

UNIVERSITY OF CAPE TOWN



Exploring the socio-economic outcomes of Non-Governmental Organizations (NGO) social safety nets in Epworth and Hopley urban suburbs - Zimbabwe.

A Master's Thesis Submitted

by

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of the degree of Master of Social Sciences in Social Development**

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PLAGIARISM DECLARATION

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DEDICATION

To my late father Karikoga Mutemachani.

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LIST OF ACRONYMS

AMTO	Assisted Medical Treatment Order
BEAM	Basic Education Assistance Module
COVID-19	Coronavirus Disease 19
DCA	DanChurchAid
EPSNP	Ethiopia's Productive Safety Net Programme
FTLRP	Fast Track Land Reform Programme
GDP	Gross Domestic Product
GNH	Gross National Happiness
GNP	Gross National Product
GZ	Government of Zimbabwe
HSCT	Harmonised Social Cash Transfer
MPSLSW	Ministry of Public Service Labour and Social Welfare
NDS1	National Development Strategy 1
NGO	Non-Governmental Organization
NSPPF	National Social Protection Policy Framework
NSSA	National Social Security Authority
RTGS	Real Time Gross Settlement
TSP	Transitional Stabilization Programme
UN	United Nations
WFP	World Food Programme
ZANU PF	Zimbabwe African National Union Patriotic Front
ZIM-ASSET	Zimbabwe Agenda for Sustainable Socio-Economic Transformation
ZIMSTAT	Zimbabwe National Statistical Agency
ZIMVAC	Zimbabwe Vulnerability Assessment

Abstract

This study seeks to contribute to scholarship lacking knowledge on the impact of Non-Governmental Organizations' (NGO) social safety net interventions in a context of existing social insecurity in Zimbabwe. The theoretical framework of the Capability Approach and the Ecological Perspective were adopted as the qualitative research and in-depth evaluative tools. A qualitative explorative case study research design was employed to elicit beneficiaries' experiences of NGOs social safety net interventions to gauge the socio-economic effects by examining how poor and vulnerable people survive in a desperate socio-economic environment. The study premised in Zimbabwe upholds the need to consider social safety nets in empowering resource poor urban communities on sustainable livelihoods programs. Using purposive non-probability sampling technique and in-depth face-to-face interviews with a semi-structured open-ended interview schedule, data was collected from a total 21 participants in selected Zimbabwean urban communities. Collected data from the study was thematically analysed which inductively gave rise to the following major findings: social safety nets in the form of cash transfers are an effective policy option in social protection to propel households out of vulnerability and poverty and the study highlighted the great impact of cash transfers in improving household disposable incomes to improve social aspects at family to community level. The study gave an appreciation of improved socio-economic well-being, the urban dwellers in poor urban settlements are susceptible to vulnerability as a result of complex urbanization typified by structural failures. Despite being parsimonious and short-lived as is typical of non-state external actors' social safety net programmes, cash transfers prove to be efficacious in fighting poverty and allowing communities to be resilient and there is great need to invest in these sustainable livelihoods programs that calls for community meaningful and active participation. As another recommendation, cash transfer model in Zimbabwe empowers parents to keep children in school; necessitate investment in economic opportunities and mitigate against mental health risks by restoring human dignity amongst other areas of development at local levels. Thus, both state and non-state actors should resource input towards supporting communities to realise indigenous systems on safety nets programs. Findings from this study illustrate unmitigated gaps in social protection which underscores the need for cooperation between government and external actors. Future research should further explore susceptibility to urban vulnerabilities for social protection planning and interventions.

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“And he said, Now, this **schoolroom** is a Nation. And in this nation, there are fifty **millions** of money. Isn’t this a **prosperous** nation? Girl number twenty, isn’t this a prosperous nation, and a’n’t you in a **thriving** state?”

‘What did you say?’ asked Louisa.

‘Miss Louisa, I said I didn’t know. I thought I couldn’t know whether it was a prosperous nation or not, and whether I was in a thriving state or not, unless I knew who had got the money, and whether any of it was mine. But that had nothing to do with it. It was not in the figures at all,’ said Sissy, **wiping** her eyes.

‘That was a great mistake of yours,’ observed Louisa.

‘Yes, Miss Louisa, I know it was, now. Then Mr. M’Choakumchild said he would try me again. And he said, This schoolroom is an **immense** town, and in it there are a million of **inhabitants**, and only five-and-twenty are starved to death in the streets, in the course of a year. What is your remark on that proportion?’”

[Charles Dickens – *Hard Times*, p. 63]

CHAPTER ONE

1. INTRODUCTION TO THE STUDY

Poverty remains a huge global issue in the face of macro-economic growth and strides of improvements in various dimensions of welfare that exceed expectations (Beegle, Coudouel and Monsalve, 2018). Its reduction has been topical particularly in sub-Saharan Africa where poverty is intricate and persistent. Efforts to address acute poverty in Africa led to the launch of social safety nets programmes in the form of cash transfers, public works, food vouchers and school feeding programmes to improve people's socio-economic circumstances (Beegle *et al.*, 2018). The implementation of social safety nets in development strategies has largely been influenced by the interests and paradigms of donors and international organizations (Schmitt, 2020). This trajectory is predominantly necessitated by the inability of African governments to finance and run social protection programmes and Zimbabwe is not an exception.

The nexus between urbanisation and economic development has only been experienced in developed countries. The trend of urbanisation in sub-Saharan Africa has not been in tandem with economic theories of urbanisation as it lacks the commensurate economic development, service delivery and employment opportunities (Dyson, 2011 cited in United Nations, 2019; Ahmed, 2020). This is despite the fact that "the GDP of many sub-Saharan African countries is concentrated and relies on the productivity of the urban centres" (Saghir and Santoro, 2018, p. 1). Ahmed (2020) likened most cities in sub-Saharan Africa to Victorian Dublin which suffered more from the problem of de-industrialisation than industrialisation. The characterisation emanates from the fact that sub-Saharan Africa has continued to urbanize despite the available evidence showing economic contraction plagued by negative per capita income growth and a decline in productivity (Saghir and Santoro, 2018; United Nations, 2019). Hence, Meier zu Selhausen (2022) concluded that urbanization in African countries preceded economic development and rising living standards.

Extreme poverty is ubiquitous and multifaceted in Africa which was exacerbated by the COVID-19 pandemic (Commission for Africa, 2022). There are African expressions that encapsulate viciousness of poverty, for instance, 'poverty that lays eggs' as put across in Zimbabwe and in Uganda they speak of poverty that 'passes from one generation to the other,

as if the child sucks it from her mother's breast' (Commission for Africa, 2005). On this background, the World Bank (2020) estimated that by 2030, almost 86% of the world's extreme poor will be in Africa. Comparatively looking at poverty incidences in sub-Saharan Africa, Gentilini (2015) noted that although poverty is prevalent in rural settlements, absolute and chronic poverty is pervasive in urban settlements where many poor people are.

The foregoing shaped the understanding of social safety nets by institutions such as the World Bank, the International Labour Organisation (ILO) and the Economic and Social Commission on Asia and the Pacific (ESCAP). Paitoonpong *et al.*, (2008) note that social safety nets were initially characterised by the World Bank as short-term income programs to temporarily help those exposed to shocks and calamities. Similarly, ESCAP (2021) regarded social safety nets as programs aimed at mitigating the effects of shocks and emergencies and not as anti-poverty programmes targeted at ameliorating poor people's living conditions. The ILO also argued that social safety nets are residual and not comprehensive to fill in the gaps in social policy as part of social assistance (Paitoonpong *et al.*, 2008).

According to Noyoo (2021) social protection strategies promote the development of capabilities for both the employed and the unemployed. For example, South Africa's social assistance programmes which cover 18 million people are pivotal to keeping the vulnerable and poor from falling hard into chronic poverty and hunger and strengthen their livelihoods (Noyoo, 2021). Similarly, Chagunda's (2014) empirical study of the impact of government cash transfers on household poverty alleviation demonstrated that the social transfers are critical in safeguarding poor households from descending into abject deprivation. Despite credit market failures (Grosh *et al.*, 2008), cash transfers enable the poor to afford minimum requirements on diet, fortify their livelihoods and invest in human capital development (Chagunda, 2014). Many poor people in Africa are mostly vulnerable to acute food poverty. Schubert (2005, p. 4) noted that "persons suffering extreme hunger over a period of time become physically weak, tend to sell or consume their productive assets, give up investing in their future (like sending children to school), and die from infections that other people survive".

In Zimbabwean context moribund economy for the past two decades has rendered the country chronically poor. This has created a desperate socioeconomic and political environment, and the situation has further been compounded by the Corona Virus (COVID-19) global pandemic (UNICEF Zimbabwe, 2020). Within this environment characterised by

hyperinflation, high unemployment rate and chronic food insecurity, estimates show that at least half of the country's population has been left vulnerable to both idiosyncratic and socioeconomic shocks (World Food Programme, 2020). This entails that social protection is critical where rising poverty levels indicate 63% of the population living under the poverty line and 16% in extreme poverty (USAID/Zimbabwe CDCS, 2016 - 2021).

Zimbabwe Statistics (2015) characterized poverty as a rural phenomenon because poverty was regarded as less pernicious in urban areas as compared to rural areas, thus, social protection efforts have focused on rural areas. ZimVac (2022) indicates that at least three quarters of rural households countywide receive social support from government and development partners. However, urban poverty is increasing faster than rural poverty (World Bank in Zimbabwe, 2020). This is because urbanization and the consequences of climate change have become global megatrends that have exacerbated informality and inequalities in sub-Saharan Africa. To this end, Non-Governmental Organizations (NGOs) have become instrumental in plugging the gap in social protection through cash transfers, food vouchers and in-kind transfers as safety net measures in poor high density urban suburbs.

Literature on the impact of social safety nets interventions on Zimbabwe is limited, this is because social protection programmes have been donor driven. This research places itself in this context of developing literature on the impact of social safety nets measures within a context of growing urban poverty. The soaring incidence of urban poverty behoves the need to carry out this study to assess the socioeconomic context of the urban poor, the impact of the available protection measures so as to make meaningful contribution to the policy reforms, design, and implementation of programmes to effectively interface social development strategies with reality, particularly, poverty alleviation through social safety nets. By way of a qualitative explorative design, the research focuses on poor urban household's experiences who are beneficiaries of NGOs social safety net interventions to assess the role these interventions are playing in enhancing socio-economic well-being.

1.1. Study Background

Social protection is now highly acknowledged as a fundamental human right as laid out in international human rights law that obligates states to set up social protection systems. Making the case for social protection, article 9 of the 1966 International Covenant of Economic, Social and Cultural Rights and articles 22 and 26 of the Universal Declaration of

Human Rights of 1948 stipulate that social security should be guaranteed as a right to all either through social insurance or social assistance (United Nations (UN) 1948; 1966). Similarly, global commitments such as the 2015 Sustainable Development Goals (SDGs) and the 2012 International Labour Organization (ILO) Recommendation Concerning National Floors for Social Protection (No. 202) echo the human rights approach. They equally call for the provision and access to social protection emphasizing that social protection is a socioeconomic necessity for the needy, unprotected, and vulnerable (ILO, 2012; UN, 2015).

Not only has social protection been considered a human right but empirical evidence has undoubtedly proved that investing in social safety net programmes to address social protection gaps impacts on inclusive growth by tackling poverty and vulnerability and improve job quality as well as enable better livelihoods (OECD, 2019). Now, social protection has become a critical vehicle to expedite on the realization of the SDGs as governments and the international aid sector recognise it as a key instrument for addressing socioeconomic challenges (OECD, 2019; Costella *et al.*, 2021). Hence, globally, social protection has become a prerogative for states to provide to their citizens outlined within legal frameworks (UNDP, 2019).

The concern to extent social protection to the poorest saw changes in social policy trajectories toward social safety nets as evidence revealed that social insurance does not necessarily target the poorest and vulnerable groups (Beegle, 2018; OECD, 2019). According to Beegle (2018) this development represents a renewed understanding that social safety nets can be efficacious in the concerted efforts to alleviate poverty and vulnerability. Social safety nets that are classified under social assistance in social protection have the core purpose of addressing inequality and “seem to have a strong pro-poor growth effect that tends to operate mostly through better outcomes for children and youths in low-income households due to their non-contributory nature” (OECD, 2019, p.11-15).

The moral imperative for social safety nets to guarantee a minimum income to enhance socioeconomic well-being has also resulted from the realization that economic growth alone is often defective given that living standards and inequalities may not be addressed as economies grow (OECD, 2019). Hence, social assistance programmes cover at least 31% of the world population with remarkable outcome variables in poverty alleviation and narrowing the income inequality gap (OECD, 2019). The World Bank (2018) report also indicated that

in 2016 social protection strategies reduced the Gini coefficient by 1.8% globally. This resonates with the current international development agenda which is not premised on whether social protection is implemented but on how it is organised to promote distribution and ensure that poor people assume a central role in their development in light of their context and constrains especially in developing countries (Hartwig, 2014; OECD, 2018 and Mathers and Slater, 2014 cited in OECD, 2019).

The conceptualization of social safety nets as ideal social protection strategies can be derived from the moral philosophical standpoint of the principle of justice postulated by John Rawls. In the principle of justice, Rawls theorises that a well-ordered society, designed to advance the good of its members, is characterised by mutual cooperation for the distribution of socioeconomic advantages to attain a better life (Rawls, 1971).

According to Rawls (1971), given that there are inequalities in the principal economic and social arrangements, the benchmark for judging social improvements and society's progress should be indexed against how economic opportunities and social facilities are assigned to the least advantaged members in society. In other words, the evaluation is based on how the living standards of the poor are improved. The foregoing statement aligns with Sen's (1979) critique of utilitarian equality and Rawlsian equality that they lead to blind morality as he argues that attention should be on what goods do to human beings than focusing on primary goods and utility. According to Sen (1999) development and social progress are only achieved by removing 'unfreedoms' such as economic poverty, neglect of social services, and denial of political and civil liberties. Thus, in line with Sen (1999), the removal of 'unfreedoms' positively influences the socioeconomic outcomes of interventions, in this case social safety nets.

Although claiming that social justice is a mirage, Fredrich A. Hayek also argues that the state should establish social protection and insurance schemes for those who are unable to earn an adequate maintenance in the market so as to protect them from risk and severe deprivation (Hayek, 1973). Resulting from this moral philosophical position, Ravallion, Jolliffe and Margitic (2018) state that the principle of social justice, has been instrumental in shaping practice in the implementation of the SDGs particularly in the enunciated promise to "ensure no one is left behind" (UN, 2015).

To date, social safety nets as a pillar in social protection have widely been adopted by middle and low-income countries as policy option to fight poverty and inequality. This is because rich countries, such as Nordic countries, invested earlier in social safety nets and have successfully used direct intervention programmes against poverty to improve living standards as well as social cohesion (Ravallion *et al.*, 2018, Palme and Kangas, 2005 cited in ILO, 2021). Following in this approach, two Asian countries have some of the largest social assistance programmes, that is, “China’s *Di Bao* programme (a cash transfer programme targeted at the poor) and India’s National Rural Employment Guarantee Scheme (a workforce scheme)” (Ravallion *et al.*, 2018, p. 3).

Accordingly, the implementation of cash-based transfers social safety nets and micro-entrepreneurship trainings that promote productive inclusion, is increasing and is being consolidated by African governments (Zeufack, A G, *et al.*, 2022; African Union Commission, 2015). This has been embraced to fulfil Africa’s “determination to eradicate poverty in one generation and build shared prosperity through social and economic transformation of the continent” (African Union Commission, 2015, p. 2). The drive for the growth and spread of social safety nets has largely been strengthened by overwhelming evidence from measurable benefits demonstrated in improved household’s ability to become resilient when faced with shocks, diversify livelihoods, maintain consumption, and strengthen coping mechanisms (Zeufack *et al.*, 2022; UNDP, 2019).

However, from social assistance programmes in sub-Saharan Africa being less effective in reducing inequalities (World Bank, 2018). The situation is even gloomy in urban areas as urban social assistance programmes are humanitarian programmes spearheaded by NGOs and thus, not transformative projects. Hence the observations that “the expansion of social protection is constrained by the limited formal wage employment” among the poor and social assistance programmes are fragmented and lack domestic coordination (Academy of Science of South Africa, 2016, p. 11). The World Bank (2018) and OECD (2019) further reported that informality and high unemployment rates make social insurance systems less extensive. In sub-Saharan Africa social insurance cover at least 4% of the population as compared to 47% in Europe and Central Asia (World Bank, 2018; OECD, 2019). According to the ILO (2017) report, Africa has the greatest proportion of the population that lacks access to social protection, has inadequate health care and human needs are largest. Furthermore, the World Bank (2018) and Turner *et al.*, (2015) state that having extreme poverty plummet beneath 3%

by 2030 and promoting shared prosperity is seemingly elusive, particularly for Africa. This is because extreme poverty is on the rise in sub-Saharan Africa as forecast for 2030 indicate that the world's extreme poor population of about 87% will be concentrated in Africa (Economic Commission for Africa, 2022).

The foregoing elaborates a graphic picture of showing how Africa's poor population is in dire need of social protection. Given this prevailing situation, 'development partners, donor agencies, multilateral financial institutions and international non-governmental organisations' have had significant influence in shaping social protection trajectories (Schmitt, 2020, p. 4). They have been instrumental in advocating for, shaping pathways as well as financing, designing, and implementing social protection mechanisms (UNDP, 2019; Schmitt, 2020).

The pervasiveness of transnational social protection regimes in sub-Saharan Africa where "social policy models are pushed and promoted by external actors" exposes financial deficiencies and administrative incapacity of African governments (Schmitt, 2020, p. 5). This is despite the fact that there still exists lukewarm political will and commitment to adopt social protection options, like cash transfers, because they are considered to have negative effects of promoting dependency and threaten "values of self-reliance and family kinship" (Ulriksen, 2019 cited in Chinyoka and Ulriksen, 2020). However, this concern is waylaid by strong evidence from across Africa indicating that cash transfers enable households to work productively, benefit children, empower women and promote socioeconomic inclusion for disenfranchised people (Beegle, 2018).

The social policy action landscape in Africa has seen social assistance, particularly cash transfers, being used as a policy trend that promises better expectations. However, within a context of coverage and financing gaps, the social protection deficit in sub-Saharan Africa was further exacerbated by the twin health and economic global COVID-19 pandemic. Despite receiving funding from international support, African countries still failed to mitigate the harsh effects of the pandemic thereby threatening to further jeopardize human development, gender equality and poverty reduction gains made over the recent decades (UNDP, 2019; ILO, 2021). This entails gloomy prospects for African governments to strengthen social protection and reconfigure the continent for a better future (ILO, 2021). Beegle *et al.*, (2018) alarmingly state that even if macroeconomic growth exceeds expectations, poverty will remain a challenge in Africa. Zimbabwe is not spared from this

scourge as the country has been reeling from a deleterious economic climate which has incapacitated the government to fund social protection schemes independent of the donor aid.

1.1.1. The link between social safety nets and happiness

Questions have been raised concerning the metrics and/or indicators that should be considered by governments to measure if people are living well or not. The Gallup World Poll (GWP) (2020) reported that there has been ongoing advocacy for evaluating people's lives based on intangibles such as feelings and emotions as opposed to conventional economic indicators such as GDP. Accordingly, a utopic and elusive concept 'happiness' "is increasingly considered a proper measure of social progress and a goal of public policy" (Helliwell, Layard and Sachs, 2015, p. 3). Subjective well-being and/or people's lived daily experiences are now recognised as indicators of economic and social development (Gallup, 2023). In the *Guidelines on Measuring Subjective Wellbeing* the OECD (2013, p. 21) defines subjective wellbeing encompassing three elements: life evaluation which is a cognitive evaluation of one's life; affect which looks at person's feelings, that is, "positive emotions (joy, pride, interest) and negative emotions (worry, pain, anger)"; and eudaimonia which focuses on good psychological functioning or "a sense of meaning and purpose in life". Thus, well-being is critical in informing policy making, evaluation and trajectories that can ensure that people live a life that is worth living. Measuring happiness by gathering people's perceptions about how satisfied they feel about their lives helps to evaluate living standards and provides valuable human development information (Gallup, 2020; Helliwell *et al.*, 2022).

Discontinuing from the traditional Gross National Product (GNP) and GDP indicators to measure progress, Bhutan championed the groundbreaking Gross National Happiness (GNH) approach as a new measure of prosperity while China promotes a harmonious society (Sachs, 2012). Hence, well-being around the world is assessed based on six major variables: "GDP per capita, social support, healthy life expectancy, freedom to make life choices, generosity, and freedom from corruption" (Helliwell *et al.*, 2023, p. 37). The GNH model has been gaining global traction as the United Arab Emirates (UAE) endeavours to be an inclusive and 'happiest of all nations' as elucidated in its Dubai Plan 2021 envisioning "a city of happy, creative, and empowered people" (Helliwell *et al.*, 2015, p. 4). It therefore makes logical sense to assert that a happy population is a necessary ingredient for a thriving society. In the midst of persisting realities of poverty, unhappiness and catastrophic climate change, there is need to harness resources to meet human needs so as to end suffering and promote social

justice and the attainment of happiness (Sachs, 2012). The brings the issue of social safety nets and their potential socioeconomic outcomes to the fore. One of the causes of unhappiness and/or negative emotions is lack of income. Cash based transfer social safety nets can create conditions conducive to attain happiness as noted by Sachs (2012, p. 3) that “as incomes rise from very low levels, human well-being improves”.

