances where beneficiaries were excluded from other programmes.

Programme monitoring reports and findings from the field suggest that the HSCT validation and monitoring activities had not been implemented in accordance with manual of operations. This had largely been driven by time constraints but also perhaps due to limited resources and low capacity of the key implementing institutions including DSSO and CPC members .

DSSO and CPCs were often notified last minute on the next payment date and subsequently struggled to mobilise beneficiaries on time. CPCs sometime covered long distances by foot to notify beneficiary households and still had not received the bicycles they were meant to be given as part of their work (see Box1.1). Overall the CPCs demonstrated high level commitment and interest in the programme, however further support and capacity development is required for them to provide an effective role in the implementation of this programme.

¹⁰² Schubert and Chirchir (2012) op cit.

¹⁰³ CPC members, FGD, ward 21, Goromonzi district.

3.4.2 Payments

Concerned with the fiduciary risks involved around disbursement of large sums of cash to communities, the international development partners require an audit of the previous payment cycle before releasing the subsequent disbursements. This has meant that while beneficiaries in the two districts were supposed to be paid every two months, they were in effect paid less regularly and alerted of the payment dates very late. In general the beneficiaries were not aware of the payment dates: ‘we are paid every two to three months’.

These delays in payments and late notifications have had serious ramifications on the operational effective of the programme and more importantly on the wellbeing of the ultimate beneficiaries.

The delays and uncertainty around payments have affected beneficiaries’ ability to plan and meet their necessities and consider investments in the case of Goromonzi, (See Box 3.5). periods. The uncertainty has also encouraged continued distress sale of productive assets and additional borrowing especially for the most vulnerable who have no other sources of livelihoods. As one beneficiary in Chivi describes:

Due to late disbursements of the transfer, some debt do accumulate and when this happens the person falls into poverty.¹⁰⁴

The beneficiaries were also less creditworthy than they would otherwise have been as shopkeepers/lenders were not certain about when they would be paid. Shop keepers and wider business communities too were less able to take full advantage of the payments and restock their shops in time, due to lack of awareness of payment dates.

Finally the payment distances were deemed too far for many beneficiaries, especially the old and disabled who were covering long distances on foot.

3.4.3 HSCT transformative potential

Building on household and local economic impacts

This programme is targeted towards labour constrained and food poor households and primarily functions as a safety net. Households mostly used the transfer on immediate food needs and on school and health needs of the family. Productive investments and accumulation of assets were very limited, especially in the highly food insecure district of Chivi.

Additionally given the nature of the targeted beneficiaries who were predominately composed of elderly, the chronically ill and labour constrained households, the additional source of income was used as a substitute to arduous and physically taxing casual labour that these households undertake in order to meet their immediate needs. Therefore by design, the

¹⁰⁴ Male beneficiary, Key Informant Interview

programme is limited in its ability to transform the economic potential of the beneficiary households and their wider local economy.

Nevertheless finding of this research indicate that household and local economic impacts of the programme can be further optimised and enhanced through improvements in the operations of the programme. Certainty regular, predictable timing of payments enables households to better plan and meet their requirements and access credit more easily and it also provides more certainty to the shop keepers to stock up during payments dates. Given that the cash transfers are used to meet regular and more immediate needs, beneficiaries preferred to have payments on a periodic and more consistent monthly basis instead of every two months as needs were noted as more immediate and regular¹⁰⁵.

Many households noted the amount to be insufficient to meet their entire needs especially for larger families. Nevertheless they saw the cash transfer as a gift and were grateful for receiving this and viewed it as enabling them to at least meet some of their basic needs.

Finally concerning programme coverage, people generally expressed the view that greater coverage rather than increasing the amount of payment was their preference.

Complementarity with other development initiatives

The operational design of the programme is meant to take a holistic view of the needs of the vulnerable beneficiaries and provide them with a number of complementary services.

HSCT beneficiaries are meant to be eligible for the Assisted Medical Treatment Orders (AMTOs) and the Basic Education Assistance Module (BEAM).¹⁰⁶ ‘Institutional Grants’ for support to residential institutions for children and ‘Support to Families in Distress’ a means-tested non-contributory public assistance transfers and travel warrants too are meant to provide complementary services to the HSCT programme.