Prospects for Zimbabwe to attain a better GNH are still remote. On the 2012 – 2014 GWP data ranking of happiness Zimbabwe at position 115 out of the 158 ranked with an average ladder score of 4.610 (Helliwell *et al.*, 2015). Data from the 2020 – 2022 average life evaluation show a decline on Zimbabwe rankings at 134 out of the 137 ranked countries and the average ladder score has plummeted to 3.204 (Helliwell *et al.*, 2023).

1.1.2. Zimbabwe’s situational portrait

Since 1980, Zimbabwe now has four decades as an independent democratic nation state. Although the time span is not long enough in a country’s history, this period is laden with critical epochs that include: the liberation and independence transition, reconstruction in the 1980s, neo-liberal adjustment in early 1990s, and globalisation and developmentalism in the 2000s; and these epochs have had a bearing on the country’s policy choices and trajectories (Sachikonye and Kaulemu, 2021). The aforementioned epochs negatively affected government’s social spending on the social sector which reverberates in the current social policy landscape.

Zimbabwe aspires to ‘achieve an empowered and upper-middle income society by 2030 in its efforts to match and deliver on the global aspirations of the UN 2015 Sustainable Development Goals (SDGs)’ (Republic of Zimbabwe, 2020). In the preface to the National Development Strategy 1 (NDS1) Zimbabwe’s minister of finance Mthuli Ncube states that “the overarching goal of the NDS1 is to ensure high, accelerated, inclusive and sustainable economic growth as well as socio-economic transformation and development as we move towards an upper middle-income society by 2030” (Republic of Zimbabwe, 2020, p. vi). The foregoing echoes the country’s 2016 National Social Protection Policy Framework (NSPPF) which notes that social protection is key to spur social and economic development (Government of Zimbabwe, 2016). Similarly, the NDS1 reiterates that social protection in terms of social safety nets programmes is critical to promote human capital development, inclusion, and narrow inequalities through poverty alleviation (Republic of Zimbabwe, 2020).

Despite the articulated commitments to ensure that citizens are covered by social protection, the Zimbabwean government lacks the fiscal space and capacities to guarantee the protection of the vulnerable and needy population. This is largely because of the country's weak economic performance for the past 2 decades negatively impacting the financing and provision of social protection (GZ, 2016). In the NSPPF the government acknowledges that because of the obtaining economic situation, social welfare services provision has remained low and rudimentary (GZ, 2016). Consequently, poverty and vulnerability have been on the rise for the past 2 decades in Zimbabwe. The Government of Zimbabwe (GZ) reported an 'increase from 3 million in 2011 to 6 million in 2019 and a forecast of 8 million by 2020 of its population trapped under the food poverty line' (Republic of Zimbabwe, 2020). Even worse, about half of those who are food poor do not receive any form of social assistance benefits (Republic of Zimbabwe, 2020). This explains why NGOs involvement in running social safety net programmes in Zimbabwe is conspicuous.

According to Zimstats (2022) Zimbabwe's population distribution is 61.4% rural and 38.6% urban. This indicates that the country's population is largely rural. However, comparing the decenary census results shows an increase in urban population from 33% in 2012 to 38.6% in 2022 (Zimstats, 2012 and 2022). This shows an increase in rural to urban migration. The collapse of commercial agriculture after the Fast Tract Land Reform Programme (FTLRP) and deindustrialization as well as successive financial crises led to unprecedented levels of unemployment which pushed many people into the informal sector which typifies vulnerability (Magidi, 2021). The 2020 ZimVac urban report pointed out that there was "continuous deterioration in the quality of diets consumed by households in urban areas and hunger levels were on the rise." On this backdrop DanChurchAid (DCA) (2022) noted that "decades of economic decline in Zimbabwe led to the deterioration of livelihoods for the urban poor, stripping families and communities of their dignity." Hence, there is need to explore the socioeconomic benefits that poor urban household derive from interventions that are spearheaded by non-state actors.

1.2. Statement of the problem

Social safety nets have become a critical policy option for many countries in Africa to promote wellbeing, human capital development and inclusive growth (Monchuk, 2014; Beegle *et al.*, 2018; Ivaschenko *et al.*, 2018; Schmitt, 2020). Social safety nets are now recognized in social protection as instrumental in addressing poverty and vulnerability

through enhancing resilience and promoting capabilities and opportunities among the poor (UNICEF Zimbabwe, 2018). In Zimbabwe, “social assistance as it is the main form of social protection in Zimbabwe and one of its primary purposes is to reduce poverty”, and the social protection landscape has been dominated by external actors owing to government’s incapacity to spearhead social protection (Sharma, D., Alwang, J.R., Chingozha, T., Hoy, C., Kurasha, F. and Paez Rodas, A., 2022, p. 120). Therefore, the current study set out to evaluate the socioeconomic impact of social safety net interventions run by NGOs such as DCA.

Evidence from other countries shows positive impacts of safety net programmes for example, the *Bolsa Familia* cash transfer scheme in Brazil which contributed to a one-fifth reduction in poverty and inequality (Monchuk, 2014). The Productive Safety Nets Programme in Ethiopia is cited as one of the most progressive programmes in poverty reduction, increasing opportunities, as well as augmenting food security in sub-Saharan Africa (Gilligan *et al.*, 2008). South Africa’s social grants namely, ‘the child support, disability and old age pension payments’ have reduced the poverty gap by supporting 16.3 million poor individuals to stave off from chronic poverty and hunger (Chagunda, 2019; Noyoo, 2021).

Literature is scarce on the outcomes of NGO cash transfers social safety net interventions in Zimbabwe compared to other African countries with well documented evidence (Devereux and Kapingidza, 2020). Social protection initiatives in Zimbabwe are largely donor-driven (Devereux and Kapingidza, 2020). However, the few studies that have been done so far on Zimbabwe have given considerable attention to rural poverty for example the Harmonized Social Cash Transfer (HSCT) safety net programme (Angeles *et al.*, 2019). The current study, therefore, contributes to scholarship lacking information on the socioeconomic outcomes of NGO safety net interventions in a context of growing urban poverty.

This study was motivated by the need to explore experiences of beneficiaries of NGO organisations’ cash transfers social safety net interventions to determine the socioeconomic outcomes. This research study can influence the creation of a comprehensive transitory social safety net programme to mitigate against socioeconomic marginalization of the vulnerable and poor. Another anticipation is that the study findings will promote social policy reforms and influence policy tools for social development goals to be realized.

1.3. Rationale and Significance of the study

The direction of social protection in sub-Saharan Africa has greatly been influenced by external actors (Schmitt, 2020). These include powerful nations as well as ‘international financial institutions, bilateral donors, multilateral agencies, and NGOs’ (Schmitt, 2020). As a result, ‘knowledge of drivers, characteristics, and outcomes of social protection in the Global South is still limited’ (Schmitt, 2020, p. 3). This is because studies on the works of NGOs in Africa have mainly been concerned with outlining, discussing, and prescribing strategies for social safety nets programmes (UNICEF Zimbabwe, 2018). This has created a knowledge gap given that information is scarce to determine socioeconomic outcomes of most programs run by NGOs (UNICEF Zimbabwe, 2018).

The Zimbabwean is unusual as donors by-pass the government and fund projects directly while other African governments receive direct funding from donors to start and expand social protection (Devereux and Kapingidza, 2020). In the Zimbabwean situation, bilateral agencies cannot fund the government directly because of the sanctions imposed on the government by the European Union (EU) and United States of America (USA) (Devereux and Kapingidza, 2020). Thus, donors have been funding social protection programmes through UNICEF (*ibid*). ‘Whilst this has helped achieve results, accounting for such support is difficult’ (UNICEF Zimbabwe, 2018, p. 9). Furthermore, the case of Zimbabwe is unique as it has been characterised by a hyperinflationary environment (Mtapuri, 2012; World Bank in Zimbabwe, 2020). Given that non-government initiatives have dominated the social protection agenda in Zimbabwe, it becomes pertinent to assess the role these initiatives are playing in enhancing people’s wellbeing.

This study’s findings can be useful to harmonize social policy instruments in Zimbabwe. The baseline information from people’s experiences will help to interface social development intervention, in this case cash transfers as social protection strategies, with reality. Lastly, the research findings will influence the designing of a working and transformative social safety net programmes for Zimbabwe.

1.4. Aims of the Study

1. In what ways to poor and vulnerable people respond to their needs in a desperate urban socioeconomic environment?

2. What are the socioeconomic outcomes of NGOs social safety net initiatives on beneficiaries?
3. How are social safety nets perceived by both beneficiaries and NGOs?

1.5. Research Objectives

1. To examine how poor and vulnerable people survive in a desperate urban socioeconomic environment.
2. To explore the socioeconomic outcomes of NGOs social safety net initiatives on beneficiaries.
3. To investigate how social safety nets are perceived by both beneficiaries and NGOs.

1.6. Main Assumptions

- ❖ Cash transfer social safety net interventions by NGOs promote the realization of capabilities among vulnerable and poor people in a desperate socio-economic environment.
- ❖ Cash transfers by NGOs enhance vulnerable and poor people's adaptiveness in a desperate socioeconomic environment.
- ❖ The urban poor are susceptible to absolute poverty as compared to the rural poor.

1.7. Clarification of Terms

Social safety nets – are understood as mechanisms aimed at achieving equity, enhancing the “resilience and income opportunities of the poor and vulnerable” (Beegle *et al.*, 2018, p. 49). Grosh *et al.*, (2008), refers to safety nets as non-contributory transfers to safeguard those falling downward economically before getting to the level of destitution.

Social Protection – is a well-designed approach that aims at ensuring socioeconomic redistribution and equality. According to the European Communities (2010, p. 1, cited in Devereux, 2012) social protection is:

‘A specific set of actions to address the vulnerability of people’s life through social insurance, offering protection against risk and adversity throughout life; through social assistance, offering payments and in-kind transfers to support and enable the poor; and through inclusion efforts that enhance the capability of the marginalised to access social insurance and assistance’ (p.1).

Desperate socioeconomic environment – according to the Lexico Oxford Dictionary online (2021), desperate refers to ‘feeling or showing a hopeless sense that a situation is so bad as to be impossible to deal with’. A desperate socioeconomic environment, therefore, characterizes a situation without or with limited social opportunities and economic facilities.

Urban poverty – according to Hila (2019) “poverty is a cumulative, long-term, heterogeneous, and multidimensional experience and urban poverty refers to the set of economic and social difficulties that are found in industrialized cities” (p. 1). These difficulties comprise of poor accommodation and standard of living, being cut-off from the urban economic opportunities, unable to access ‘health care and education’ and even worse vulnerability to forceful evictions (Hila, 2019).

Marginalization – refers to the ‘treatment of a person, group, or concept as insignificant or peripheral’ (Lexico Oxford Dictionary Online, 2021). Marginalization is characterized by social dualism where a social divide is created between those who have their wellbeing needs addressed and those who remain in a state of wellbeing deficiency (Hila, 2019). In this study Epworth and Hopley urban suburbs relate with the notion of marginalization.

Capabilities – is the freedom required for an individual to have to achieve wellbeing (Sen, 1999).

Adaptiveness – it is a process that involves the accommodation of a person within their surrounding environment (Bronfenbrenner, 1977).

Vulnerability – entails the reduced ability of a community or a household to cope in the event of stresses or shocks that they are exposed to (Green, 2008). In other words, vulnerability is exposure to a downward spiral into destitution. Accordingly, Fineman (2008, p. 8) argues that “vulnerability is typically associated with victimhood, deprivation, dependency, or pathology.”

Moribund economy – is defined as the unprecedented levels of deterioration of the economy, forcing people to survive by their wits (Jones, 2010).

Chronically poor – entails living in poverty for an extend period of time, for instance, for five consecutive years or more (Hulme and Shepherd, 2003).

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Introduction

The main focus of this chapter is to weave together the contribution of social safety nets as a pillar in social protection to fight poverty and inequalities particularly in developing contexts focusing on resource poor urban communities selected for this study. Social safety nets are generally concerned about food, livelihoods, education, and health as key focus areas. Thus, this chapter discusses the types of social safety net strategies that are employed in the face of socio-economic shocks. The chapter goes on to consider some of the factors that influence the provision social safety nets in developing countries and unpacking gaps from other previous studies. It also looks at emerging socio-economic phenomena that have a bearing on the provision, and outcomes of social safety net interventions. To this end, the literature reviewed below demonstrates the growing relevance of safety nets in Sub-Saharan Africa as a key strategic intervention to achieve social development goals. The reviewed literature and past studies inform the gaps to be addressed by the current study.

2.1.1. Urbanization and socioeconomic desperation

Urbanization is a complex socioeconomic phenomenon which involves a shift in the “spatial distribution of population from rural to urban areas” (United Nations, 2019, p. 3). Urbanization has been one of the greatest social forces since ancient times that no country can avoid especially in the 21st century. Population trends indicate a major shift in population distribution between rural and urban areas as ‘the level of world urbanization has crossed the 50% mark’ (Liddle, 2017). By 2018 the global population residing in urban areas stood at 55% with projections showing all future population growth of about 2.5 billion between 2018 and 2050 to be absorbed by cities (Liddle, 2017; United Nations, 2019). Although large urban agglomerations are found in the developed countries, there has been rapid urbanization and population growth mostly in sub-Saharan Africa than in the developed regions (Liddle, 2017; United Nations, 2019; Ahmed, 2020). The study overcame the need to address sustainable interventions for the community to respond to increase of poverty.

The concentration of today’s large cities in sub-Saharan Africa is phenomenal. Urbanisation is a profound transformation that Africa has undergone in the 21st century as African cities have doubled in number since 1990 from 3300 to 7600 (OECD/UN ECA/AfDB, 2022).

Accordingly, there has been a 2000% cumulative increase in “Africa’s urban population which grew from 27 million in 1950 to 567 million in 2015” (OECD/SWAC, 2020, p. 38) and it is estimated that in the next 30 years rural population will decline as urban dwellers outweigh rural residents in Africa (Saghir and Santoro, 2018). The burgeoning population in African cities has repercussions for social security where governments do not provide social assistance to the urban poor. The study sought to inform critical and community-engaging livelihoods programs to lessen impact of poverty to resource poor urban dwellers.

However, there is growing recognition that many people globally, hitherto, still face debilitating barriers to access social and economic opportunities (Department of Economic and Social Affairs, 2018). This has led to a paradigm shift from ‘the minimal function of social safety nets to make poverty survivable or more bearable’ (Grosh *et al*, 2008, p. 13). Now, social safety nets are understood as a pillar in social protection and critical to the broad development agenda (Alderman, 2017).

Nonetheless, the impetus for contemporaneous urbanization in Africa represents the understanding that cities can be major players as economic drivers in the fight to end poverty. Meier zu Selhausen (2022) argues that urban areas are associated with economic growth, better employment and income opportunities and improved living standards. Castells-Quintana (2017) states that the process of economic development is based on migration to urban areas from rural areas. It is a rare possibility for countries to shift from low to middle income economies without going through the process of urbanisation (Saghir and Santoro, 2018). Bairoch (1988 cited in United Nations, 2019) noted that economic development characterised by industrialization and rapid economic growth as witnessed in developed countries in the 19th and 20th centuries is causally linked to migration into urban areas.

There is evidence in “the proliferation of large state-funded conditional cash transfer programmes such as *Oportunidades* in Mexico and *Bolsa Familia* in Brazil” (ILO, 2014 cited in Plagerson and Patel, 2017, p. 211). This is because social protection has become a public policy instrument that fosters social and economic transformation through protective, preventive, and promotional measures (Plagerson and Patel, 2017). In light of the role that social safety nets have been accorded, Jawayardena (in Foreword to *Quality of Life*, 1990, p.

2) argued that “we should instead measure people's capabilities, that is, whatever they are able to do and to be in a variety of areas of life”.

Even though urban centres are seen as the future of prosperity (Saghir and Santoro, 2018), the foregoing illustrates that the process of urbanisation in sub-Saharan Africa is happening within a context of complex urban challenges which makes prospects for a better life and economic opportunities for the poor urbanites bleak (Ahmed, 2020). Current trends indicate that cities in sub-Saharan Africa are ill-equipped to address the challenges arise as population urbanize (Saghir and Santoro, 2018; Sulemana *et al.*, 2019). Elaborating on this, Sulemana *et al.*, (2019, p. 1-2) cities in African countries “are struggling to address the challenges of inequalities related to adequate housing, schooling, transport, and healthcare provision”. The major challenge of urbanization in Africa is that many cities have grown in tandem with slums and informal economic activities (Meier zu Selhausen, 2022). This study entails that the growing urban population is not covered by formal social protection which raises questions in terms of their socioeconomic status and socioeconomic well-being and thus, informing the study area of focus.

The major cause of migration to the urban centres from rural areas is the attraction of better socioeconomic prospects. Factors such as pursuing upward mobility through better education and employment opportunities, closing income gaps by increasing access to financial capital, and the effects of climate change on declining agricultural productivity drive people to move to urban areas (Sulemana *et al.*, 2019; United Nations, 2019; Ahmed, 2020).

Climate change has indeed diminished and claimed livelihoods. Moreover, the youths are attracted by urban centres as they offer easy access to modern day technology, productivity, entrepreneurship, and modern life (Saghir and Santoro, 2018). Unfortunately, the greater proportion of the population that moves from rural to urban areas is largely unskilled and has little to no education to qualify for the urban labour market meaning they are hardly employed and get trapped in persistent poverty (Sulemana *et al.*, 2019). Even worse almost three-quarters of available employment opportunities in African cities is in the informal sector (Saghir and Santoro, 2018). Unemployment and dependence on employment in the informal sector exposes the urban poor to income and related socioeconomic shocks (Ruel, Garret and Yosef, 2017). As more unskilled and less educated rural people move to urban areas poverty is bound to increase in urban areas hence the phrase – ‘urbanization of poverty’. Notwithstanding, most social safety net programmes in sub-Saharan Africa have

hitherto been conceived for rural areas (Gentilini, 2015). This has left a gap in literature on access to social safety nets by urbanites and the socioeconomic outcomes of cash transfers interventions initiated by NGOs in urban settlements.

Urban poverty is distinct, it has a range of specific features that make urban life challenging for poor urbanites (Baker and Schuler, 2004; Gentilini, 2015). Poverty and vulnerability in urban areas is typified by reliance on cash for services; income volatility and informality; weaker social and community bonds; overcrowded living conditions; expenditure of the greater part of income on food; exposure to environmental hazards and socioeconomic marginalization (Baker and Schuler, 2004; Gentilini, 2015; Saghir and Santaro, 2018). The nature of urban poverty was characterised by Illife (1987 cited in Tawodzera, 2010, p. 12) as “living with multiple and cumulative deprivations where one dimension of poverty is often the cause or contributor to another”. Given this background, the social safety nets specifically designed for urban areas, therefore, can be a vehicle that connects the poorest to urban opportunities and services (Gentilini, 2015). This can catalyse the call of the 11th goal of the SDGs “to make cities and human settlements inclusive, safe, resilient and sustainable” (UN, 2015, p. 26).

2.1.2. Formal social safety net programmes and socioeconomic well-being

The protective mechanism of social safety nets for the poor against destitution has origins in times dating back to the Roman Empire and ancient Egypt (World Bank, 1990). Nonetheless, the global socio-economic crises in the 1980s saw the popularisation of the term and concept of “social safety nets” by the Bretton Wood’s institutions (Vivian, 1994). Social safety nets were related to their lending programs to cushion the sky-rocketing social costs resulting from the structural adjustment programs (Vivian, 1994). Similarly, social safety nets were set up as mitigation measures following the 1998 ‘global financial crisis and the 2008 – 2009 food, fuel, and financial crises’ (World Bank, 1990). Social safety nets were, therefore, essentially residual, short-term palliative social adjustment packages meant to compensate the poorest of society most exposed to vulnerabilities and lacked economic flexibility (Vivian, 1994, Townsend, 2004).

Target 1.3 of the 2030 Agenda for Sustainable Development advocates for the implementation of “nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable”

(United Nations, 2015, p. 17). This target underscores that social protection programmes are critical in helping the poor escape intergenerational traps of poverty, and address inequality and social exclusion (Department of Economic and Social Affairs, 2018). To this end, given that there is a continuous increase in the number of the poor who lack social security, safety nets have been adopted by Sub-Saharan African countries as a popular social protection policy option in national poverty reduction and growth strategies (Ralston *et al.*, 2017, Beegle *et al.*, 2018) which allows the study to build basis on. COVID-19 revealed the weaknesses in the African tax and social benefits to protect households from sudden income losses (Lastunen *et al.*, 2021) and thus investment efforts in social protection have been reinforced.

Evidence has shown that safety nets are crucial to enhance poor people to sustain themselves and promote upward mobility through boosting opportunities and building resilience. Innocenti (2018) reported that Tanzania's Productive Social Safety Net (PSSN) has been instrumental in enhancing youth's material wellbeing as well as helping them transition to adulthood. Social safety nets "allow households to take up investment opportunities that they would otherwise miss" (Grosh *et al.*, 2008). This is revealed by a quantitative study of Ethiopia's Productive Safety Net Programme (EPSNP) that improved credit worthiness and asset retention among beneficiaries however, without asset accumulation (Gilligan *et al.*, 2008). The study is also informed by an understanding that the inability to accumulate assets can be best explained by Schubert (2005) who stated that those in abject poverty find it difficult to realize gains from programmes and that there is demand of concerted effort and contributions to propel them out of precarious socioeconomic situations.