Following expenditure on food items, education and health contributed to the largest proportion of household expenditures. Integration of the above-mentioned complementary services into a package of support for beneficiary households would enhance their resilience and ability to shift their resources from dealing with immediate shocks and daily needs to longer term economic investments. However provision of complementary services to the same beneficiary households at the expense of excluding other equally vulnerable or marginally better off households in the community might go against the egalitarian ethos of community members and be difficult to implement without sufficient community sensitisation.

¹⁰⁵ Female beneficiary, FGD, ward 11, Goromonzi district

¹⁰⁶ AMTOs is a fee waiver voucher from MOLSS for referral hospitals/ clinics and BEAM is a cash grant for school fees, exam fees and levies.

4. Conclusions and Recommendations

4.1 Conclusions

Household economic impacts

The report aimed to test the following hypothesis at the household level:

The introduction of a small but predictable flow of cash income improves livelihood choices and productive investments, although vulnerable households will be more highly constrained in their decision making on how to use the additional cash.

Cumulative findings from global research on cash transfer impacts in different countries has confirmed that small but reliable cash transfers can help poor households to diversify livelihoods and increase income by avoiding short-term distress sales of labour or assets¹⁰⁷ and by supporting longer term investment in assets. Cash transfer experiences, for example from Maharashtra, India and from Ethiopia, provide evidence that ‘transfers allow households to make small investments; and in some cases take greater risks for higher returns’.¹⁰⁸

This research found HSCT to mainly function as a safety net for the beneficiaries as designed by the programme. The CT enabled beneficiary households to reduce distress sale of assets and reduce indebtedness of households. It helped beneficiaries be more self-reliant and better meet their food requirements. Beneficiary households were able to purchase more quantities of food and in some instances diversify their diets in and around the payment dates.

The HSCT also enabled the households to negotiate payment plans with schools and pay their children’s school fees, thus building human capital and investment in the future. There were some indications of productive economic investments in Goromonzi where households were more food secure, had a more productive resource base where climatic conditions were more favourable. However on a whole investments were limited and in the district of Chivi almost scarce.

Beneficiary households were more creditworthy than non-beneficiaries and borrowed to meet their immediate food needs. They remained, however, in general risk averse and disinclined to borrow when not urgent.

Most beneficiary households stated that the decisions on resource allocation were made by the head of the households in consultation with the rest of the family. Well over half of the beneficiary households were headed by woman, de facto making them the main decision makers on how the HSCT was spent.

Households receiving CT were also doing less casual labour --physically demanding and poorly paid *maricho* -- restricting their casual work to times of need and as a measure of last

¹⁰⁷ See for example, Slater, R. et al (2006), *PSNP policy, programme and institutional linkages*, Final Report, ODI,, the IDLgroup and Indak International, London, September .

¹⁰⁸ Arnold, C. with Conway T. and Greenslade M. (2011) op cit, p35.

resort. Instead they were diverting their labour into increasing the productivity of their own plots backed up in some cases in Goromzi by investment in fertilisers and other productive inputs. This implies to some extent, that households were undergoing a process of increased economic autonomy and self-reliance, however this is too early to fully capture.

Local economy impacts

The research looked at the following hypothesis at the local economy level

The whole community, including non-beneficiaries, will benefit economically from the injection of cash through multiplier effects on local goods, services and labour markets, although this will be mediated by the political, economic and social context.

Existing research on the local economy impacts of cash transfers is quite limited, with more research required on this second order impact.¹⁰⁹ There is, however, some scattered evidence that cash transfers provide a local economy stimulus in the shape of increased demand for consumption goods, inputs or assets. These findings are supported by the tendency for poor people to spend locally, and on locally produced rather than imported goods. An impact assessment of the Dowa Emergency Cash Transfer (DECT) programme in Malawi, for instance, found economic multiplier impacts exceeding two Kwacha for every Kwacha disbursed.¹¹⁰

This research did not confirm this hypothesis and overall, no evidence of perceived significant changes in the local economy were captured. The research found no evidence of opportunistic price increases due to the introduction of HSCT. Prices were determined based on application of fixed profit margins to the cost of inputs and transportation. Businesses reacted to increases in demand by increasing the supply of goods sold.