The current study understood that social safety nets are not handouts (Andrews *et al.*, 2018). Adato *et al.*, (2020) argues that formal social safety nets mitigate against chronic poverty by redistributing resources to the poor. A meta-analysis of safety nets in Africa by Ralston *et al.*, (2017) indicated promising results in the increase on asset accumulation such as livestock and business ownership by beneficiaries. In this case, Andrews *et al.*, (2018) state that safety nets that are provisioned in the form of cash transfers stimulate local economies through spill overs to non beneficiary households. Furthermore, social safety nets promote human capital development and augment ex-ante risk management to shocks as the poor build up their own precautionary savings (FAO, 2017, Andrews *et al.*, 2018). This justifies Sachs' (2012) argument that a slight increase in income improves nutrition and reduces hunger, improves chances of survival, and promotes better learning opportunities, job training and gainful employment. Cash transfer social safety nets, therefore, act as a vehicle for "the removal of

various types of unfreedoms that leave people with little choice and little opportunity of exercising their reasoned agency” (Sen, 1999, p. xii).

From a different angle, beyond income gains, Chagunda (2014) found that cash transfers provide women with pathways to financial freedom such that they are able to sustain themselves. This speaks to the work of Nassbum and Sen (1993) who argued that measuring ‘the quality of life’ of women and the associated capabilities that women have, has been problematic. Nassbum and Sen (1993, p. 13) further contended that ‘inequalities and deficiencies in education and experience associated with women, tend to cloud their life world with impossibilities which affect their expectations and desires in life’. Chagunda’s (2014) findings show that women were empowered by the cash transfer to move out of abusive and oppressive relationships. Leaving unhealthy situations is important to safeguard mental health. The World Happiness Report (2022) states that mental health is a sensitive component of well-being as it determines many individual choices, behaviours, and outcomes.

Furthermore, the case for social safety nets has gained credibility following the COVID – 19 global pandemic as social policy trajectories have been fundamental in protecting people’s wellbeing, particularly in low-income countries, from the socioeconomic and health shocks. Existing cash transfer social safety nets have served as a base in COVID – 19 social policy responses by providing scaled-up financial support to those in need (UNICEF, Social Protection Response to COVID – 19, 2020). Leveraging the grant system which covers more than 18 million people, the South African government managed to increase the disbursed benefit packages as well as introducing a new COVID-19 grant to reach vulnerable households (Bhorat *et al.*, 2021).

Similarly, on the backdrop of functioning social safety nets, Varghese Paul *et al.*, (2021) reported that the government of Malawi was able to design and implement its first COVID-19 Urban Cash Initiative as a shock responsive measure to cushion the adverse impact of the pandemic for the urban poor. Furthermore, despite the covariate shocks induced by the COVID-19 pandemic, Zambia’s Social Cash Transfer (SCT) relatively managed to contain the surge in the incidences of poverty (Varghese Paul *et al.*, 2021). Even though there is mention of social safety nets being initiated in urban spaces following the outbreak of the COVID-19 pandemic, there is a dearth of literature on the function and impact of safety net in areas in areas. While the social safety nets landscape in Zimbabwe is rudimentary and

fragmented, there have been positive socioeconomic outcomes from the existing programmes.

Fisher *et al.*, (2017) show that destructive coping mechanisms such as reducing meals, begging, selling household possessions, engaging in harsh casual labour, and dropping out of school shrink due to access to cash transfers. Even though there are no economic and productive opportunities as observed by Oxford Policy Management (2013) and Angeles *et al.*, (2019), Mayanga (2017) reported that bonding, trust, psychosocial support, and social capital among beneficiaries were strengthened. Additionally, cash transfer programmes have ripple effects in restoring beneficiaries' dignity, self-esteem, and participation in community activities (Oxford Policy Management, 2013; Angeles *et al.*, 2019).

Beneficiary perspectives reveal that freedom to make long-term livelihood choices is buttressed through cash transfers, for example, when people can keep their children in school anticipating better employment prospects (Fisher *et al.*, 2017). However, the gains of social safety nets in Zimbabwe are still marginal as a fraction of the population is covered. This is also the case across sub-Saharan Africa. Thus, to have security against socio-economic precarity, 'those who are not covered by any form of social security' (Hlabanu, 2021) have had to devise copying mechanisms that commonly referred to as informal social safety nets.

2.1.3. Informal social safety net measures and socioeconomic wellbeing

Informal social protection strategies, also referred to as indigenous or traditional safety nets, are based on societal relationships within families, kin and among community members and are not regulated by formal legal or policy frameworks (Muzondo and Rusero, 2021). The ILO (1999) noted that the existence of traditional social arrangement in Africa is vital and effective as reduces the need for formal and/or public measures. However, in evolving societies the absence of formal social protection programmes threatens increased precarity of human insecurity and poverty. Noyoo and Boon (2018) state that there has been a decry on 'the absence of social security systems in Africa or their abysmal weakness' (p. 2). Thus, to mitigate the risk of insecurity in a desperate socioeconomic environment, people resort to informal social security initiatives (Kaseke and Mushunje, 2018) that "serve as substitutes for the formal arrangements" (Olivier *et al.*, 2008, p.5, cited in Noyoo and Boon, 2018, p. 3).

Muzondo and Rusero (2021) state that in developing countries the informal social security systems have become a ubiquitous source of social protection for poor people who do have access to formal social security systems. Hence, across Africa, informal or traditional safety

nets exist as a support system to overcome the marginalization of poor households in rural and urban settlements (Dube and Pretorius, 2020).

These indigenous or traditional forms of social security are efficient and effective in rural areas where there is pronounced collective action as compared to urban areas (Muzondo and Rusero, 2021). This is because the urban life world is characterised by the cosmopolitan agglomeration of population that is attracted by prospects of improved socioeconomic opportunities and facilities. In these urban settlements pronounced lack of familial social connections, high costs of living in the cities, increasing number of covariate shocks and high competition in the labour market negatively impact on social cohesion and social relations (Munzwa and Wellington, 2010; Calder and Tanhchareun, 2014; Hila, 2018). Social relations are the valuable lifeline for informal social protection strategies. Otoo and Osei-Boateng (2012) and Kaseke and Mushunje (2018) state that globalization and the current urban lifestyle have adversely weakened the traditional notion of the extended family support system.

Devotion and attachment to shoulder burdens no longer exist as nuclear families become individualistic striving for their own survival (*ibid*). This echoes the African Union's (2010) findings that the pressing challenges of urbanization such as unemployment coupled with climate change have rendered the support mechanisms of African traditional families defunct. Similarly, Tawodzera's (2010) findings noted that social capital and social networks in urban areas are 'brittle and have a low tolerance level than those in rural areas' due to incessant socioeconomic hardships.

The majority of poor urbanites in Sub-Saharan Africa who are located in disadvantaged contexts of informal urban settlements also known as makeshift urbanism are largely unemployed or working informally which typifies lack of social security (Midgley and Pawar, 2017; Hila 2018; Muzondo and Rusero, 2021). This entails that they are exposed to the brunt of unmitigated risks that increase instances of dehumanizing urban poverty. Given that non-contributory pensions are a novelty in Africa (Otoo and Osei-Boateng, 2012) poor urban households, for instance, in Bulawayo – Zimbabwe use risk sharing, mutual assistance networks and emergence relief as alternate informal coping strategies (Dafuleya, 2017).

However, Taylor (2012) observed that in a global context of surging unemployment, intergenerational cycles of poverty and inequality, informal arrangements are inadequate. This is buttressed by Dafuleya's (2017) report that these informal protection measures are

weak as coping strategies to the widespread hardships faced in urban areas. According to Dube and Pretorius (2020), the informal social protection measures, such as *stokvels* in South Africa, provide rudimentary social protection. Similarly, Oware (2017) found that informal social protection strategies provide inadequate benefits, exclude the poorer and are ineffective to deal with poverty, risk, and vulnerability. Nonetheless, Oware (2017) further reported that rural women in Kenya use these informal social protection strategies such as rotational savings because they find it difficult to save the little money they get as income on their own due to ever pressing household needs. This is why Taylor (2012) argues that informal strategies can only be sustainable if complemented with significant government and international support to address basic needs. Hence, the question on social spending comes to the fore.

2.1.4. Social policy and social spending on social protection

Social policy is ‘about how societies can promote the well-being of their citizens’ (Midgley, 2019, p. 15). Mkandawire (2004, p. 1) refers to social policy as ‘collective interventions in the economy to influence the access to and the incidence of adequate and secure livelihoods and income’. According to Midgley (2019), the notion of social policy which can be traced back to Plato’s utopianism became operational towards ‘the end of the 19th century through legislative instruments’ that aimed at remedying social problems and improving human living standards. On this backdrop, Mkandawire (2004) asserts that social policy is instrumental in fostering redistribution, protection, and developmental goals. Following this logic, DiNitto and Johnson (2016) define social policy as government’s choice whether to or not to carry out an action that has ramifications on quality of life. Hence, it is discernible that social policy is a prerogative course of action by government to respond to people’s welfare needs.

Social spending on social safety nets is determined by social policy. According to Mkandawire (2004), social expenditure was viewed to be inimical to economic development as it was considered as merely paying for social consumption thereby reducing savings and ultimately investment. Hence, social policy became residual only serving to provide *ad hoc* solutions to correct the pathologies of economic development. However, for low-income African countries, limited national fiscal capacity (Plagerson and Patel, 2017) determines the social policy paradigm. Grosh *et al.*, (2008) notes that for poor countries, safety nets have not been a momentous social policy option on the development agenda owing to the inability of governments to afford meaningful transfer of resources to the poor. Consequently, social

assistance has predominantly been provisioned through donor-funded pilot cash transfer projects meant for the poorest and most vulnerable (Devereux, 2013 cited in Plagerson and Patel, 2017; Chinyoka and Ulriksen, 2020).

The fostering social protection as a global agenda through social safety nets is a realization of the importance of the ‘road not taken’ advocated for by Myrdal in the 1930s (Mkandawire, 2004). Myrdal argued that “social expenditure was not merely public consumption but constituted an important instrument for development” (Mkandawire, 2004 p.2). Even though social assistance is now a pillar in social protection, African governments still follow a conservative approach to social policy. Thus, social protection policies that favour cash transfer social assistance programmes in Sub-Saharan African countries stall to take-off because they are perceived by politicians to be unaffordable and erosive of the cultural “values of self-reliance and family kinship” (Ulriksen, 2019 cited in Chinyoka and Ulriksen, 2020; Devereux, 2021). However, some scholar observed that the financing of cash-based transfer programmes by donors is viewed as a soft form of coercive social policy learning as well as a tactic to influence political outcomes in the global south (Bossuroy and Coudouel, 2018; Devereux, 2020; Devereux and Wolkenhauer, 2021).

This shows that financial constraint is not the only obstacle to finance social spending instead political will determines social policy options (Kapingidza, 2018). Power and politics shape poverty and inequality in development contexts (Siren, 2022). Chinyoka (2017) and Kapingidza (2018) note that politicians do not believe in cash transfers, hence, there are conflicting social protection priorities between donors and African governments. These conflicting interests between donors and governments on preferred social safety net instruments forced donors to employ survival tactics for their programmes to obtain buy in from governments and remain operational (Devereux, 2021; Antonio, 2015). Mefalopulos (2008) argues that outcomes in development contexts are predicated on two important elements, that is, communication and people’s participation. Guided by this, Antonio (2015) found that development NGOs had to develop triad relationships with the government and beneficiaries through communication. The foregoing points to the lack of local agents whom Devereux (2021) identified as key players in galvanizing political support for the promoting cash transfer social safety nets as policy instruments.

Giving great attention to the transformative role of social policy particularly its current focus on social safety nets in low-income African countries, therefore, requires adequate funding

which represents constrained fiscal space, inter alia, to finance social spending (Mkandawire, 2004; Bruni *et al.*, 2018; Innocenti, 2022). Evidence indicates that spending on social safety nets in low-income African countries remains low at an average of 1.2% of GDP (Bruni *et al.*, 2018). This level of spending is lower for social safety nets to provide a foundation in social security against social and economic shocks (Bruni *et al.*, 2018; World Bank Group, 2021). Thus, without adequate financing, the case for social safety nets to be predictable, flexible, and adaptable remains elusive. Worse still for low- and middle-income countries, social spending has further been hamstrung by shrinking financing following the economic downturn induced by the COVID-19 pandemic and the Russian invasion of Ukraine worsened the situation (Innocenti, 2022; Zeufack *et al.*, 2022). The foregoing helps to understand the disparities in social protection spending benchmarks between high- and low-income countries in COVID-19 response which indicated \$99 per capita and only \$1 per capita, respectively. (Gentilini *et al.*, 2020).

2.1.5. Social safety nets and social insecurity landscape in Zimbabwe

The government of Zimbabwe (GoZ) has, since 1980s, operated social safety net interventions in the form of cash-based transfers, public works, food for work programmes as well as well school fees and health waivers to mitigate structural inequalities, chronic poverty, and socioeconomic vulnerabilities (Munro, 2005). The country’s social protection system is predominantly composed of non-contributory fragmented social assistance programmes given that social insurance only covers a small portion of the population that is formally employed (Sharma *et al.*, 2022). These programmes are underfunded by the central government and rely on fatigued and almost extinct donor funding of government programmes (Sharma *et al.*, 2022). The table below shows an overview of formal social safety net programmes in Zimbabwe.

Figure 1: Major government non-contributory formal social safety net programmes

Inception	Name and Description
1988	Public Assistance (PA) – is a discretionary grant provided to assist destitute and indigent persons sixty years of age and over; or those handicapped physically or mentally; or any person suffering continuous ill-health. In the first quarter of 2022, the program had reached 30,469 beneficiaries in five provinces.

2001	Basic Education Assistance Module (BEAM) – was launched with a specific on education as a component of the Enhanced Social Protection Project (ESPP) as a school fees waiver targeted at vulnerable and needy children. it targets vulnerable children between the ages of 6 and 19 years in primary and secondary schools across all districts in the country. The program aims to increase school attendance and completion rates by supporting the education of at-risk children. The budget allocation for BEAM increased from USD 16 million in 2019 to USD 20 million in 2020.
Late 1960s	Assisted Medical Treatment Order (AMTO) – a health fee waiver which is an on-demand program where beneficiaries have to apply for the benefits. It aims to improve access to healthcare for the poor and vulnerable by providing a health subsidy. It covers the cost of medical bills in public and mission hospitals. As such, payments are made directly to health facilities. In the first quarter of 2022, 9,540 beneficiaries benefited from AMTO and 29 people received specialized treatment with a total expenditure of USD 21,750.
2011	Harmonised Social Cash Transfer (HSCT) – is considered as the flagship social protection program in Zimbabwe to which donors contributed. The HSCT is an unconditional cash transfer program targeted at labour-constrained and food-poor households. It is a response to chronic food insecurity and deep poverty in rural Zimbabwe. The transfer benefits of the HSCT are disbursed in the local Zimbabwe currency has been severely eroded by inflation and a depreciation in the exchange rate.

Source : Sharma *et al.*, 2022, p. 104-05

The above social safety net programmes indicate government’s different sector allocations which reflects government commitment to address multiple facets of human development, social protection, health, financial assistance, and food security. It demonstrates that the government of Zimbabwe is in accord with international protocols and understands that social protection mitigates risks of socioeconomic insecurities and effectively reduce incidences of poverty (Chitambara, 2012). Nonetheless, available literature indicates that there has been greater focus and research on the HSCT than previously run government social safety net programmes. This could be as result of the obvious fact that the HSCT is the most recent programme which is also still less implemented in many communities as a sustainable measure in addressing poverty in resource poor urban communities.

The HSCT is implemented exclusively in rural areas (Sharma *et al.*, 2022). Despite the hyper-inflationary environment that has characterised the Zimbabwean economic situation, the HSCT government run formal safety net scheme has birthed cross-sectoral social development outcomes. This is also true of the informal coping strategies that households employ to meet their needs as shown in the studies below.

A mixed method approach study on the HSCT by Mayanga (2017) focused on the effects of the programme on weakening or strengthening social capital in the rural and peri-urban districts where the HSCT is implemented. Findings from Mayanga's (2017) indicate that beyond the primary goal of smoothing consumption, the HSCT had negative effects on social relations between beneficiaries and non-beneficiaries.

Chawatama (2018) carried out a study on HSCT's sensitiveness and its impact on child well-being. Findings from the study demonstrate the HSCT led to improved children's wellbeing by accessing health care and better access to food which fostered desired education outcomes.

Bhalla, Handa, Angeles, and Seidenfeld (2016) analysed the impact of the HSCT programme implemented in rural Zimbabwe on household food security after 12 months of implementation. The study mainly focused on access to food by measuring household food expenditure, household diet diversity, and household food insecurity score (Bhalla *et al.*, 2016). Similarly, an end line evaluation study by Angeles, Handa, Spektor, Chakrabarti, and Otchere (2019) on the impact of the HSCT on food security, children's human capital and child protection.

Contrary to the formal social safety that has been given so much attention is literature, Dafuleya's (2017) study assessed the effectiveness of informal coping strategies that are employed by households in an urban setting to mitigate risks in the face of shocks. The study reports that in as much as coping mechanisms such as migration, risk sharing and reciprocal giving mitigate shocks, they are relatively effective in reducing food insecurity (Dafuleya, 2017).

2.1.6. The role of NGOs in social protection

NGOs are known to run programmes that have positive pro-poor effects. Banks and Hulme (2012) note that, since the 1970s, NGOs have spearheaded participatory, and people centred development. The dramatic emergence of NGOs in development issues as an alternative was largely necessitated by limited finances in states marred by poor governance and corruption

(Banks and Hulme, 2012). Thus, hitherto, NGOs are widely considered as bridge between people and services especially in developing countries. They provide alternative and/or facilitate access to education, healthcare, social justice and community development.

As opposed to national governments, it is evident that NGOs possess unique strengths that enable them to address critical social issues effectively. They are not restricted to rigid structures as is the case with government institutions. This way NGOs are able to adapt their strategies based on the context and respond to people's needs efficiently and effectively through calling for community as primary stakeholders in implementing programs. Nagora (2023) argues that through research-backed evidence and data driven arguments, NGOs highlight critical issues which gives them leverage to advocate for policies that promote social justice and equality.

NGOs initiate 'bottom-up approach' in contrast to 'top-down approach' as the traditional practice in development (Hassan, 2015) which advocates for community empowerment. NGOs often establish strong relationships with local communities, fostering a deep understanding of their needs and challenges (Nagora, 2023). This grass roots connection allows NGOs to develop tailored programs that are culturally relevant and address the most pressing issues faced by the communities (Nagora, 2023). Furthermore, NGOs use their networking advantage as they work in collaboration with other NGOs and government departments. This characteristic of NGOs enables them to optimise the use of resources, share expertise, and best practices and increase the impact of programmes (Fuiseni, Sulemana, Abdulai, Ibrahim and Azure, 2022).

2.2. Summary of the gaps in the reviewed literature

There is limited understanding of the impact of humanitarian social protection initiatives that are solely run by NGOs without government involvement. As opposed to programmes such as the HSCT in which the government is also a key player, so there is need to understand the variations in the approaches to the provision of social safety nets between government and non-state actors. It appears that literature on the outcomes of NGOs interventions is still preliminary and rudimentary in the Zimbabwean context. This study addresses the existing gap on people's lived experiences of the socioeconomic benefits they derive from NGOs cash-based transfers interventions in an urban setting. On this backdrop this study contributes to literature an analysis of insights on recipients' perspectives on the impact of NGOs

interventions on their socio-economic well-being in an urban environment. It also has an overall contribution to literature on the socio-economic impact of interventions by non-state actors. The study also contributes to developing literature on social safety nets in developing contexts through an assessment of the interplay between environmental factors and the efficacy of intervention programs such as cash-based transfers.

Social protection deficiency became worse following the Fast Track Land Reform Programme (FTLR) as Zimbabwe's GDP declined by 40% in the first decade of the 2000s (Stiftung, 2022). Around the same time in the 2000s the introduction of cash transfers relatively salvaged the situation as the beneficiaries' cohort remained small with disbursements that were below the poverty datum line (Mate, 2018). With this background, Chipenda and Tom (2021) state that even with concerted efforts by government and international organizations, Zimbabwe's social policy response following the global COVID-19 pandemic remained predominantly inadequate. Hence the need for social safety nets in Zimbabwe cannot be overstated.

Zimbabwe is a low-income country characterised by widespread increasing poverty levels. Social protection coverage is still low because the government's social spending on social protection is 4% of GDP which is lower than the regional average of 1.5% of GDP for Sub-Saharan Africa (UNICEF Zimbabwe, 2021). This is acknowledged by the Government of Zimbabwe (2016) in NSPPF that budgetary support for social welfare remains low and the services provided are rudimentary. Similarly, Mate (2018) observed that Zimbabwe's social policy outcomes in education, health and social protection have been shrinking since the 1990s due to parsimonious social spending by the government rendering social safety nets inadequate.

The reviewed literature exposes the gap that there is an interconnection in the basket of social safety nets. Both formal and informal social safety net strategies are employed to enhance socio-economic well-being of the poor and vulnerable. The different social safety nets work in different ways to meet different needs in broader project to enhance human well-being. Nonetheless, the literature also demonstrates that social safety net interventions have largely been concentrated in rural areas.

CHAPTER THREE

3. THEORETICAL FRAMEWORK

3.1. Introduction

The edifice of the theoretical framework for this thesis is based on the need to explore and evaluate the socio-economic outcomes of social safety nets in a desperate socioeconomic environment. Accordingly, this research used the Capability Approach as the main theoretical framework and the Ecological Perspective as a critique to understand and evaluate the outcomes of NGO cash-based transfer safety net interventions in terms of capabilities and adaptiveness.

A theoretical framework serves to provide the basis that guides the research. It also shapes the literature review content and directs the research methods. This research used the Capability Approach as the main theoretical framework and the Ecological Perspective a critique. These theories worked in an intertwined manner to understand and evaluate the socioeconomic outcomes of NGO cash transfer safety net interventions on beneficiaries understood in terms of capabilities and adaptiveness.

3.1.1. The Capability Approach

The theoretical framework of the Capability Approach which was developed by Amartya Sen and further expanded by Martha Nussbaum focuses on placing the human being at the centre of development. It is interested in the basic capabilities, that is, what enhances a person to be or chooses what to do (Robeyns, 2017). Central to the capability approach is the quality of human life as Alexander (2008) notes that the goal of the capability approach is for all people to realize the necessary 'economic, social and political freedoms to lead the type of life they have reason to value' (p. 2). Thus, the capability approach pays great attention to people's wellbeing and their real freedom to achieve wellbeing (Robeyns, 2017). It cares about people having a decent life (Alexander, 2008).

Capabilities and 'functionings' constitute the fundamental elements of the capability approach. Capability is the substantive freedom to achieve feasible functionings (Sen, 1999). These capabilities are instrumental to human development and development in general. Human life is conceived to be composed of a set of 'doings and beings' called achieved functionings (Sen, 2003: Robeyns, 2003). These functionings include having genuine

opportunities to be educated, being healthy, being well nourished, being part of a community and enjoy healthy and supportive social relationships, working and being respected among others (Alexander, 2008; Robeyns, 2003; 2017). Social safety nets are considered as a pillar in developing the aforementioned functionings by addressing poverty and promote well-being, human capital development and inclusive growth (Beegle *et al.*, 2018; Schmitt, 2020). This justified the researcher's choice of the Capability Approach as a theoretical framework for this study.

The Capability Approach was important to this research for providing the matrix of evaluation to assess the central aspects in social development such as 'individual wellbeing, social arrangements, and the design of policies' (Robeyns, 2017, p. 24) in light of social safety nets. Therefore, using the Capability Approach as an evaluative tool, the researcher was able to explore the socioeconomic output of NGO cash transfer social safety net interventions by assessing the capabilities and functionings that people were able to achieve as a result of cash transfers.

3.1.2. The Ecological Perspective

The ecological perspective, also known as the ecological systems theory, focuses on the accommodation between a person and the surrounding environment (Bronfenbrenner, 1977). It posits that there are 'continual interactions and transactions between persons, families and communities and their environment' (Teater, 2014, pp. 23-25). According to this perspective, the environment is vital to promote or fail the growth and development of human potential (Teater, 2014).

Undergirding this approach is the adaptive ability of an individual within an environment described by Teater (2014) as the 'person: environment fit' (p. 27). The fitting of a person in an environment can either be positive or negative. People feel secure when their environment has the needed resources to promote human growth and potential. Conversely, people feel insecure within an environment that fails to support their growth and development (Teater, 2014). Thus, a sense of 'adaptedness' is only enhanced by a positive fit within the environment (Teater, 2014, p. 27) referred to as 'an adaptive balance' (Pardeck, 1988, p. 133).

The environment is critical to understand the social functioning of people (Pardeck, 1988). The ecological perspective was, therefore, relevant to this research because it helped to

understand the socioeconomic context of beneficiaries and their living conditions. By employing this perspective, the researcher was able to assess the beneficiaries socioeconomic level of adaptiveness in relation to the safety net initiatives within their environment, in this case, the poor urban settlements.

3.2. Policy and Legislation

The National Social Protection Policy Framework (NSPPF) for Zimbabwe of 2016 reveals that Zimbabwe understands that ‘social protection is critical for the social and economic development of a country’ (Government of Zimbabwe (GZ), 2016, p. 19). Section 30 of the 2013 Constitution of Zimbabwe on social welfare stipulates that ‘the State must take all practical measures, within the limits of the resources available to it, to provide social security and social care to those who are in need’ (GZ, 2013, p. 23). However, the conditional provision ‘within the limits of the resources available to it’ (GZ, 2013) seem to make the state non-committal to provide social welfare. Furthermore, the Constitution of Zimbabwe (2013) endorses a rights-based approach to the provision of social protection in

Section 80 on the rights of women underscores dignity and equal opportunities. Section 81 stipulates the rights of children to social services. Section 82 provides for ‘the rights of the elderly to social security’. Section 83 guarantees ‘the rights of persons with disabilities to social welfare’. Finally, section 84 provides for the rights of veterans of the liberation struggle to suitable welfare (GZ, 2013).

From the aforementioned constitutional provisions, the basis, and guidelines for the provision of social protection in Zimbabwe are provided for in the Acts of Parliament. These include Social Welfare Assistance Act; Disabled Persons Act; National Heroes Dependents Act; Old Persons Act and the National Social Security Act (NSSA). In addition, the social protection trajectory in Zimbabwe is echoed in blue-print policy frameworks than include the 2013 Zimbabwe Agenda for Sustainable Socio-Economic Transformation (Zim-Asset), the 2018 Transitional Stabilisation Programme (TSP) and the 2020 National Development Strategy 1 (NDS1) (Government of Zimbabwe, 2013, 2018, 2020). These blueprints have a similar goal of promoting socio-economic development to eliminate poverty.

For purposes of this research, the focus was on the NSSA Act and the Social Welfare Assistance Act. This is because social security policy in Zimbabwe is divided into two, that is, contributory and non-contributory. These Acts deal with social insurance and social

assistance as two pillars of social protection and will help to explore the gaps in social protection in Zimbabwe that are being plugged by NGOs social safety net interventions.

The National Social Security Authority (NSSA) of the government of Zimbabwe is a contributory scheme established in terms of the National Social Security Act of 1989 which provides social insurance to the formally employed (NSSA Online, 2021). Section 3 of the National Social Security Act provides for the establishment of various schemes by notice in a statutory instrument for the provision of benefits (NSSA Online, 2021). The schemes created under this Act are employment based and thus, designed to offer benefits and protection to employees and their dependents (NSSA Online, 2021).

Additionally, subsection (3) of section 3 of the Act guarantees that “no policy shall discriminate between persons on the ground of race, tribe, place of origin, political opinion, colour, or creed” (Chapter 17:04). Accordingly, NSSA currently operates two schemes as policy instruments, that is, Pension and Other Benefits Scheme (POBS) also known as National Pension Scheme (NPS) and Accident Preventions and Worker’s Compensation Scheme (APWC) (NSSA Online, 2021). These ‘social security schemes seek to alleviate the problems of social insecurity’ (Nhede, 2016). Hence, section 23 of the Act guides the Authority to efficiently provide social security and take into consideration public interest particularly, with regards to the interests of all contributors to the various schemes (NSSA Online, 2021).

However, Nhede’s (2016) qualitative study which analysed the state of Zimbabwe’s social security policy revealed that only ‘20% of the population is formally employed and the social security policy has failed to meet their needs’. Similarly, a document content analysis study of NSSA schemes reported that pensioner’s insurable earnings on retirement are not within the minimum living wage (Nhapi and Mathende, 2016). A most recent qualitative study by Hlabanu (2021) reported that social security provided by NSSA’s National Pension Scheme (NPS) was low such that beneficiaries have become poverty stricken and have lost their dignity in life.

The Social Welfare Assistance Act of 1988 establishes the creation of non-contributory schemes to provide social protection and improve access to social services to those who are not legally protected by social security (Social Welfare Assistance Act [*Chapter 17:06*]). Section 2 of this Act provides for ‘the provision of social welfare assistance to destitute or

indigent persons and their dependants'. The forms of social welfare assistance are established in section 5 of the Act, hence, policy instruments such as

- a) the Basic Education Assistance Module (BEAM) which is a school fee waiver mainly for orphaned and vulnerable children (OVC) in primary and secondary school, and
- b) the Assistance Medical Treatment Order (AMTO) a health care fee waiver for the poor and vulnerable.

Nonetheless, these policy instruments are palliative because the government prefers social protection strategies that are kinship based, and an agrarian strategy to poverty alleviation than cash transfers (Chinyoka and Seekings, 2016; Mate, 2018). Additionally, the NSPPF of 2016 also acknowledges that benefits from social assistance are not adequate, neither reliable nor predictable (GZ, 2016). Mate (2018) notes that these social policy strategies are difficult to sustain in a difficult economic environment.

The findings from this study, therefore, may influence advocacy for government to fulfil its obligation to provide social protection to the citizenry and ensure that social security does not remain a mirage.

3.3. Conclusion

The Capability Approach and Ecological Perspective theoretical frameworks presented in this section are essential in exploring and assessing the position of the human person in a socioeconomic context. The legislation and policy on social welfare in Zimbabwe has been presented and their link to this research study.

CHAPTER FOUR

4. METHODOLOGY

4.1. Research Design

This study used a qualitative explorative research design by way of a two-case study. A case study methodology was chosen because it allows for “an in-depth exploration from multiple perspectives of the complexity and uniqueness of a particular project, policy, institution, programme, or system in real-life context” (Danzin and Lincoln, 2018, p. 602). Similarly, an explorative qualitative research is a naturalistic inquiry which seeks to study people and situations in their contexts, thus, “the perceiver, the person living the experience, is regarded as the source and interpreter of information” (Gray *et al.*, 2017, p. 157). Rubin and Babbie (2017) state that different from quantitative studies, qualitative exploratory studies enable the researcher to use subjectivity to generate deeper understanding of the meanings of particular human experiences with a smaller number of participants to build or corroborate a theory. This research explored and gathered information knowledge on the experiences of beneficiaries of NGOs safety net interventions in Epworth and Hopley poor urban suburbs, to establish their socioeconomic outcomes.

Exploration produces “valid and insightful findings in the social sciences, if conducted in a transparent and self-reflexive way” (Reiter, 2017, p. 131). Supporting this view, Gray *et al.*, (2017) and Rubin and Babbie (2017) note that qualitative exploratory studies are ideal when addressing the scarcity of knowledge on a particular phenomenon. This approach, therefore, helped this research to fulfil the objective of discovering new insights about the phenomenon that was being studied, in this case cash transfers, by eliciting the perceptions of people’s experiences of that phenomenon. Hence, by using empirical data, qualitative explorative design refines, adapts, and reformulates theories and preconceived propositions such that the subject under study becomes sensible and is reasonably and credibly defined (Reiter, 2017). Research carried out in this way gives valid results that enhance a better analysis of reality. This approach enabled the researcher to address lacking information about beneficiaries impressions of NGOs safety net interventions in relation to their socioeconomic wellbeing.

According to Gray *et al.*, (2017, p. 157) exploratory research allows findings to emanate from respondents where data is gathered that become the information that is needed to solve a problem or offer a new strategy. Reiter (2017) reiterates that findings from explorative

research can be an instrument of expanding knowledge, awareness as well as conceptual and intellectual expansion. This was key to the research study as it sought to evaluate the socioeconomic outcomes of NGOs social safety net interventions on beneficiaries' wellbeing.

The decision for choosing a qualitative design for this research was based on my view that understanding 'the quality of life' and the standard of living have complex nuances which requires an inductive approach in exploring the life experiences of beneficiaries. Descriptions of beneficiaries' lived experiences of social safety nets in this current study provided the matrix upon which socio-economic indicators were evaluated. Indicators put together form indices. In this regard if descriptions are scanty, it means that the indicators may not be fully analysed leading to the formulation of deficient indices. At the level of research design, it is suggestion that descriptions of people's lived experiences should not be piecemeal to avoid anecdotal measurement of challenges that people are and/or will be facing. Having adequate and exhaustive descriptions from the people aligns with the participative approach in development work to ensure the full realisation of development goals.

4.1.1 Employment status of participants

The research study had a total of 20 participants from both research locations of Epworth and Hopley and 1 key informant from an NGO. The key informants from the two communities considered were unemployed and relied greatly on the HSCT program.

4.1.2 Age of participants

The range of age for participants was from 25-45years of age and the greater proportion was inclined to women who dominated the number of groups in both identified communities of Hopley and Epworth.

4.1.3 Gender of participants

The sample of participants included single female and double headed households. The majority of households sampled in this study were double headed. Nonetheless, the majority of principal beneficiaries of the cash transfer who were interviewed were women. The majority of women as respondents could be that the cash transfer programme largely targeted women as principal beneficiaries. Of the 20 respondents that participated in the face-to-face interviews in this study, 14 were women and 6 were men. This allowed the researcher to gather different impressions regarding the socio-economic outcomes of cash transfers on beneficiaries households.

4.1.4 Technical skills of participants

The participants received capacity training workshops on HSCT from organizations that include Plan International and World Vision. The technical support empowered the community members especially women to create functional groups led by a committee and local developed constitution to guide the operations of the groups. Part of the technical skills included basic financial skills, record keeping and conflict resolution.

4.2. Philosophical Assumptions

Philosophical assumptions are the matrix that influence the research design process in a qualitative research study. These assumptions have practical implications in determining the conduct of inquiry and shape the content of a qualitative research project (Creswell, 2007). According to Creswell (2007), a researcher has five choices of philosophical assumptions: ontology, axiology, rhetoric, epistemology, and methodological assumptions. Accordingly, this study was guided by the lenses of the above-mentioned philosophical assumptions.

The ontological assumption deals with understanding the nature of reality. Creswell (2007) argues that ‘reality is subjective and multiple’ as seen and experienced by people being studied. To this end, Creswell (2007) directs that qualitative researchers should be cognizant of the idea of multiple realities and report on these realities as shared by the different individuals. Given that reality is multiple from the different perspectives of individual participants, researchers must ensure that the actual words reported by those being studied are captured. In this case, multiple direct quotes of how the different individuals view their experiences of a phenomenon are compiled in the report (Creswell, 2007).

Understanding those being studied within their context and what they are saying from their lived experience is what the epistemological assumption provides for. Guided by this assumption, the researcher must reduce the “distance or objective separateness between himself or herself from those being researched” by being in their environment (Cuba and Lincoln, 1988 cited in Creswell, 2007, p. 18). Creswell (2007) further argues that the practice of being in the field helps the researcher to know the participants better and in turn have a deeper understanding of what the participants know. Different from ethnography which requires the research to spend a prolonged time in the field, in this research, the researcher used between 45 minutes to 1-hour long face-to-face interviews to collect data from

participants. Informed by this assumption, the researcher took time to establish rapport with the participants by introducing himself adequately before engaging in the interviews.

The axiological assumption in social research, as opposed to research in natural sciences where phenomena is independent of and unaffected by the behaviour of the researcher (Ritchie and Lewis, 2003), is critical in addressing the mediation of findings. This is because the social world is mediated through meaning and human agency, hence, research is not value free (Ritchie and Lewis, 2003). Research in social phenomena is interactive between the researcher and the researched making the nature of the information gathered value-laden in which the reporting of findings is predominantly influenced by researcher's perspective and biases (Ritchie and Lewis, 2003; Creswell, 2007). This assumption, therefore, helped the researcher to keep his assumptions and biases in check by implementing the principle of reflexivity in the analysis and interpretation of collected data.

Rhetorical assumptions are concerned with the choice of key words a researcher chooses that work as a compass in defining 'the research, drafting research questions, and outlining the purpose of the research study' (Creswell, 2007). In the nomenclature of qualitative research words such as "understanding, discover and meaning" are considered important rhetorical markers (2007). The word 'explore' was chosen to signify that the study set out to find out the personal experiences of beneficiaries of NGOs social safety net interventions in urban settlements in Harare.

The methodological assumption refers to the procedure that is used when carrying out data collection and analysis (Creswell, 2007) on the phenomenon being studied. The researcher used the inductive procedure in this study whereby themes emanated from the research data collected from participants rather than deductively. Thus, a semi-structured open-ended interview schedule was used to facilitate 45 minutes to 1-hour in-depth face-to-face interviews with respondents to elicit their views on their experience of NGOs social safety net interventions.

4.3. Gaining Access

When carrying out a research study that seeks to gather primary data from the field, obtaining access is an inevitable stage in the research process (Korczyński, 2012). Seeking entry into an environment that the researcher intends to conduct fieldwork research is not a straightforward process but rather a process of negotiations with all concerned and responsible stakeholders. Only when access is granted can the researcher commence their work. The purview of this

current study fell under the Ministry of Public Service, Labour, and Social Welfare (MPSLSW) in Zimbabwe, hence, getting approval from the ministry was a prerequisite. The researcher sent a letter seeking permission and the approval came out after 3 weeks. This did not provide automatic entry into field as the researcher also had to obtain permission to access research participants from the NGO organisations running cash transfers in the selected research locations. Letters seeking permission were sent to 3 NGOs and only one organisation responded and granted permission after 1 week while the other 2 did not respond.

Having the aforementioned approvals should have sufficed for the research to proceed. However, that was not the case for this research study. Research that involves poor and vulnerable people is sensitive considering that poor and vulnerable people may be taken advantage of. Again, the research locations, Epworth, and Hopley, are regarded as political hotbeds where interaction with people is constantly under scrutiny from political gatekeepers. Thus, access to research participants was not straight forward and it took me 3 months to eventually carry out face to face individual interviews. The researcher had to join a team from the NGO whenever they had fieldwork in the research locations. During the fieldwork visits that is when the researcher would be introduced to some of the targeted respondents who were part of the fieldwork engagement.

4.4. Population and Sampling

4.4.1. Study Population

Specifying the appropriate population by deciding whom you want to study is critical before gathering data from a research sample (Babbie, 2016). The study areas for this research were Epworth and Hopley urban settlements with a population of approximately 167,462 for Epworth and 200,000 for Hopley, respectively. The choice of these two urban suburbs was because they are largely composed of poor households saddled with high levels of urban poverty. They are characterised by limited access to food, absence of income, negative coping strategies, cramped poor accommodation, and health conditions such as disabilities in the families. Further, the choice of these study areas was because NGOs have predominantly been providing aid in these areas than other urban suburbs in Harare. In this research, the purposive selection of Epworth and Hopley produced variability in terms of collected information given that Epworth is a much older settlement while Hopley is an emerging settlement, although both settlements are born out of desperation.

4.4.2. Sampling Technique

Sampling is cardinal in qualitative research to attain rigour and thus, involves deliberate selection of the appropriate participants to meet the specific objectives of the study (Lewis-Beck *et al.*, 2004). Sampling allows the researcher to gather data from a sample in an effective way to produce quality results from the data that can represent the population from which it was obtained (Lewis-Beck *et al.*, 2004). Therefore, the population sample, for this study, was specifically composed of heads of households who were beneficiaries of NGOs safety net initiatives in Epworth and Hopley poor urban settlements. This is because the study sought to explore and understand beneficiaries' experiences of NGOs safety net interventions to determine their socioeconomic outcomes.

Correspondingly, non-probability sampling, specifically purposive sampling, also known as judgement sampling, technique was used. Purposive sampling technique was appropriate for this research because it provided a strategy that ensured that the sample had respondents who were beneficiaries of NGOs safety net initiatives. Using this technique, the research was able to deliberately focus on recipients of NGOs cash transfers to get baseline data on the impact of this safety net intervention. Purposive sampling by favouring small numbers, which are information-rich cases for in depth study, gave room for research questions to be fully exhausted and obtain as much information as possible.

4.4.3. Sampling Characteristics and Procedure

The ultimate goal of the sampling process is basically to address the selection of the participating population and determining the number of participants (Dattalo, 2008). Hence, the research study had a total of 20 participants from both research locations of Epworth and Hopley and 1 key informant from an NGO. The key informants are pivotal because they interact with the target population, and they are more knowledgeable about the research area (Patton, 2002).

The sample of participants included single female and double headed households. The majority of households sampled in this study were double headed. Nonetheless, the majority of principal beneficiaries of the cash transfer who were interviewed were women. The majority of women as respondents could be that the cash transfer programme largely targeted women as principal beneficiaries. Of the 20 respondents that participated in the face-to-face interviews in this study, 14 were women and 6 were men. This allowed the researcher to

gather different impressions regarding the socioeconomic outcomes of cash transfers on beneficiaries households.

4.5. Data Collection

Data collection is the process of ‘gathering data from the sample so that the research questions can be answered’ (Bryman, 2012, p. 14). To collect data, the study carried out face-to-face in-depth interviews. The choice of face-to-face method of interviewing was based on the fact that it is context sensitive and flexible as it allows the researcher and the participant to enter in dialogue in which questions can be clarified to the interviewee when not properly understood (The Sage Handbook of Qualitative Research, 2018). When the fieldwork research was undertaken COVID-19 restrictions had been lifted. However, the researcher still maintained and observed the COVID-19 protocols mainly social distancing, face masking and hand sanitizing during the interviews. The in-depth face-to-face interviews took place from mid-March 2023 to end of May 2023.