Around pay day, the HSCT injection of cash had a noticeable impact on demand in the small shops close to pay points and where a large proportion of beneficiary households lived. The programme however had not had significant impact on the economic activity of larger shops whose trading activity and takings were determined by the seasonal agriculture calendar, festive periods and more regularly on the income of salaried civil servants.

Although the HSCT resulted in beneficiaries reducing casual labour (*maricho*) the research found no indications that this had affected either the availability of *maricho* in the market or the wage rates as the programmes size was small in relation to the total population size, with labour supply abundant. As the programme continues and expands it is important to monitor in the impact of the transfer on availability of labour and corresponding wage rates

¹⁰⁹ Arnold, C. with Conway T. and Greenslade M. (2011) op cit, p35.

¹¹⁰ Davies, S. and Davey, J. (2008). 'A regional multiplier approach to estimating the impact of cash transfers on the Market: the Case of Cash Transfers in Rural Malawi.' in *Development Policy Review*, 26(1):91-111.

Social networks

The report also examined the following two hypotheses:

Cash transfers increase beneficial risk sharing arrangements and economic collaboration underpinned by social capital (trust-based reciprocity)

Changes in social networks linked to CT positively affected the most vulnerable and least powerful people in a community through greater inclusion in decision making processes (including through an increased ability to make 'social contributions') and increased their entitlement set and livelihood choices

Wider research on the impact of cash transfers is limited but suggests that transfers can build self-esteem, status and increase choice amongst vulnerable people, including the elderly, enabling them to be active members of their households and communities, rather than perceived as 'burdens'.¹¹¹ Qualitative research in Namibia and Lesotho found that social pensions have improved the status of older people without relatives, who might otherwise have been isolated and excluded from community life.¹¹²

In this research households were found to rely heavily on their kin-based relations, family and friends and faith based organisations. Whilst the CT had created some tensions and jealousy in the community it had not overall affected the relations between community members.

The HSCT was enabling beneficiaries to become more self-reliant and have more self-esteem. The HSCT was gradually enabling some individuals to rebuild and solidify their existing social networks and better engage with their communities through church offerings, funeral contributions and generally through increased opportunity for reciprocity with their friends and neighbours.

The CT had not resulted in the creation of new social groups and nor had it significantly altered access to informal rotational savings and livelihoods support groups as financial barriers and irregularity of payments still prohibited access.

The programme does not operate directly through local administrative or traditional power structures (village head, headman etc.) during its implementation creating some dissatisfaction amongst traditional leaders. There was no indication that the programme targeting would have been more effective had the local authorities been involved in selection of the beneficiaries. Local leaders however by default are involved in the programme, as focal points for grievances and for providing information. Their leadership roles and subsequent support across the different interventions that target rural communities are central.

¹¹¹ Arnold, C. with Conway T. and Greenslade M. (2011) op cit, p41.

¹¹² Save the Children UK, HelpAge International, and Institute of Development Studies (2005). *Making cash count*. Brighton: Institute of Development Studies.

Operational issues

Finally the report also detailed the operational issues related to the impact of the HSCT in addressing the following hypothesis:

Cash and in-kind transfers can be improved through a better understanding of likely household and local economic impacts.

The final hypothesis addressed by the research is somewhat delinked from existing evidence on cash transfers but builds on the broader notion that impact evaluation can feed back into what is described as ‘evaluative practice’, in which reflections on impact motivate improvements in design and delivery.¹¹³ The focus in this research was on the relationship between understanding household and economic impacts and improving operational support for a more transformative, productive use of the cash transfer.

Overall the programme was found to be well targeted with low perceived inclusion errors, with the exception of one ward in Chivi district. There was a wider perception, however, that many deserving households were excluded as a result of the programme operations both at mobilisation and also during verification. Moreover as retargeting is planned as a bi-annual activity the programme risks excluded deserving beneficiaries for long periods of time when needs are immediate and urgent.