4.5.1. Data Collection Instrument

The purpose of data collection for this study was to acquire the concrete descriptions of people’s experiences of NGOs social safety net interventions, hence, a semi-structured interview guide with open-ended questions was used as a data collection instrument. This corresponds with purposive non-probability sampling technique which favours small numbers to facilitate in-depth gathering of information. The advantage of a semi-structured interview schedule with open-ended questions as a data collection instrument is that it gives leeway for the modification of original questions to probe novel issues, considered important, arising from respondents’ answers to gather more information.

The designed semi structured interview schedule for this research was easy to administer. It also provided room for me to adjust the way in which some of the questions were to be posed to respondents to avoid short “yes” or “no” responses and this allowed the research to gather information with reasonable depth. The semi structured interview guide allowed the interviews to flow without disruptions as respondents could talk at length answering certain questions which at the same time overlapped into answering some of questions before they were posed. Thus, this allowed some questions to be refined to further probe on aspects that were deemed relevant to the research study.

4.5.2. Data Recording

For data recording, a digital audio recorder was primarily used to record all the interviews supplemented by occasional note taking. Hence, the respondents were informed about the recording of the interviews at the beginning of the interview to obtain their consent. The audio recorder allowed for effective data collection as it made it possible for the interviews to flow without interference as compared to when the researcher tries to capture every detail of the interview in writing. This method of data recording enabled the research study to capture all the important nuances of the interviews. Furthermore, audio recording enabled me to concentrate and to be more attentive to what respondents were saying and this in turn made it possible to effectively pose follow up questions as well as ask respondents to clarify on certain issues.

4.6. Data Analysis

Thematic data analysis was employed in the analysis of content in this research. The choice was because thematic data analysis is a qualitative research method that employs an inductive approach to make collected data intelligible. This means that themes, which are not pre-conceived by the researcher which usually happens in quantitative research, emerge from the data as a result of a fine inductive procedure (Sarantakos, 2013). Furthermore, Sarantakos (2013) states that thematic data analysis is a widely used strategy because of its reliability as “an analytic tool used to identify a set of themes that reflect the essence of textual data, and to discover recurrent patterns”. Hence, in keeping with the aforementioned, thematic data analysis was instrumental in ensuring that meanings and concepts in this study were extracted from examining and analysing the data provided by beneficiaries of NGOs cash transfer social safety nets interventions.

In the process of data analysis, the formation of themes is necessitated by coding, a procedure that puts data into categories (Sarantakos, 2013). Braun and Clarke (2006) citing Boyatzis (1998, p. 63) state that “codes identify a feature of the data that refer to the most basic segment, or element of the raw data or information that can be assessed into a meaningful way regarding the phenomenon”. Data coding can be carried out using computer programme, however, Rubin and Rubin (2012) indicate that a computer software cannot pay attention to variations and differences in emphasis and, thus, falls short to recognise sheds of meaning to give extra weight to a comment made during the interview. In qualitative research, ‘data

collection and analysis occur concurrently’, hence, it is impossible to achieve data analysis using mechanical means (Rubin and Rubin, 2012; Sarantakos, 2013).

Thematic qualitative analysis of data is not a straightforward undertaking of moving from one stage to the other but rather an iterative one which involves moving back and forth between the coded extracts of data and the data the analyst is producing (Braun and Clarke, 2006). Thus, to conduct the process of thematic data analysis Braun and Clarke (2006, p. 87 - 93) suggest the following six phases as a guide which the researcher used to analyse data in this research:

- ❖ The researcher had to be conversant with the data by transcribing verbal data, immersing myself in repeated active reading of the data and noting down initial ideas.
- ❖ Initial codes were systematically generated by identifying aspects that form themes across the data set and collated data relevant to each code.
- ❖ Themes were established by analysing the coded data to establish overarching themes as well as sub-themes.
- ❖ Themes emerging from the data were reviewed and refined to ascertain if themes adequately captured the ‘contours of coded data extracts as well as the entire data set’.
- ❖ The themes were defined, further refined them, and named themes that were presented in the analysis.
- ❖ Finally, it became possible to produce an analytic narrative from ‘the data by making an argument in relation to the research questions’.

4.7. Data Verification

Roller (2020) states that qualitative research aims to examine and discover ‘nuanced connections, along with the social and contextual dimensions, which give meaning to qualitative data through qualitative content analysis’. Thus, qualitative analysis requires the researcher to ‘embrace the chaotic and richer world of humans’ lived experiences presented in ‘in-depth, focus group, ethnographic, narrative or case study data’ (Roller, 2020). This makes the analysis of qualitative research data a demanding enterprise as it is not merely a compilation and/or a deconstruction of interview transcripts into codes but rather eliciting meaningful outcomes from the participant’s perspective. Qualitative content analysis, therefore, entails rigor and the ability to go further than the *prima facie* evidence so as to arrive at accurate and valuable results (Roller, 2020).

From the foregoing, hence, to ensure scrutiny and a broader analysis to transcend the patterns and themes derived from qualitative data, data verification is employed as the last step in content analysis. Verification is the stage when qualitative researchers “give critical attention to the data by looking for alternative sources of evidence that support or contradict early interpretations of the study data” (Roller, 2020, p. 2). Accordingly, Morse *et al.*, (2002) as cited in Roller (2019) defines verification as a critical analytic step that works as “a self-correcting mechanism to ensure quality of the project”. Thus, verification of qualitative research data requires the researcher to adopt a bird’s view approach to ensure thorough processing of the data, integrity, and grounded perspective on research findings to avoid dubious generalizations.

Adhering to the principle of verification, the research used four verification tools which are: triangulation, peer de-briefings, negative or deviant cases analysis and reflexive journaling. Triangulation involves the gathering of myriad sources of data from different contexts. This approach is essential to examine a specific research project by comparing and contrasting evidence from other sources, for instance, other research methods and/or two or more segments of the sample population, to combine various perspectives in order to build a coherent justification for themes (Creswell, 2009; Roller, 2020). This way, points of convergence and divergence were established in the data. Hence, the technique of triangulation allowed the researcher to arrive at a plausible and legitimate conclusion in the final interpretation of results by not relying on the collected research data alone (Roller and Lavrakas, 2015, Roller, 2020). Triangulation establishes credibility. The review of literature in this study also provided the matrix upon which collected data expressing the viewpoints of participants was analysed.

Peer de-briefing is used at this final stage of analysis to verify the initial data interpretations. The technique involves reviews of the qualitative study by independent knowledgeable colleagues whose role is to scrutinise the primary researcher’s qualitative analysis so as to add a better understanding to the research findings (Roller and Lavrakas, 2015 and Roller, 2019). Peer de-briefing is important in the process of qualitative analysis because “the integrity of the data generation and analysis rests on the understanding of both the latent and manifest content” (Roller, 2019). Hence, external input is key, however, the peer de-briefings may and may not change the final research findings.

Negative or deviant cases analysis seeks to establish the tenability of the research data by measuring the strengths and limits. This process of verifying data deviates from the norm of focusing on data that is consistent with the given interpretation by looking at negative cases that may spur important insights on the analysis (Roller, 2019). In other words, the researcher makes a deliberate choice to look for discrepant instances or information that counter initial perspectives so as to generate doubt on and/or bolster support for the preliminary findings.

Lastly, a reflexive journal is a helpful tool in the data verification process. This is because personal thoughts and insights jotted down by the researcher in the course of the research are useful to review and judge the quality of the research outcomes. This was achieved by ensuring that the researcher kept his opinions, preconceptions, and biases from influencing the research outcomes. Reflexivity enabled the researcher to remain neutral such that actual participant's views were reflected in the findings. This guaranteed the research's trustworthiness, reliability, and dependability.

4.8. Reflexivity

Research is not an easy undertaking that can perfectly be carried out within the confines of prescribed rules and guidelines (Lewis-Beck *et al.*, 2004). It is rather a complex enterprise that, according to Lewis-Beck *et al.*, (2004), requires the researcher to constantly reflect on how she/he is influencing the research process and the participants in the study to minimize distortions of the research findings. Therefore, during this research process adherence to reflexivity by keeping journal where the researcher's thoughts about the study were jotted. This enabled the study to generate unbiased knowledge.

4.9. Ethical Considerations

This research study involved human subjects. All ethical dimensions involved when dealing with human subjects were adhered to as explained below.

4.9.1. Avoidance of harm

“Knowledge production comes with power and power comes with responsibility to protect the dignity and well-being of the researched” (O’Leary’s, 2004, p. 50). Therefore, it was my responsibility to avoid harm by guarantee that the study did not lead to physical, mental, emotional distress, erosion of self-confidence, and legal harm to the respondents, or anyone involved in the study (Sarantakos, 2013). Precautionary measures were taken to safeguard all the involved parties in the study, that is, individuals and institutions. The researcher ensured

that classified and confidential information, found during the research that would cause harm to the participants if published, was treated in a responsible manner following the principles of confidentiality.

To ensure that no harm was suffered by participants, the researcher explained to participants that they had the freedom to withdraw from participating from the research without harm to their social status and relationships with others, groups, or institutions they participant in. The researcher further explained to participants that data collected from them will solely be used for academic purposes, thus, no information collected from them will be disclosed to third parties.

When the face-to-face interviews were conducted, many COVID-19 restrictions had been lifted and the threat of the pandemic had declined. However, to guarantee safety from possible harm related to COVID-19, the researcher maintained and followed the COVID-19 protocols of maintaining social distance, hand sanitizing and face masking throughout the interviews.

4.9.2. Informed consent

Entails that participants are not coerced to take part in this research. Informed consent requires that the researcher provides full information, such as purpose, risks, and benefits, to prospective participants so that after understanding the information they can decide to or not to take part in the study (Silverman, 2013). Thus, deception was avoided as respondents were given correct information that this research study was solely for academic purposes and not an enumeration process for a programme similar to the cash transfers by DCA.

Given the foregoing, Morina (2020) stresses that obtaining informed consent is key to safeguard participants from possible risks and/or harm. Hence, participants signed a detailed formal consent form explaining and outlining details regarding the research study.

4.9.3. Privacy

The principle of privacy requires that data collected from participants cannot be causally linked to the participant who shared the information. To this end researcher has guaranteed the privacy of participants by not using the names of research participants in the presentation of the final report.

4.9.4. Anonymity

Anonymity entails that contributions made by the respondents must remain anonymous, that is, protecting their identity (Sarantakos, 2013). The researcher, thus, upheld anonymity by not using the names of participants in the presentation of the research findings.

4.9.5. Confidentiality

According to Silverman (2013) and Halai (2006), the principle of confidentiality directs that steps should be taken to guarantee respect and protection of research participants by maintaining the privacy of the collected data and its sources. Morina (2020) further states that the researcher is primarily obliged to guarantee confidentiality by explaining and ensuring participants that none of the personal, sensitive, problematic information they share during the interview will be disclosed. This way, participants can develop trust and feel encouraged to share ‘openly and honestly’ in the research study (Morina, 2020).

The researcher, therefore, adhered to confidentiality by presenting the findings in such a way that no other party will connect the report of the findings to a particular participant. To further ensure adherence to confidentiality, the researcher ensured that all research materials, that is, notes, interview transcripts were kept in a lockable cabinet. The audio recordings were transferred from the digital audio recorder to a password secured computer which the researcher had sole access. Finally, the research material was destroyed at the end of the research study.

4.9.6. Publication of findings and corporation with contributors

Silverman (2013) notes that this refers to maintaining professional integrity by following the research design, analysis of data and publication of research findings without conflict of interest. Truthful reporting of the findings was upheld. On corporation with contributors, the input of both direct and indirect contributors has been duly acknowledged.

4.9.7. Voluntary participation

The researcher must ensure that participants’ involvement in the study is voluntary, free and that no respondent is forced to take part in the research study (Silverman, 2013). In keeping with Silverman (2013) the researcher made respondents know that they should freely consent to give information for the research study and have the right to stop participating in the investigation without any ramifications. The researcher also informed the participants that there were no negative consequences in their relationships with the researcher and other parties if they refused to participate. Furthermore, it was made clear to each participant that

taking part in the study was voluntary and free with no cash or material gains for their participation.

4.9.8. Data collection

Before data collection is done in a study, clearance should be obtained from the relevant authorities. Therefore, the researcher in this study sought ethical approval from the Department of Social Development Ethics Review Committee of the University of Cape Town. Again, permission was sought from the Ministry of Public Service, Labour, and Social Welfare in Zimbabwe. This ministry works with NGOs providing humanitarian aid in Zimbabwe. Consent for data collection was also sought from DCA an NGO that was providing cash transfers in the research locations.

Furthermore, in the process of data collection, it is recommended that data is collected at the convenience of the respondent. This means that the process must be done in safe and conducive spaces where participants feel comfortable. When the interview had ended, the researcher asked each respondent if there was any content, they wanted to be removed and not be part of the research findings.

4.10 Conclusion

This section outlined the research design, sampling technique and data collection method used in this research to establish the socioeconomic outcomes of NGOs safety net initiatives from beneficiaries' experiences. Thematic data analysis was chosen to analyse research findings. At the end, the section explained reflexivity.

CHAPTER FIVE

5. PRESENTATION OF FINDINGS, ANALYSIS, AND INTERPRETATION

5.1. Introduction

The purpose of the study was to explore and determine the socioeconomic outcomes of Non-Governmental Organisations (NGOs) social safety nets interventions in poor urban settlements by eliciting descriptions of beneficiaries' lived experiences. The presentation of findings in this chapter is guided by the Ecological Perspective and Capability Approach as evaluative frameworks as well as by the literature reviewed in this current study to determine the socioeconomic outcomes of the social protection intervention measures by NGOs. The policy and legislation in Zimbabwe and relevant International Protocols and Sustainable Development Goals also influenced the analysis and interpretation of findings.

The qualitative nature of this current study enabled the researcher to gather descriptions of beneficiaries' lived experiences which provided the matrix to evaluate the socio-economic benefits that people in an urban setting derive from NGOs social safety nets interventions. From the findings, three elements emerged that correspond to the three main theoretical questions that this research sought to answer. Accordingly, the presentation of findings in this chapter is organized as follows:

- **Capability voids:** In what ways do poor and vulnerable people respond to their needs in a desperate socioeconomic environment?
- **Benefits of the assistance on beneficiaries:** What are the socioeconomic outcomes of Non-Governmental Organisations social safety net initiatives on beneficiaries?
- **Perceptions on social safety nets:** How are social safety nets perceived by both beneficiaries and Non-Governmental Organisations?

5.2. Demographic Characteristics of Research Participants

No.	Age	Gender	Marital Status	Employment Status	Level of Education	Technical Skills
1	46	M	Married	Unemployed	Primary	None
2	36	F	Married	Unemployed	Primary	Sewing
3	28	F	Married	Unemployed	Secondary	None
4	61	F	Widow	Unemployed	No Education	None

5	29	F	Married	Unemployed	Unfinished Secondary	None
6	43	F	Married	Unemployed	Secondary	Sewing
7	44	F	Widow	Unemployed	Secondary	Knitting
8	69	M	Married	Unemployed	No Education	Welding
9	72	F	Widow	Unemployed	No Education	None
10	56	M	Married	Unemployed	Secondary	Carpentry
11	46	M	Married	Unemployed	Unfinished Secondary	None
12	51	F	Widow	Unemployed	Unfinished Primary	None
13	44	F	Married	Unemployed	Secondary	None
14	47	M	Married	Unemployed	Secondary	None
15	34	M	Married	Unemployed	Secondary	None
16	40	F	Absent Husband	Unemployed	Primary	None
17	37	F	Absent Husband	Unemployed	Unfinished Secondary	None
18	39	F	Married	Unemployed	Secondary	Sewing
19	31	F	Single parent	Unemployed	Secondary	None
20	42	F	Single parent	Unemployed	Secondary	None

Table 4.2 Source: Field Data, 2023

5.2.1. Marital Status of Participants

The majority of respondents in this study were married. Of the total 20 respondents 11 were married. However, among the married respondents 2 women reported that they are second wives in polygamous marriages. 2 women reported that their husbands have been absent from their families for more than 5 years. 4 of the respondents are widowed and 2 are single parents.

The information on marital status shows that even though some households are double headed with prospects of being able to financially support themselves, the socioeconomic environment in Zimbabwe characterised by high rates of unemployment and soaring

hyperinflation has rendered many people indigent and further compounded people's capability to earn income.

5.2.2. Level of Education of Participants

This research discovered that none of the interviewed respondents had a university degree, a college qualification, or a vocational certificate. Some participants reported not having been to school especially those 60 years and above. The majority of respondents have been to school. Some of the respondents only have primary education while others attained secondary education. However, there were a number of respondents who said that they did not finish primary education and others mentioned that they did not finish secondary education.

These findings demonstrate the prevalent low level of education among the poor which suggest that they are disadvantaged of prospects to equitably earn a living through work. Sen (1999) argues that social opportunities such as education and health are instrumental to enhance individual economic and political participation as well as to promote personal initiatives in overcoming idiosyncratic deprivations. It appears from this study that beneficiaries are deprived of the capability to economically function as they can only access casual jobs and the informal sector of the labour market where they get meagre income and are not covered by social security. I, therefore, surmised that, despite the prevailing labour market challenges characterised by high levels of unemployment in Zimbabwe, those with low levels of education are systematically disadvantaged and marginalized from ever escaping poverty traps through formal and decent employment. Hence, the social cash-based transfer assistance becomes critical in providing a reliable source of income for households.

The majority of respondents in this study were women. The low levels of education reported among women represent the patriarchal culture prevalent in the country. The patriarchal cultural orientation is inimical to girls' and women's empowerment as it creates a cultural duality in which female life suffers a plethora of deficiencies. Patriarchy perpetuates unjust practices towards women. Women and girls are considered second-class citizens and as in this case, their development in education is neglected. Without education, girls' and women's empowerment remains a mirage and hence, the full realisation of social development goals becomes a pipeline dream. This finding on low levels of education for women signals the amount of work that has to be done to address the gendered nature of underlying social inequalities.

Again, the low level of education of interviewed household members in the family reveals that there is poor home literacy environment for children in the households. With no familial experience of higher education, it means that children are exposed to limited development of career aspirations.

Poor education not only affects people's prospects to be gainfully employed but also limits people's ability to be innovative and entrepreneurial. Lal Jayawardena the director of WIDER in 1990 stated that "people's desires can be limited and warped by a lifetime of deprivation and lack of education". Findings from the field were consistent with this aforementioned contention. When beneficiaries were asked about the kind of assistance, they thought would be helpful to transform their lives, the majority of responses were overwhelmingly identical as they said:

"For me the card [e-voucher card for assistance money for food] was quite helpful".
[old woman from Epworth]

"For me it is the food, then paying school fees for my children, then maybe being helped to start an income generating project like poultry". **[woman from Hopley]**

"I think if the organizations can help with something to do to generate income, in my view that can be helpful" **[man from Epworth]**

The foregoing lucidly illustrates depressingly low levels of aspirations attributable to low levels of education. The submissions by respondents above are insightful as they show that poor and lowly educated people find it difficult to think of transformative pathways to improve their lives. It appears that they hope for both external help as well as ideas to improve their situation. Interviewed beneficiaries made it clear that there are certain things they cannot think of achieving or having in their lives because they know that it is beyond their abilities to attain since they are not educated. This illustrates that uneducated and/or poorly educated people cannot dare to courageously dream about changing the socioeconomic trajectory of their lives as poignantly expressed:

"For you to have better chances in life and do better things like others you need to have an education. Since we grew up on a farm and I am female, I did not have the opportunity to go to school, so I do not think there is much I can do but just try to survive" **[woman from Hopley]**

Thus, investment in education is key to foster human capital development so as to break the persisting cycle of intergenerational poverty as well as address inequalities faced by women.

5.2.3. Employment Status of Participants

In this study only 2 female participants, who were principal beneficiaries, said that their husbands were formally employed. All the other participants in this study were not employed and have never been formally employed. The study discovered that besides the unprecedented levels of unemployment in Zimbabwe as result of unavailable jobs and age, the majority of respondents in this study were/are also not employed because of their low level of education. The data shows that they do not have the requisite qualifications to participate in the formal labour market and thus, deprived of income. This is not surprising as it has noted that the majority of poor urban dwellers in Sub-Saharan Africa who are located in disadvantaged contexts of informal urban settlements also known as makeshift urbanism are largely unemployed or working in the informal sector and hence, not covered by any form of social security (Midgley and Pawar, 2017; Hila 2018; Muzondo and Rusero, 2021).

The downside of unemployment is not solely limited to income deficiency as Sen (1999, p.21) sees “unemployment as a source of far-reaching debilitating effects on individual freedom, initiative, and skills”. He further argues that “unemployment contributes to the social exclusion, of some groups, and it leads to losses of self-reliance, self-confidence, and psychological and physical health” (*ibid*).

5.2.4. Age of Participants

The age of principal beneficiaries in this study ranges from 28 to 72 years. Although this study was qualitative in nature with a small population sample size, the average age for this research was 44.75 years. This demographic finding suggests that the majority of families who were receiving the cash transfer were still in the productive quintile. It corroborates the exceedingly high unemployment rates in Zimbabwe that have generally been estimated to be around 90%. It is tenable to concluded that the cash transfer can be viewed as a collective safety net that catered for the basic food needs for many struggling and poor urban households.

5.2.5. Gender of Participants

The majority of beneficiaries sampled in this study were women. Of the total 20 respondents who filled the sample size for this current study, 6 respondents were male while 14 were female. The researcher deduced that this could be because the cash transfer assistance programme was predominantly skewed towards female beneficiaries. This is because the

researcher discovered that in most married households, women were made the principal beneficiaries. It emerged that in cases where women did not have national identity cards, the husbands were registered as the principal beneficiary on behalf of their wives. The reason for targeting female beneficiaries could be that, typically within households, women are the face of food and as such are usually the ones who face the challenge of ensuring that children have eaten. In my view this also resonated with the programme's objective to provide households with basic food needs.

5.2.6. Technical Skills of Participants

The profile of respondents in this current study reveals the poor development of skills among the poor and marginalised. The majority of respondents indicated that they do not have any training in technical skills while a few reported to have acquired skills mostly in sewing, knitting and carpentry. These skills, as disclosed by respondents, were acquired as a result of NGO organizations that ran short programmes to impart vocational training skills for people to become self-reliant. However, the study found that human capital depreciation is creeping in. People may have acquired skills but have no resources to enable them to use their skills to generate income as some women lamented not having sewing machines as a compounding factor.

“I did a short course in sewing but I have not been able to do anything related to sewing because I do not have the money to buy a sewing machine”.

As highlighted in table 4.2, respondents do not have useful skills which explains why they are not employed. Access to and participation in the urban labour market is based on exchange of skills for income. Therefore, not having technical skills coupled with low levels of education compounds the capability of people to access the urban labour market ultimately diminishing their earning potential. The prospects of finding gainful employment for the sampled population in this study are limited. Hence, the poor continue to endure career barriers because the existing skills gap, as found in this study, entails the permanent exclusion of the unskilled poor and vulnerable from participating in the formal sector of the economy.

Probing to understand the cause for skills deficiency, it appeared that respondents lacked skills because of their backgrounds. Respondents from Epworth mostly reported that they had moved from the rural areas in search of better opportunities in Harare while some from Hopley divulged that they were once workers on the farms and lost their jobs during the FTLRP. It is evident that these people have a common skills background that is

predominantly agrarian based which does not give them a competitive advantage in the urban labour market.

From the findings on this section, it is unsurprising that the majority of respondents disclosed that the cash transfer benefit was the only stable source of income they had. This shows the importance of cash-based transfers to those deprived of the ability to earn income.

5.2.7. Number of Assistance Providers

All the respondents mentioned that they did not receive any other type of assistance from other organisations apart from the social cash transfer from DCA. They also indicated that they do not receive assistance from BEAM and AMTO government formal social safety net programmes.

Although there is proliferation of NGOs providing humanitarian and development aid in Zimbabwe, findings from this study reflect limited activity by NGO organisations providing social cash-based transfers in urban settlements. This may be attributed to the generally held perceptions that poverty was considered to be less pernicious in urban areas in Zimbabwe. Urban dwellers were considered to be better off in terms of livelihoods to fend for themselves as compared to their rural counterparts. A key informant argued against the foregoing saying:

“Sometimes people are better off in rural areas because in rural areas people have got space where they can do livelihood activities like farming whereas in urban areas most people are not landowners, even if they are landowners, the space is too small. Most things in urban areas need cash, for example, electricity unlike in rural areas where people can rely on firewood.” [Key Informant Interview]

The other possibility for the limited number of NGO activity could be that respondents did not want to divulge all the source of assistance to avoid reducing their chances of getting more help since being a beneficiary in one programme mostly entail exclusion from other running programmes. This is highly likely the case as a key informant mentioned that one of the challenges, they face in running assistance programmes is that people now know how to respond to questions to make them qualify as beneficiaries of programmes:

“To target beneficiaries, we carry out baseline surveys. But considering that these surveys have been done over and over, the beneficiaries now know the questions and might respond in such a way that the households will be deemed vulnerable, when they are actually not.” [Key Informant Interview]

The scenario above illustrates the challenges associated with a silo-based approach that usually characterises humanitarian and development work by external actors. It is, thus,

possible to conclude that targeted populations may be aware of the fragmented nature of humanitarian and development work in the country and are capitalizing on this loophole.

However, during the process of identifying NGO organisations that provide cash transfer benefits, the research noted that some NGOs are providing cash transfer assistance in other urban areas in Harare other than Epworth and Hopley. Therefore, it was inferred that NGOs may have divided geographical locations to avoid duplication of similar interventions in the same location. Notwithstanding the foregoing, another possibility for the limited number of assistance providers could be that the basket of social safety net programmes in Zimbabwe, particularly in urban areas, is not growing.

5.3. Capability Voids: Examining how poor and vulnerable people survive in desperate socioeconomic environment.

The first research question set out to assess how poor and vulnerable people survive in a desperate socioeconomic environment. To carry out this assessment the study gathered data on neighbourhood and household characteristics to determine the capabilities people have. This assessment birthed an overarching element the researcher named capability voids. Capability voids in this case are considered as conditions that hinder people to achieve well-being.

5.3.1. Findings on Neighbourhood Characterisation

The environment is key in determining people's standard of life. An understanding of the environment in which people live is crucial when assessing the impact of interventions. Living spaces in urban areas immensely contribute to what people can do and cannot do as well as to their security and insecurity. Findings on this section reveal some of the barriers that exist in the urban settlements of Epworth and Hopley that speak to the Ecological Perspective as illustrated below:

5.3.1.1. House ownership

Globally, shelter is considered as human right. The Ministry of National Housing and Social Amenities admitted that Zimbabwe is facing a daunting national housing backlog hovering beyond 1.25 million units with social amenities infrastructure also in deficiency (GZ, 2020). Nonetheless, the majority of respondents indicated that the houses they live in are their own. Only 2 respondents mentioned that they are lodging and thus paying an average of USD\$25.00 per month of rentals to house owners. Other interviewed beneficiaries,

particularly women, revealed that they live in their parent's houses where they have been given one room to live with their children.

Despite the obtaining dynamics, the findings demonstrate that the right to basic accommodation was discovered to have been fulfilled in both Epworth and Hopley research locations. However, respondents highlighted that they do not have title deeds to give them security of tenure in the face of eviction or forced displacement. This corresponds with the ZimVac Urban (2023) report which shows that Harare had the highest proportion of households without title deeds standing at 21,8%. As such not having title deeds has negative effects on credit worthiness and access to capital.

On the question of security of tenure as shown above, it appears that residents in Epworth and Hopley are politically guaranteed protection. In this current study all respondents revealed that the land upon which they have built their house was allocated to them through political affiliation:

“We were given the land by our party ZANU PF. We do not have title deeds. However, the local board says that we should pay \$6 per month.” [man from Epworth]

“These stands that we have here were allocated to us by ZANU PF party. We do not pay any rates. But we occasionally pay some money to the party officials.” [man from Hopley]

The above resonates with Mayanga's (2017) findings that poor urban settlements such as Epworth are political hotbeds. Politics and power dynamics are embedded in these poor urban settlements which determines, in this case, access to residential land. Thus, this research also discovered that urban settlement in Epworth and Hopley is largely informal. People can settle and later move to other areas without much regulation. This phenomenon is necessitated by the fluid nature of informal settlements which gives rise to mobile populations and hence, no likelihood of people staying in one place over long periods of time. The above-described situation, notwithstanding, poses inclusion and exclusion challenges for programme implementers as some people are included in the programme when they are not the intended beneficiaries. A key informant explained:

“When selecting beneficiaries, some people come from other urban settlements and set up makeshift accommodation in the targeted area. Once they are part of the beneficiaries, they return to their actual homes.” [Key Informant Interview]

5.3.1.2. Type of houses

Some houses of the interviewed beneficiaries were made up of burnt bricks and cement or mud while others were constructed with unburnt bricks and mud. Most houses were either roofed with asbestos and iron sheets while a few houses were roofed with a combination of plastics and pieces of asbestos. Some of the houses had only one room that was completely built with the rest of the house incomplete. Other houses were visibly on the verge of collapse as they are poorly built and lack maintenance. Nonetheless, the researcher did not find any makeshift shelter among interviewed participants. On the type of houses one respondent expressed concerns saying:

“Look at my house, this is made up of mud. So, the other help that I consider to be critical is having a house that is properly built with the proper materials. As you can see, we do not have toilets around here, we just use these make-shift ones”.

It is evident from the above representative submission that most houses in Epworth and Hopley do not meet the building and construction standards and city by-laws. Most houses are predominantly substandard and are unsafe to live in. One male beneficiary from Epworth elaborated on the types of houses situation:

“We also have a challenge of constructing better houses as opposed to this one that we are living in. For example, in my case, I am now in old age, and I have a family to look after, help with decent accommodation will greatly improve my life.”

The study discovered that the cash transfer benefit had an indirect impact on beneficiaries' ability to improve their accommodation needs. It emerged that some beneficiaries were able to improve the standard of their houses with better roofing and flooring. Others were able to increase the number of rooms which reduced cramping. More rooms also became a source of income for others as they rented extra rooms to lodgers.

5.3.1.3. Access to clean water

The study discovered that among all the interviewed beneficiaries, none of them had piped tap running water in their houses. Respondents said that they rely on unprotected wells for water to drink and other domestic uses. Some respondents had water wells at their houses while others did not have. Those who did not have water wells at their houses said that they have to pay a monthly subscription of \$3 United States Dollars to access water from their neighbours water wells. Respondents also revealed that there are boreholes that have been sunk in their localities to provide clean water, but they have challenges as the boreholes

maybe a considerable distance from their houses and at times the boreholes are broken down without repairs for a long time.

It is evident that the majority of residents in Epworth and Hopley have no access to treated quality running water. This is not surprising given the informal nature of the two urban settlements. Having poor quality and untreated water has negative effects on people's health and poses public health problems in general.

Not having access to clean portable water inhibits the realisation of health and dignity concerns that greatly compound people's functionings. Lack of secure and potable water can cause outbreaks of water borne diseases like dysentery and cholera. "Sanitation is one of the major indicators used to measure the attainment of an Upper Middle Income economy status which the country is aspiring towards" (ZimVac Urban, 2023p. 196)

5.3.1.4. Connection to electricity

All the households that participated in this current study reported that they are not connected to electricity. Respondents said that they use raw firewood to cook. Gas is occasionally used for cooking when they have money to buy it. For lighting an observation was noted that some households use solar charged lights while other paraffin lamps.

Connection to electricity is still a major challenge in Sub-Saharan Africa. At the 2023 New Global Financing Pact Summit in Paris South Africa's president Cyril Ramaposa raised concerns about the electricity crisis on the African continent as he disclosed that at least 600 million people in Africa, which is almost half the total of Africa's population, have no access to electricity. In Zimbabwe in Harare province only '68.8% is connected to the national electricity grid' (ZimStat, 2022).

Electricity is mainly used for cooking and lighting in households thus, if households are not connected to main grid, continuous environmental degradation is necessitated as trees are cut down to provide the needed energy particularly for cooking. Again, without electricity, it means children are prevented from doing their schoolwork at home when there is no lighting.

5.3.2. Findings on Household Characterisation

To better understand how poor and vulnerable urban households are living, this research characterised households by eliciting descriptions of how people live. The focus on household characterisation was motivated by the need to have knowledge on individual household characteristics in order to assess the impact poverty has on their socioeconomic capabilities to adapt. This helped to understand the impact that social safety net interventions have on their growth and development.

5.3.2.1. Household constellation

The study findings discovered that households in Epworth and Hopley are relatively big. Having a large household means high dependency which increases vulnerability to poverty. The average household size for this research's sample ranged from 4 to 17 members. The biggest household sizes are mostly those headed by the elderly above 60 years and a few are headed by those below 50 years. The households heads with the biggest household sizes of 12 to 17 are either grandmothers or grandfathers taking care of their grandchildren. The other household heads below 50 years heading households with 10 to 13 members are composed of husband and wife who have many children.

When probing to understand the factors that contribute to the demographic structure of households in Epworth and Hopley, the findings revealed that there are families within families. One scenario is of grandparents taking care of their grandchildren whose parents are deceased mostly of HIV/AIDS as reported by respondents. Another scenario is of grandparents and parents below 50 years living with their children who have their own families in the same house and eat from the same pot. Some of the interviewed beneficiaries revealed that the number of their dependents was huge because they also have subsidiary families under their care. An old woman from Epworth has this to say:

"I do not have my own children here, all these are my orphaned grandchildren, most their parents are deceased. We were 8 now the number has increased, I now have a divorced daughter with her 3 children staying with me. She came back home when she was seriously sick now, she is better. So, we are 12 in the house now and we have changed the pot that we use when cooking to a bigger one".

Other principal beneficiaries said that they had no option since their children would have married at a young age, they do not have any source of income and finding a job is even difficult. In some cases, principal beneficiaries disclosed that they continue to live with their daughters who either have children with absent fathers or have returned to live with their

parents because they are divorced. Furthermore, other respondents pointed out that they live with their relatives even from the extended families who have followed them in urban areas in search of better opportunities.

The findings presented above help to explain why the demographic profile of principal beneficiary households interviewed in this study does not have household heads between 18 and 25 years. Families with household heads in the 18 to 25 years cohort predominantly live with their parents and/or guardians and eat from the same pot.

From the foregoing, it further emerged from beneficiaries that some of their dependents were left out during the enumeration process. Respondents said some of their dependents were considered as separate households while, nonetheless, they could not be included among targeted beneficiaries. As a result, the study found out that the left-out members of the beneficiary households still benefited from the cash transfer as they live and eat from the same pot. This has implications on the impact the cash transfer can have on desired outcomes on beneficiaries. Poor households are disadvantaged from reaping the full benefits of assistance when some members in the families are left out on the pretext that they are a separate family while at the same time cannot be included as dependants of the qualifying beneficiaries.

From the finding on household constellation, it can be posited that early marriages and teenage pregnancies are still rampant in the study locations of Epworth and Hopley. The dynamics of household constellation as revealed in this study are insightful in understanding the nature of attrition and accretion on households' demographic structure. This may help understand the marginal impact of the cash transfer for some households.

5.3.2.2. Supportive social relations

To assess the social and financial connections households have in Epworth and Hopley urban settlements, the research posed the question regarding referral pathways that beneficiaries have. The question was: when you experience shocks and/or are in a crisis, who do you turn to for assistance?

The findings discovered that there were few exceptions of beneficiaries who said that they had family relations they could rely on when in need. An overwhelming majority of the beneficiaries interviewed in this study said that they did not have anyone they can seek assistance from when they face challenges. When asked if they can turn to their relatives or

neighbours for assistance in times of need, most beneficiaries said that that was now rarely the case in this era as they explained:

“I do not have anyone I can go to and knock on their door to ask for help. The only thing I can do is to ask some money in advance from my tenants.” [old woman from Epworth]

“I barely have anywhere I get help when things are tough. Family members rarely help, they can promise that when we have something we shall help but no one will eventually remember that you need help. So, I just have to find my way out. It is even embarrassing to ask for food from neighbours. We used to get food items from the tuckshops on credit but now it is impossible to do that.” [man from Hopley]

“Here in Hopley almost everyone is struggling so there is no way I can go and ask for help when I do not have food in my house. I cannot think of asking for mealie meal or anything from my neighbour – it is not possible. I just have to make sure that I manage things the best way I can in the household and think of how to take care of myself and the children”. [woman from Hopley]

What the respondents shared above aligns with Munzwa and Wellington, (2010), Hila (2018) and Kaseke and Mushunje (2018) that the challenges of urban life negatively impact on social relations as kith and kin fail to shoulder each other’s burdens battling for their own survival. This is an indication that households in the urban settlements/suburbs hardly assist each other in times of crisis. In this study respondents cited factors such as the inability of other family members and neighbours to help as they will be facing difficult times, weakening ties among family members, feeling embarrassed to ask for assistance and that it is not ideal to be constantly asking for help from others. The factors raised by respondents echo findings by the African Union’s (2010) that the pressing challenges of urbanization such as unemployment coupled with climate change have rendered the support mechanisms of African traditional families defunct. The researcher also discovered that lack of mutual assistance could be attributed to the fact that mutual assistance cannot be possible if it is only one way. Mutual assistance is based on reciprocal exchange of needed items in times of crisis.

However, two beneficiaries in Epworth highlighted that it depends on the kind of help you ask for. They said that if you are in good books with your neighbour, it is possible to ask for portions of mealie meal, cooking oil, salt and you may be given but this is not something that can be done on a daily basis. The findings revealed variations in terms of receipt of food portions from neighbours. In Hopley the responses from participants indicated that people hardly help each other with food parcels as is occasionally the case in Epworth. This could be attributed to the fact that Epworth, as compared to Hopley, is a much older settlement such

that people know each other better and this contributes to the development of social relations over time.

The kind of assistance that people can receive and the low probability of receipt of assistance when in a crisis as disclosed by respondents in this study reflects weak social relations among neighbours in the selected urban settlements. It appears that the nature of urban life does not promote the cultural practice of altruistic reciprocity among people due to economic pressures that people face and the weakening of social and kin bonds as populations urbanise. This relates to Tawodzera (2010) finding that social capital and social networks in urban areas are 'brittle and have a low tolerance level than those in rural areas' due to incessant socioeconomic hardships. The coping strategies such as risk sharing, and reciprocal giving devised by the urban poor are based on reciprocal contribution of money and are exclusive in that regard as demonstrated in Dafuleya's (2017) findings. This is indicative of the inefficiency of social capital in urban set ups which makes cash transfers to the urban poor critical, as Mayanga (2017) reported, in strengthening bonds, trust, psychosocial support and social capital.

Thus, social networks in urban areas are based on financial transactions and not on altruistic cultural values that put a *de facto* obligation on community members to help each other in times of need. A cash transfer benefit, therefore, plugs the gap in lacking social capital. The cash transfer gives the urban poor the ability to form and financially participate in social groups that act as buffer in times of crisis.

5.3.2.3. Not credit worth.

This study found that beneficiaries are not credit worth. All the interviewed respondents disclosed that they cannot manage to have cash loans from their neighbours when they face challenges. The respondents noted that it is difficult to get cash loans from their neighbours because the respondents know that they have no means of paying back the money since they have no sources of income. As a result, the respondents said that they cannot take that risk of borrowing money because they know that it will plunge them in debts traps. Respondents also revealed that borrowing money from neighbours is something they cannot imagine because the majority of people in their neighbourhoods are struggling to make ends meet. One male household head from Hopley elaborated saying:

“It is difficult for me to get loan or borrow money from someone around this area because I am not working – no one will risk giving you money knowing fully well that you may not be able to pay back the money because they know that you do not have a source of livelihood. So, they will ask, how will you pay back and when”.

As noted earlier in this study respondents in Epworth and Hopley do not have title deeds to offer them security of tenure. Hence, they cannot use their houses as collateral to access cash loans from micro finance institutions or banks. Although there was no evidence in this study showing that respondents became credit worthy as a result of the cash transfer benefit, Gilligan *et al.*, (2008) found that Ethiopia’s Productive Safety Net Programme (EPSNP) improved credit worthiness and asset retention among beneficiaries however, without asset accumulation.

5.3.2.4. Households’ expenditure of the cash transfer

Beneficiaries of the cash transfer in both Epworth and Hopley reported that they used the money mainly to purchase food. The study discovered that only Epworth beneficiaries used the all the money they received to buy food and no other non-food items. This was because of the modality of cash transfer for Epworth beneficiaries. In Epworth beneficiaries received the cash transfer through e-voucher cards that they used to only purchase food at specific grocery stores. So, the respondents had no other choice. The expenditure dynamics were different in Hopley were beneficiaries received hard cash through financial services institutions. In Hopley the researcher found that in as much as beneficiaries used much of the money on food, they had the flexibility to use the money for other non-food items. Some respondents also reported that they were able to make small savings.

“We only used the money to buy food, which is what we were encouraged to use the money for. However, at times we could use the money to get medical attention for example, my mother had a heart problem so at times she used part of the money to go and see a doctor”. [woman from Hopley]

“From the assistance money I would buy food and I made savings of USD\$20 every month when I was receiving the cash assistance”. [woman from Hopley]

“We bought food with all the money. There is nothing else that we used the money for”. [man from Epworth]

Overall, the expenditure of the cash transfer assistance by beneficiaries, according to the findings, reflects that beneficiaries value the right things. The evidence points to responsible and proper use of money by beneficiaries. This is contrary to the commonly held view that recipients of cash transfer benefits use the money irresponsibly. However, the research did

not get first-hand information but rather indirectly gathered from participants that there were sporadic cases of abuse of cash transfer benefit on frivolous temptations such as alcohol, cigarettes and having mistresses by some men.

5.4. Benefits of the Assistance on Beneficiaries: Exploring the socioeconomic outcomes of NGOs social safety net initiatives on beneficiaries.