There were severe delays in the last payment (one month late) due to heavy condition prior to release of payments. This was having a negative effect on beneficiary household’s ability to cope, maintain their asset base, remain credit-worthy (and so spread their lumpy income), and engage in contribution-based activity thus threatening to dismantle many of the positive gains of the programme. The uncertainty of payments limits household budgeting and planning and may actually cause further borrowing and accumulation of debt.

The programme lacks a comprehensive and ongoing community strategy and in practice only organised information campaigns during the first payments (for the programme under phase I). This heightens community tensions and contributed to their continued lack of understanding about the programme. It also presents a missed opportunity for raising awareness and providing counselling on specific issues, such as HIV/AIDs, use of cash, among others. The programme also lacked a formal redressal mechanism to deal with communities complaints or consider the case of potentially deserving households.

4.2 Recommendations

Timely payments for beneficiaries

Although still at an early stage, the HSCT programme has made some positive contributions to beneficiary wellbeing enabling them to be more self-sufficient and provide for their

¹¹³ See for example Abbott D., Brown S. and Wilson G. (2007). ‘Development management as reflective practice’, in *Journal of International Development* 19(2) 187-203.

immediate needs. However some of these benefits are being stalled and risk being regressed due to delays and uncertainty around payment dates. While the concerns of donors on financial risks around the programme are understood, it seems that the negative ramifications outweigh their potential benefit. The delays and uncertainty around payments affect beneficiaries' ability to plan and budget, the shopkeepers' ability to restock and invest. The effects are disproportionately worse for the most vulnerable households who may have to continue depleting their assets or become heavily indebted when payments do not come on time.

It is recommended that the payments conditionality be delinked for the payment audit reports. Since the initial audit reports show the programme reaching its intended targeted population an annual or biannual audit is proposed, instead of the quarterly audits currently undertaken that are costly and affect the effectiveness of the programme.

The role of community power structures

Despite not being part of the programme or consulted, the traditional leaders & councillors are *de facto*, dealing with a number of grievances related to the HSCT. Given this fact and the purportedly high exclusion errors, careful consideration to the grievances of community members and engagement with the traditional authorities is warranted. It is recommended that a review is undertaken of the implementation arrangements at local levels to identify how best to involve local leadership structures, including local administration, elected leaders, formal and informal/traditional leaders. Given new functions, it will be critical to plan for capacity development of these people.

To improve implementation and operations at community levels, it is also recommended that the CPCs are provided adequate and ongoing support to effectively perform their functions. This would include a first training followed up by refreshers, adequate transport (bicycles as planned), sufficient stipends to operate, and ongoing and more regular backstopping from DSW.

Communication and awareness-raising

Linked with the engagement of local power structures, a more comprehensive and specifically periodic communications strategy targeted at the community level (as opposed to pay points) will help community members better understand the purpose of the programme and diffuse unnecessary resentment and tension within the community. It is recommended therefore that communication strategy of the programme is reviewed to incorporate systematically community wide awareness raising and payment communication programmes that cover a range of issues relevant to beneficiaries in specific as well as the wider community.

Complementarities between programme initiatives

The integration of complementary services into a package of support for beneficiary households will enhance their ability to shift their resources from dealing with immediate shocks and daily needs to longer term economic investments. However provision of complementary services to the same beneficiary households at the expense of excluding other equally vulnerable or marginally better off households in the community may go against the

egalitarian ethos of community members and be difficult to implement without sufficient community sensitisation. Given the GoZ intention and priority to harmonise programmes, notably to optimise value for money, this report endorses this view, but also recommends caution to analyse how to prevent tensions and possible conflict and resentment in communities. This could be mediated by communication campaigns, and increasing or offering other types of services such as agricultural extension, micro-finance services, income-generating support, etc. It should be highlighted that these proposed ideas were actually raised by community members during the community feedback sessions. An opportunity and entry point to respond to local-level demand-driven recommendations.