The second research question explored the socioeconomic benefits that beneficiaries derive from the social safety net initiatives. Interviews with both beneficiaries and a key informant yielded the following findings presented below:

5.4.1. Findings on how the programme was run

To better understand the socio-economic outcomes of NGOs social safety nets on beneficiaries, the operational aspects of the cash-based transfer assistance programme run by the selected NGO were considered. Operational aspects of a programme are paramount in providing the nuances that are key in evaluating the performance of a programme in attaining the intended outcomes. Evaluating the performance of a programme's operational aspects helps to make decisions regarding targeted results and the improvement of the programme. It also has a bearing on social policy. In this current research the following operational aspects indicators were identified:

5.4.1.1. Targeting of beneficiaries – eligibility criteria.

Targeting is essential in determining who benefits, in this case, from the social safety nets programme of cash-based transfer assistance. The research discovered that targeting followed the programme design to reach the most vulnerable and poor people. The targeting of households sampled in this study was informed by ZimVac reports. ZimVac reports provide timely information on livelihoods assessments for both urban and rural households in Zimbabwe. The reports cover pertinent livelihood topics such as “demographics, education, health, nutrition, WASH, energy, social protection, food consumption patterns, food and income sources, income levels, expenditure patterns, debts, coping strategies, shocks, and food security” (ZimVac, 2022, p. 2). Accordingly, guided by the ZimVac assessment criteria, a key informant said that when targeting potential beneficiaries:

“We look at aspects like the livelihood components that is the livelihood activities that the family is involved in, the dependency ratio, the coping strategies and so on.”
[Key Informant Interview]

The key informant further said that after conducting the assessment exercise they accord each household a vulnerability score to determine the level of vulnerability. Following the vulnerability score, the key informant remarked that households were ranked with the most vulnerable considered first until the required number for the programme was attained.

Findings in this study seem to suggest that the eligibility criteria for the cash transfer programme could have been flexible. Targeting appears to have been broad and predominantly inclusive as it emerged from the interviewed beneficiaries that many people in their neighbourhoods were beneficiaries of the cash-based transfer programme. A key informant also reiterated that the case load of people who need assistance in Epworth and Hopley is huge. According to the key informant many people in the aforementioned locations are vulnerable and poor such that they struggle to put food on the table and just need help with something to eat.

It is discernible that the overarching targeting variable seemed to be poverty which characterises the two research locations. It appears that Epworth and Hopley served as a proxy for targeting which explains the universal elements of a blended targeting approach that fused proxy means, community based and geographic targeting. The targeting approach speaks to DCA’s mission to address poverty, hunger, and dignity. Hence, ensuring that the qualifying metric and/or eligibility criteria should not nullify the right to social protection (HelpAge Duetschland).

Beneficiaries’ perceptions on targeting

All respondents said that they sufficiently and honestly articulated their socioeconomic circumstances during the targeting and selection process, and this is why they believe that they qualified to be beneficiaries. Respondents shared that they made bare their miserable welfare situation characterised by inability to have food, unable to send children to school and largely struggling to make ends meet to the enumerators. This elucidates why all respondents during the interviews expressed appreciation and were happy with the selection process and thought that it was fair.

Respondents understood the reason why they were included in the cohort beneficiaries. When responding to the question why they think they were targeted their responses were varied.

The general view among most respondents was that it was because of their dire welfare situation that they qualified as some said:

“I think they looked at how we live here and our sources of income. Our family is poor, so I think that is what they considered us.” **[woman from Epworth]**

“They came here and looked at our environment and how we live, I think that is how we become beneficiaries. We told them that eat once or twice a day. And on the day, they came to our house they found children home, and they asked them why they were home and not in school and the children said that their school fees had not been paid.” **[man from Hopley]**

Other respondents thought that their health conditions are the ones that made them qualify as they explained:

“I think I qualified to be a beneficiary because I am a patient and not in good health. The people also came here and looked at where I live, how the house is as you can see it is not a proper structure. From this I think that is why they considered me.” **[woman from Epworth]**

“I am terminally ill; I do not work, so, all those things were considered. I am sure they saw that if they left me out, they would not have a clear conscience because my life is a testimony on its own about how difficult it is to survive.” **[woman from Hopley]**

The elderly thought that it was an undisputed fact that they were no longer economically active and could hardly financially support themselves and their dependents, so they qualified for the cash-based transfer programme. On the contrary, some beneficiaries thought that they qualified because they were economically strangled by the prevailing macroeconomic malaise in the country which has had a grim toll on wages, salaries, and livelihoods. Elaborating on this one respondent observed that:

“I think we became part of the beneficiaries because life has just been difficult for everyone. In my case my husband is working, yes, but the salary he is in RTGS which is too little, and it loses its value by the time he gets it. At times they did not even get paid. He even struggles to have transport money to go to work.” **[woman from Epworth]**

On the question pertaining to inclusion and exclusion it appears that residents in the research locations of Epworth and Hopley are aware of their collective level of depravity and poverty. Respondents unequivocally stated that if someone is staying in Epworth and Hopley, it is a clear sign that that person is struggling in life. Emphasizing on this, 2 respondents said that they moved to Epworth from the properly developed urban suburbs in Harare because they could no longer afford the cost of living. After these submissions, respondents remarked that they do not think that there was anyone who become a beneficiary but did not qualify.

Conversely, interviewed beneficiaries in this study felt that there were many people who should have also been included among the beneficiaries.

5.4.1.2. Accounting for social mobility

The researcher noted that cash transfer providers accounted for social mobility. A key informant mentioned that when the programme was running, they carried out bi-monthly assessments that provided them with baseline information to determine whether people were still in need or were no longer in acute need of assistance. As it emerged beneficiaries who were considered to have been stable were discontinued from and new beneficiaries were covered. The study found that, in Epworth, some of the beneficiaries who were discontinued from the cash-based transfer programme were graduated into the urban resilience programme where they were given business starter packs to start small businesses. One woman from Hopley made the following remarks that indicated that revealed that social mobility indeed took place:

“In this area, no one was not included when the assistance programme started. Later on, that is when they started removing some people from the programme. When they started giving the assistance life was really difficult for everyone so there was no need to exclude some. However later on some people would actually tell them that they were in a better position to manage their needs and no longer saw it fit to continue receiving the assistance. As for me when they stopped the programme, I did not feel any gap because I then started my small business – I am really grateful to them for the assistance.” [woman from Hopley]

This finding provides evidence that the cash transfer improved people’s lives.

5.4.1.3. Modality of transfer disbursement

This study found that the cash-based transfer assistance was disbursed to beneficiaries in two forms. All interviewed beneficiaries from Epworth reported that they received the cash transfer through an e-voucher card. The e-voucher card was credited with money in United States currency which beneficiaries used to buy food items from specified grocery retail shops. While all beneficiaries in Hopley received the cash-based transfer assistance as hard cash through financial services companies. Money was sent to beneficiaries using financial services companies and beneficiaries would withdraw the money in USD dollars.

Conditionality and unconditionality underpinnings of modality

The research found that there were elements of conditionality and unconditionality in the cash transfer programme studied. Although beneficiaries in Epworth greatly appreciated the assistance transfer and acknowledged the e-voucher card was feasible, they all expressed similar concerns regarding the limitations the e-voucher card posed in terms of what they could use the assistance transfer for. The e-voucher card limited beneficiaries to purchase food items only:

“We only used it to buy groceries as the money was credited into cards that we used in specific shops. So, we did not handle hard cash.” [woman from Epworth]

The value of the transfer benefit that credited into e-voucher cards was locked to OK supermarket only meaning that beneficiaries could not use the transfer benefit elsewhere. Beneficiaries in Epworth raised a number of concerns regarding this dynamic of the cash transfer programme. Respondents pointed out that OK supermarket did not have a branch in Epworth which was a challenge if beneficiaries did not have transport money to go the branch they could access. Another challenge cited by respondents was that OK supermarket had high-end products which were expensive, and this reduced the quantity of products beneficiaries could eventually buy. A 2020 report by DCA confirmed there were no cheaper basic commodities such as mealie meal and vegetable oil at one of the OK branches that beneficiaries could access. Beneficiaries also lamented that the value of their transfer entitlement was heavily affected by the exchange rate due to inflation. The transfer benefit was credit into e-cards in USD currency and was converted to ZWL when buying their groceries. As a result of exchange rate volatility DCA had to negotiate for a favourable exchange rate premium (DCA, 2020).

Furthermore, respondents mentioned that the e-card did not allow them to purchase non-food items that they are critical in the household. Most beneficiaries reported that they use firewood and gas for cooking and these commodities are not sold in the supermarket. Echoing similar sentiments by other respondents one respondent expressed the following:

“The cards were good but the challenge with the cards was that you could only buy food from specified shops. It was better if the shops also had commodities like gas because buying firewood requires money and sometimes, we were stuck not being able to cook the food because money to buy firewood was not available.” [woman from Epworth]

The study discovered that beneficiaries in Hopley viewed receiving the transfer benefit in cash as ideal. To support this, respondents presented a few advantages associated with cash.

Respondents argued that receiving the transfer benefit in USD currency shielded them against inflation as their money did not lose value. They also pointed out that having cash enabled them to balance attention to household needs. For instance, it emerged that by strictly managing their cash entitlement respondents easily sought medical attention and paid school fees. Other respondents disclosed that since they were using USD currency, they bought commodities at a favourable and/or cheaper which permitted them to make small savings from their monthly entitlements. A woman from Hopley comparatively asserted that:

“Giving food is fine, but I think that that kind of provision is limited. I therefore think that if you are helped with money, you can have much flexibility to decide on how to make things work without so much dependency. I saw the difference between us here in Hopley who were given money and those in Epworth who were given food vouchers. For us in Hopley, we were able to make some changes in our lives, at least for those who could, but those in Epworth did not do much to improve their lives. They pretty much remained the same because with food you do not have much that you can do apart from eating.” **[woman from Hopley]**

The study noted that beneficiaries in Epworth had to comply with the cash transfer condition to buy food while Hopley beneficiaries did not necessarily have to entirely comply with the condition to use the money for food. As discovered by the study, Beneficiaries in Hopley had better latitude to make choices concerning their household needs as opposed to Epworth households. Different cash transfer modalities promoted greater household dynamic activity in Hopley than in Epworth.

Despite the variations in impact the cash transfer had as result of the disbursement modalities, the research observed that payment modalities employed by DCA ensured that the transfer benefits were directly received by the targeted beneficiaries. The e-voucher card and transfers through financial service companies reduced several layers of bureaucracy that may disturb the flow of benefits to beneficiaries (Banerjee *et al.*, 2019). The choice on alternative modalities could have been inspired by Olken (2019) who suggests that differential approaches may be appropriate to respond to extreme poverty in different contexts for instance, the e-voucher card restricts instances of frivolous temptations.

5.4.1.4. Amount of transfer benefit

On the value of the cash transfer benefit a key informant illustrated as follows:

“When we started cash-based transfer, we were giving \$8 per capita. So, if there were five people in the household, they would get about \$40/household. But then we increased to \$12 per capita during COVID-19 because we realised it was not enough.” **[Key Informant Interview]**

Respondents reported varying levels of food sufficiency given the amount of the entitlements they received. Households with bigger numbers of 7 to 19 members revealed that the money they received was relatively sufficient to buy food provisions in bulk that covered the whole month until they received the next transfer benefit. On the contrary, the study established that households with smaller numbers between 4 and 5 members felt that the transfer benefit was not that sufficient to cover their food needs for a whole month as one widow with a household size of 4 members said:

“I have a small family, so what I received was not enough to cover the food needs for the whole month. I saw that those who had bigger families were receiving a reasonable amount of money, and they bought groceries in bulk than someone like me with a small family.” [woman from Epworth]

Thus, if the amount is indexed against economic situation and the level of vulnerability it may have significant impact in relation to household needs.

5.4.1.5. Duration of the assistance programme

The finding on duration indicated that the duration of a programme is critical in determining the extent of outcomes, sustaining, and safeguarding the achieved human development gains as well as stirring beneficiaries into resilience. The cash-based transfer assistance programme in urban areas by DCA ran for 3 years from 2019 to 2022. Field findings in this current research established differences of the duration of receipt of the cash transfer benefit among beneficiaries in both Epworth and Hopley. Some respondents reported that they received the cash transfer for 1 and a half years while others reported to been beneficiaries for 2 years. There was no respondent in the sampled population who reported to have been a beneficiary for 3 years.

The majority of respondents with the exception of 2 indicated that they expected to receive the cash transfer benefit for an extended period. The overarching reason for an extended life span of the programme was that beneficiaries felt that they are still in need as they struggle to make ends meet. The elderly felt that they could no longer financially support themselves so receiving cash transfer assistance, if possible, for the rest of their lives, would make their lives bearable. Requests made by respondents when making further comments during the interviews highlighted their expectations regarding the programme’s duration and most importantly their hopes of receiving more assistance in the future. They said:

“I would like to ask if it is possible for us to receive assistance again. Especially help with food. Maybe we can have better lives.” [woman from Epworth]

“If possible, the donor should come and help us, if they were not stopped by government according to what we heard, because we still need help.” [woman from Hopley]

“I would like to say that if there are others out there who can help, may they please come because we still need the help – life is difficult for us here.” [man from Hopley]

5.4.1.6. Frequency of transfer benefit

“The donor was really helpful as we used to receive the cash assistance on a monthly basis. When I used to receive the money, I felt like a normal human being such that when the donor stopped the programme, I felt the impact of the gap.” [woman from Hopley]

All the other respondents shared similar sentiments as captured in the quotation above. They said they were happy with the monthly frequency entitlement payments because it was not a long time between one payment and the next payment. Respondents mentioned that receiving the entitlement on a monthly basis allowed them to plan and make their food need budgets because they knew the exact times, they would receive the next payment. This way as it further emerged, respondents avoided incurring debts that would have to be settled after receipt of their entitlements or ask for help their neighbours. Some respondents from Hopley indicated that the monthly frequency enabled them to make savings.

5.4.1.7. Communication with beneficiaries

Informed by Mefalopulos (2008) who argues that outcomes in development contexts are predicated on two important elements, that is, communication and people’s participation. This study found some aspects to establish that there was effective communication between NGO workers, beneficiaries, and relevant government departments.

Data suggests that there was considerable interaction and flow of information between the NGO organisation and the beneficiaries. Communication was found to be possible between the aid providers and beneficiaries because the beneficiaries in the geographical locations of Epworth and Hopley are not a hard-to-reach population and it appears they all possess mobile phones. A key informant mentioned that they communicated with beneficiaries using mobile phones and also held face to face community meetings as part of their sensitisation programmes. This finding was confirmed by respondents who demonstrated awareness of how the programme was run and its purpose. Respondents in both Epworth and Hopley

clearly pointed out that they knew that the cash transfer was meant to buy food for their families:

“The stuff from DCA always communicated with us giving us detailed information about the running of the programme. They really treated us well making it clear to us what we were expected to do.” [woman from Hopley]

“The assistance money was mainly for food. They used to send us a list of the foods that we were to prioritise. So, we made sure that we bought food.” [man from Epworth]

As a result of transparent communication between the aid providers and beneficiaries, the study discovered that the cash transfer programme was successful in realizing the intended goals, in this case, to ensure food availability and security for targeted households.

Respondents also revealed that they were aware that the programme was going to end at some point as they reported:

“They always told us that this programme would come to an end when the donor is no longer funding the programme. So, they encouraged to be creative and find other ways of generating income.” [woman from Hopley]

Knowing this, as respondents disclosed, psychologically prepared them when the programme was eventually stopped. To this effect, many respondents reiterated that they could not complain that the programme was stopped prematurely but rather express their gratitude that during the subsistence of the cash transfer programme their lives were greatly cushioned. Some respondents said that knowing that the programme would come to an end pushed them to make small savings even if it was difficult to do so. One woman had the following to say:

“So, from the assistance money I would buy food and I made savings of USD\$20 every month when I was receiving the cash assistance. So, when the DCA said they were no longer going to continue with the assistance programme, I then used those saving to start buying and selling preloved clothes.” [woman from Hopley]

This shows that efforts made by the NGO organization to communicate with beneficiaries enhanced participation and individual agency of beneficiaries.

Furthermore, respondents divulged that they had confidence to raise their grievances with the NGO officials. They remarked that they had a toll-free line they used to express their grievances or seek clarity on what they did not understand. Respondents also mentioned that they had an opportunity to ask questions during community meetings. The study gathered that respondents felt involved in the running of the programme as some said that they did not have suspicions they were unjustly removed from the programme.

In line with Antonio (2015) who found that development NGOs have had to develop creative strategies and tactics to make their operations possible in a context that is considered to have severely curtailed freedoms. This study also found that there is constant communication between the NGO organisation and concerned government departments. The key informant revealed that they communicate with the government to allay suspicions that their work is politically motivated. The following was shared by the key informant:

“We have dialogue sessions and involve the government so that they know how we are communicating with people to say we are just coming in to assist and we are apolitical.” [Key Informant Interview]

Therefore, communication in development work is consistent with Sen’s capability approach which aims at putting human well-being at the centre of development. Communication motivates and empowers them to participate in their own development. It also waylays speculations, misunderstandings and tensions and guarantees the smooth running of programmes.

5.4.1.8. Professionalism and ethics of NGO workers

In this research, beneficiaries’ views of the NGO workers who interacted with them as they administered the cash assistance programme were solicited. The reason for asking this question was to evaluate the professional and ethical conduct of the NGO workers as they interacted with the poor and vulnerable population. This is because, the provision of social assistance is a social process which involves an interaction between service providers and beneficiaries. On the one hand, when people are receiving aid, they generally feel that they are at the mercy of the one giving them the assistance they need and hence lose their sense of dignity, self-esteem, and self-respect. On the other hand, those administering aid and/or assistance may inadvertently treat aid recipients with contempt given the socioeconomic status of recipients. These dynamics have a bearing on how the assistance, in this case in the form of cash transfers, is perceived by beneficiaries which determines the programme outcomes.

All the interviewed participants in this current study unanimously concurred that they were treated with utmost respect, understanding, care, and love by the NGO workers. The respondents reported that they did not feel that they were treated as beggars and destitute people. They said that they did not feel intimidated by NGO workers as, according to beneficiaries’ accounts, the workers interacted with them[beneficiaries] with humility, patience, and concern. Respondents revealed that the NGO workers knew where the

beneficiaries live as they would make home visits evaluating how households were using the cash transfer benefit. This made beneficiaries feel that they had someone who cares for them as expressed below:

“The stuff from DCA treated us with love, we saw that good people exist in this world. They communicated to us clearly. They attended to people’s problems with patience and care.” [woman from Hopley]

“I was always happy to see people from DCA because they treated us with love. I did not have an experience of them or saw them deviating from carrying out their work with dignity. They gave us time to share our concerns. We also had a toll-free number that we could call when we had issues to raise or if there was something we wanted clarity on.” [man from Epworth]

“It is not nice to be poor. So, it is important that people do not feel like they are being used just because they are poor.” [Key Informant Interview]

These findings demonstrate the human face that should characterise development work. Poverty dehumanises hence the downside is that those who are poor are likely to be treated with derision. This study surmised that the professional and ethical conduct of service providers corresponds with Sen’s work which advocates the centring of the human being in development.

5.4.1.9. Number of total beneficiaries (coverage)

The total number of beneficiary households was 59 000. There were 30000 beneficiary households in Epworth and 29000 in Harare South (Hopley is under Harare South).

According to ZimStat (2002) the national average household size is 4.0 and the total population for Epworth and Harare South is 564 225. From these figures, the cash-based transfer programme covered approximately 236 000 individual beneficiaries which is 42% of the total population for both Epworth and Harare South which accounts for at least 39.5% of households in the research locations.

5.4.2. Changes in the Quality of Life of Beneficiaries

The findings of this study indicate that beneficiaries’ lives were impacted in a positive way by the cash transfer assistance. Beneficiaries interviewed in both Epworth and Hopley urban settlements expressed similar views on the impact of the cash transfer assistance programme on their lives. They all unreservedly said that their quality of life had improved as a result of the cash transfer assistance programme. Descriptions by beneficiaries of how they struggled

to survive before receiving the assistance indicate the impact of the programme on their quality of life as expressed:

“Life was extremely difficult before receiving the assistance. I struggled to feed my family. So, when I received the assistance, my life became easy as we had food in the house, and I had peace of mind knowing that my family had something to eat.”
[woman from Epworth]

“Before receiving the assistance, life was a huge struggle as at times, we could spend a week just trying to have mealie meal for the household. We had a hard time to have food in the family. It was a huge relief when we started receiving cash from DCA as we could buy food that was enough to cover the whole month. During that time, we could have three meals a day which was different from the time that we had no help – we only had one meal per day.” **[man from Hopley]**

The foregoing testimonies by beneficiaries reveal the level of deterioration in terms of their basic welfare. The households could not afford to have the most basic household provisions such as food. This confirms what the Department of Economic and Social Affairs (2018) stated that a greater percentage of the world’s population still faces debilitating barriers to access social and economic opportunities. An interview with a key informant highlighted the level of vulnerability of beneficiaries as he said:

“Cash based transfers in urban areas came at a time when they were really in need. In Harare they were introduced just before COVID-19 struck. Most households in Harare were deemed as capable of fending for themselves, which was not the case, so the cash-based transfers came a long way to help the needy people in urban areas.”
[Key Informant Interview]

The sentiments by the key informant on the importance of the cash transfer intervention in improving the lives of beneficiaries were corroborated by those of the beneficiaries. Data from this research show that the quality of life of beneficiaries improved as a result of the cash-based transfer assistance programme. They said that during the time they were receiving the cash-based transfer assistance, they felt that a huge burden was lifted off their shoulders. Some even said that they had peace of mind and were relieved of the stress of worrying about how they were going to have the next meal. They appreciated that the cash transfer enhanced their mental health as one respondent remarked that when your brain is not settled there is nothing much that you can do to improve your situation. This is a new finding in this study that social cash transfers promote mental health. According to the World Happiness Report (2022) mental health is a sensitive component of wellbeing as it determines many individual choices, behaviours, and outcomes. Thus, regrettably, most of the beneficiaries reminisced of the days when life had become bearable because of the cash transfer benefit as represented below:

“I remember that I no longer had stress to think about what to cook when I woke up. I could just cook, and my children had enough food to eat.” [woman from Epworth]

“We used to receive the transfer for food on a monthly basis. I felt so much relief when receiving the assistance. I thanked God for this help. At least I knew that my family was eating proper meals. We had full stomachs. But when they stopped the assistance programme, life became extremely difficult again until now we are struggling to survive – and this is true.” [old man from Epworth]

“While receiving the assistance, we could at least have enough food to eat in the family. We were able to have three meals per day and I had no stress about what to cook. It was particularly helpful to me as I could prepare a meal before taking my medication not on any empty stomach and at times since I am on medication, I could have four meals a day. All this was possible because we had food provisions in the household.” [woman from Epworth]

Further elaborating on the improved quality of life in their families, some beneficiaries revealed that they experienced good and happy moments in their households. Beneficiaries expressed a deep sense of appreciation when talking about the impact the cash assistance was making in their families:

“When there is food in the house, there will be happiness within the family. Even children will be happy. Children need to eat. If there is no food in the household, there can be a lot of conflicts.” [man from Epworth]

“We were really happy when we were receiving the help as we would have enough to eat and fill our stomachs. We were able to buy food stuffs for the household.” [woman from Epworth]

“During the time I was receiving the assistance money for food, life in the family was really uplifted. I could see that my children were happy most of the time as they had enough food to eat.” [man from Hopley]

The GNH model suggests that subjective wellbeing and/or people’s lived daily experiences should be used as metric(s) to assess social progress and economic development. The results from this research, thus, produced a new finding of the intangible outcomes of cash transfers, beyond the economic outcomes such as access to income, as people were happy and were able to feel and express that emotion. Human life is, thus, not only reduced to mechanical functions. Again, from these findings, it is undeniable that the cash transfer reduced conflicts within families. This resonates with the thrust of social development that emphasizes a holistic and multifaceted approach to interventions to respond to human needs.

For others the cash assistance helped in reducing their dependence on family members who may also be struggling to make ends meet. One old woman shared her experience of how the cash assistance helped her in this regard:

“During the time I was beneficiary of the assistance money for food, life had become easy for me as I could get enough food to eat. That was a great relief. The other thing is that it reduced my dependency on my children who are also struggling to fend for their families.” [old woman from Epworth]

Findings from this current study suggests that food availability for the beneficiary households enabled them to reclaim their sense of human dignity. This corresponds with Oxford Policy Management (2013) and Angeles *et al.*, (2019) findings that cash transfer programme have ripple effects in restoring beneficiaries’ dignity, self-esteem, and participation in community activities. Substantiating this finding a female beneficiary from Epworth graphically expressed at length saying:

“The donor was really helpful as we used to receive the cash assistance on a monthly basis. When receiving the money, I felt like a normal human being such that when the donor stopped the programme I felt the impact of the gap – I actually cried. Not only me, but many other people who were beneficiaries felt the huge gap that the donor was filling in their lives. We definitely had a better life when the donor was giving us the assistance money for food.” [woman from Epworth]

This study surmised that although, the cash transfer benefit was meant to provide basic for food needs, it resulted in the elimination of socioeconomic as well as psychosocial stressors. It appears that the elimination of these stressors contributes to improved mental health as some participants disclosed that when they were receiving the cash transfer, they were able to get rid of negative thoughts such as stealing and instead develop positive thoughts about improving their living conditions. One respondent revealed that having positive thoughts was necessitated by the fact that the monthly cash transfer benefit gave them hope of something stable to rely on as they explored other survival and/or livelihood options.

5.4.2.1. Needs

To have a deeper understanding on the impact of cash-based transfers on beneficiaries’ quality of life, the research probed the ability of beneficiaries to meet their pressing needs. Maslow’s hierarchy of needs indicate whether people are at the level of the most immediate needs, that is, food, basic shelter, emergence health care or other needs such as secondary or tertiary healthcare and investment in livelihoods. Needs provide an understanding of the actual functionings people are able to achieve in various spheres of life. Accordingly, the need to be food secure, need to access social services (education and health) and need to be resilient were identified.

5.4.2.2. Need to be food secure

“Food security exists when all people at all times, have physical, social, and economic access to food which is safe and consumed in sufficient quantity and quality to meet their dietary needs and food preferences and is supported by an environment of adequate sanitation, health services and care allowing for a healthy and active life” (Food and Nutrition Security Policy, 2012 cited in ZimVac Urban, 2023, p. 157)

Through the cash-based transfer assistance by DCA, beneficiaries confirmed that food availability in the families was achieved. Beneficiaries disclosed that they were at least able to buy food that was sufficient to feed their household members. During interviews with beneficiaries, there was a high degree of emphasise on the need to have food in the household. The household heads underscored that having food in the household is important before anything else.

Needless to say, unemployment is pervasive among beneficiaries sampled in this study as shown in the demographic profile. Without income it is difficult for the urban poor and vulnerable to buy food. An old women from Epworth observed that the main challenge they face is unemployment. She stated that if jobs were available, her household would not find it difficult to live a better life as she has a number of grandchildren who are eligible to work and contribute toward household needs. The cash transfer assistance, therefore, gave beneficiaries the buying power to buy food and be food secure. One of the female beneficiary from Hopley described her situation saying:

“The cash transfer made me feel like there was one of the family members who was employed because I was able to plan and budget for the food that would at least cover for the whole month knowing that the following month I was going to get another cash transfer” [women from Hopley].

These results demonstrate that households struggle to put food on the table even for a single meal in a day. This echoes the challenges of the urban poor to get food as reported by Tawodzera (2010) that “most poor households in Harare: they buy from the street, they buy in small quantities, and they buy every day”. However, it emerged from the study that because of the of the cash transfer households were able to buy and stock food provisions in reasonably bigger quantities. With the money they received beneficiaries reported that:

“We were able to at least have better food as we could afford to have cooking oil, beans, eggs in the house. We even had soap [non-food items – toiletries/detergents] in the house”.

“With the money we bought foods such as beans, soya chunks, cooking oil, rice, mealie meal, sugar eggs, kapenta, salt, just the basic needs and then on the day that we did shopping that is when we could buy meat for one meal at least.” [women from Epworth]

“With the help I could buy things like mealie meal, kapenta, sugar beans, rice, sugar, cooking oil, baking flour, and even little meat.” [women from Hopley]

The food shopping list shared above shared by beneficiaries is an indicator that consumption was increased and smoothened. Furthermore, the food list reflects basic dietary diversity showing that carbohydrates, fats, and protein dietary needs were met. The finding reveals that households did not only achieve food availability and/or mere adequacy but were also protected from nutritional deficiencies. One respondent appreciated their children looked healthy when they were receiving the assistance for food. This agrees with Chagunda’s (2014) findings that cash transfers enable poor households to afford the minimum requirements on diet.

Another indicator that food security was achieved are the reports by some of the respondents on lifetime medication who poignantly revealed that being able to have 3 meals a day gave them a new lease of life. They explained that you can never enjoy better health if you do not have food. One woman divulged that:

“Sometimes I contemplated whether I should take the medication because I would be asking myself what will happen if I take the medication when there is no food. But when I was the receiving the assistance for food it was easy for me to take my medication and my health improved so much.” [woman from Epworth]

It is evident from this current study that when there is no food, desired health outcomes can be elusive to realise. Having food increases survival chances as demonstrated in this finding that it reduced the risk of people defaulting on critical medication. This finding reiterates Schubert’s (2005) argument that people who suffer from hunger for a long time are likely to die from infections and diseases that others can survive.

Further affirming food security one man said:

“Some of us rely on manual labour like now just before you came today, I was digging a pit for a pit latrine at someone’s house, you cannot do that if you are not strong and health. You will not have the energy to work if you are hungry and not in good health. The assistance definitely helped us, although we are no longer receiving, we still look much better than before.” [man from Hopley]

As alluded to earlier in this study, respondents in this research are unemployed and mostly rely on casual jobs. From what the man quoted above said, it shows that being food secure allowed the respondents to embark on activities that generate income to support their families.

Findings on the need to be food secure establish that hunger and/or food poverty has debilitating effects on people's functionings. Without food people will not be able to engage in productive work to support themselves, children and adults alike are deprived of their right to health and children will not be able to go to school. This study concludes that the cash transfer programme was instrumental in alleviating food poverty among the urban poor as well as addressing other needs by extension.

5.4.2.3. Need to access social services

The cash-based transfer assistance was primarily meant to provide for household food needs. However, this current study discovered that the cash assistance programme had spillover effects on education and health.

Access to education

All the respondents in this study revealed that one of the major challenges they faced before receiving the cash transfer and are facing now after the cash transfer was stopped, apart from not having food, was sending children to school. Reports from respondents revealed that many children in Epworth and Hopley do not go to school. Parents mentioned that they found it difficult to send and keep their children in school because they did not have money to pay school fees. Parents disclosed that some of their children have not been able to finish secondary school owing to their inability to pay fees. The research participants attributed their inability to send their children to school to the small income they get from the economic activities they engage in. They lamented that their little income is limiting on what they can provide for their families as they are forced to focus on one critical need in the household at a time. The following narrations vividly capture the beneficiaries' concerns:

“The biggest challenges I have are not being able to pay school fees and providing food for the household. The school fees are beyond what I can afford while at the same time I have to ensure that there is food to feed my family.” [man from Hopley]

“The main challenge I have is sending children to school. I cannot afford to pay school fees for them, I do not have the money.” [woman from Epworth]

“The biggest challenge in this area is that many children are not going to school. Many children are sent back home from school for non-payment of school. Children end up losing interest in school because they spend much of their time at home, so they end up getting involved in drug abuse.” [woman from Hopley]

The above submissions by respondent align with Schubert (2005) who stated that when people are exposed to extreme hunger, they can forgo investing into their future for instance sending children to school. However, findings from other studies have shown that cash transfers promote human capital development by keeping children in school and protecting them from child labour and early marriages (Oxford Policy Management, 2013; Angeles *et al.*, 2019). Similarly, this study discovered that parents were able to send and keep their children in school while receiving the cash transfer.

According to the respondents’ accounts, the cash transfer assistance for food freed their supplementary income to respond to other household needs, in particular, education for their children. The participants said that having their food needs taken care of enabled them to shift their attention from food to the education of their children by paying school fees using the money they would have otherwise allocated to food. This affirms the view that freedom to make long-term livelihood choices is buttressed through cash transfers, for example, when people are able to send their children to school anticipating better employment prospects (Fisher *et al.*, 2017). Some respondents had this to say:

“The assistance cash transfer was really helpful especially with regards to sending children to school. This is because we had food needs provided, so the money that we get from menial jobs was now being dedicated to keeping children in school. It gave us hope that we could at least manage to send and keep our children in school.” [man from Hopley]

“It was better when we were receiving food assistance at least we knew that that burden is cushioned. At that time, we turned our focus to paying school fees and buying books since the food issue was under control.” [woman from Epworth]

“We used to receive cash that was meant for food. They encouraged us to buy food. The food would be sufficient for the whole month. That time we were relieved as our life was becoming stable, our children were able to remain in school without so much difficult. This was possible because the little income that we would get from doing piece jobs was no longer being spent on food needs.” [woman from Epworth]

Although parents were able to send their children to school as a result of the spillover effect of the cash transfer assistance for food, respondents raised concerns about the quality of education they have access to. Respondents in Epworth and Hopley pointed out that there is a limited number of formal schools run by municipal authorities or government. One respondent in Hopley categorically stated that one of the challenges in their location was that

there were no schools. Resultantly, as it emerged from the study, there is proliferation of home run informal schools in both Epworth and Hopley. The majority of respondents bemoaned that they end up sending their children to informal schools because that is what is available and that is what they can afford. A parent from Epworth explained:

“I wanted to send my daughter to a formal government school, but I could not since we do not have the money. So, she just goes to one of the informal schools run by individuals in their houses. My daughter seems to be intelligent but there is nothing I can do.” [man from Epworth]

Another man from Hopley explicitly pointed out that when sending children to the home run informal schools, they are only doing so for their children to acquire the bare minimum of literacy skills. He decried that:

“The only outcome that we are concerned about when sending children to these schools is for them to be able to at least have basic literacy in reading and writing. At least we have the comfort that they have somewhere to start. We always hope that we may be able to transfer them after a short period of time and enrol them in government or council schools.” [man from Hopley]

From the discussion above, the researcher inferred that there is poor development of academic skills for children from families with a low socioeconomic status in Epworth and Hopley. Given the poor quality of education they have access to, children suffer from slow academic progress and ultimately educational outcomes are negatively impacted. This suggests that children from poor backgrounds with access to poor education will find it difficult to break from the vicious cycle of poverty through educational attainment. Having access to quality education increases the prospects to change the socio-economic trajectory of one’s life. This was evident from what I gathered from parents. They view access to quality education as a breakthrough. Parents hope that if their children have access to quality education their children will not only have better chances in life but will in the long term become their form of social security. Hence, despite having access to poor quality of education, two respondents still thought that the cash transfer gave them:

“The push that we were able to send children to school is huge because we hope that if our children go to school, they will have better opportunities and take care of us in the future.” [man from Hopley]

and

“It was a breakthrough for me. I was happy that my children are now going to school because I did not manage to finish secondary school.” [man from Hopley]

It is discernible from these findings that the cash transfer programme led to improved investment in education. Respondents demonstrated that they understand the power of education to change and improve carrier trajectories for their children. Thus, the current study's findings make it plausible to argue that having food in the households means that some of the barriers to education, especially hunger and school fees that ruthlessly keep children out of school, can be overcome. Regardless of the quality of education accessed, the findings on education agree with Chawatama (2018) that cash transfers foster desired education outcomes by providing potential pathways to invest in education and guarantee a better future for children.

The issue on informal schools in Epworth and Hopley make findings on this section insightful as they raise questions about rising urbanization and the development of social infrastructure to provide access to social services such as education.

Access to health care

Respondents expressed a serious concern that without money it is difficult to access health care. Not having money stood out as one of the major obstacles that inhibits people from seeking medical care at clinics or at hospitals in this study. Results showed that beneficiaries predominantly resort to home-based care methods when they fall sick. The study discovered that beneficiaries do not quickly seek medical treatment due to financial constraints. The closer they can get to accessing conventional medical care when means permit is buying over-the-counter painkillers as put across by an old woman from Epworth:

“I have a grandchild who was sick, thank heavens, he just woke up feeling much better one day. He was supposed to go to the clinic, but I could not afford because I have no money. I did not have US\$5 to pay for consultation. I was only able to buy painkillers from the pharmacy for US\$1 to ease the illness.” [old woman from Epworth]

The old woman went on to describe her situation which revealed that she has multiple health conditions:

“I have diabetes, I am BP patient, I have ulcers, I am asthmatic, I have arthritis and I struggle to get the tablets for my maladies. I usually only manage to buy paracetamols that cost US\$1.” [old woman from Epworth]

Another man also shared a similar situation of multiple health conditions that him and his wife have. He said that these multiple health conditions require one to have access to regular medical attention, but this is not the case for him as he does not have the money to seek medical care. However, he confirmed that when he was a recipient of the cash transfer

assistance, him and his wife were at least able to buy some of the medication they need, as he said:

“Since we had food provision, we could manage to buy some of the medicines from the pharmacy. As you know tablets for diabetes, you just have to go and buy them on your own, they do not give you at the hospital.” [man from Epworth]

Similarly, a woman from Hopley shared that the cash transfer assistance enabled her to seek medical attention:

“Even though the income I could get was not enough to do something significant, it was better as I did not have to buy food with it. I could squeeze within that small amount and be able to go to the hospital when I fell ill. It was really much better.” [woman from Epworth]

These findings demonstrate that, despite the cash transfer assistance principally designed to purchase food provisions for the beneficiary households, it influenced beneficiaries’ access to health care. Having money ensures that poor people are able to seek medical attention and prevent them from premature death as a result of treatable maladies and/or diseases that can be managed by having the requisite medication. In this regard, the cash transfer assistance enhanced the financial functioning of respondents as they had a little extra money to use when health needs arose.

However, this research did not gather information on the quality of health that people can access, but Chawatama (2018) found that Harmonised Social Cash Transfer (HSCT) only increased Epworth beneficiaries’ access to government (public) health facilities that have deteriorated over the years and characterised by shortages of drugs and poor services.

5.4.2.4. Need to be resilient

“We should instead measure people's capabilities, that is, whatever they are able to do and to be in a variety of areas of life” (Jawayardena in Foreword to *Quality of Life*, 1990, p. 2). Resilience would therefore entail the ability to develop capabilities to manage needs without external help and recover from a crisis. The study views resilience through Sen’s (1999, p. xii) lenses as “the removal of various types of unfreedoms that leave people with little choice and little opportunity of exercising their reasoned agency”.

Since the cash transfer assistance programme stopped, a question was posed, do cash transfer programmes by NGOs that are ephemeral in nature have sustained socioeconomic benefits for beneficiaries or they only support immediate needs? It is discernible from respondents’

shared experiences that families largely enjoyed the immediate gains of having adequate food while short-term gains and long-term gains are vaguely noticeable.

Impact of the cash transfer on resilience

According to respondents' accounts, the cash transfer benefit gave them a sense of purpose and meaning in life as they felt empowered to be able to provide for themselves and their families. The respondents pointed out that the cash transfer benefit enhanced their food security in the households. This way, the meagre income they get from the low-level economic activities they engage in was freed from buying food which allowed them to invest in other spheres of life. Participants said that they were able to pay school fees for their children, buy books and attend to other educational and household needs. The impact of the cash transfer assistance for food is clearly described in the quotations below by two women:

“I think the cash transfer programme should have continued because it gave us a breathing space so that whenever there was some income, we felt like we were slowly becoming stable in managing household needs.” **[woman from Hopley]**

The shared experiences of the cash transfer benefit by these women demonstrate the stabilizing effect the cash transfer assistance had in their households. These findings indicate that beneficiary households relatively managed to overcome liquidity constraints when they were receiving the cash transfer benefit. Some women mentioned that having food taken care of by the cash transfer programme, enabled them to start rotational savings groups. The women argued that starting the rotational savings groups was possible because they had food available in the house. One woman stated that when you have food in your house it is easy to make small savings through the rotational savings group and think of other projects that can generate income.

“As result of the cash assistance for food, I joined with other women, and we started mukando (the rotational savings group). We were 14 in the group, and we met every week, and in the beginning, we used to pay USD\$2 subscriptions per week and later upgraded to \$5 per week.” **[woman from Epworth]**

A key informant also confirmed this development:

“Some of the people have managed to create savings groups as a result of the cash-based transfer, not necessarily that it has created a saving culture in them, but that they are able to lend each other money and start small scale businesses.” **[Key Informant Interview]**

Rotational savings groups are an informal mechanism used mostly by women in Africa to save money as a way to protect themselves against acute liquidity constraints. Oware (2017)

found that women in rural Kenya Women engage in rotational savings activities because they find it difficult to save the little money get as income on their own due to ever pressing household needs. The evidence from this study, therefore, demonstrates that cushioning some of pressing needs with safety nets plays a pivotal role in helping households to improve their financial situation and build resilience. This is consistent with findings by FAO (2017) and Andrews *et al.*, (2018) that cash transfers allow household to devise their own precautionary savings and supplement ex-ante risk management to shocks.

However, Sen's (1979, p. 219) argues "that the conversion of goods to capabilities varies from person to person substantially". Sen (1999) further explains that this is because people's needs are not the same due to different socioeconomic circumstances characterised by variations in access to food, health, work conditions, and so on. These assertions are confirmed in this study as results indicate that the majority of respondents divulged that after the cessation of the cash transfer programme by DCA households' wellbeing has fallen back to the dire situation they were in before. One respondent cited the following as factors for unmitigated household challenges:

"I really appreciate the assistance that we were receiving, it gave us a head start and a push for us to improve our lives. I think that the backgrounds are different, and the family load also varies, and this determines your ability to significantly improve life in the household when you get assistance. Some get help when they are still managing, and some will really be struggling, so recovering will be at different rates. In my case, given my family size, it is difficult to provide for one meal, for instance, just to have one meal in a day, I have to buy vegetables for USD\$2". [man from Hopley]

What the respondent shared above confirms observations by Schubert (2005) that those in abject poverty find it difficult to realize gains from programmes and that there is demand of concerted effort and contributions to propel them out of precarious socioeconomic situations. Accordingly, some respondents argued that their different socio-economic statuses should be taken into consideration so as to determine their ability and the time that is required for them to become self-reliant. Similarly, the respondents proposed that one's socioeconomic status should be considered before being weaned off from the programme. Hence, it is not surprising that respondents in this study reported that since they no longer receiving any assistance, they have had to make trade-offs between buying food and sending children to school.

"Now we can only buy food and not be able to send children to school because we cannot manage to pay school fees. So, it is difficult to balance the money so that all

the needs are covered. The situation allows you to take care of one of the needs. So, we always live a life that has so much pressure.” [man from Hopley]

This shows that variables of socio-economic well-being are many and it requires all the variables for socioeconomic well-being to be addressed for people to become resilient. Although cash transfer social safety nets are not handouts (Andrews *et al.*, 2018) and Adato *et al.*, (2020) argues that they mitigate against chronic poverty by redistributing resources to the poor, unfortunately, this study found that cash transfer benefits by NGOs are parsimonious. A key informant revealed that the cash transfer benefit that was disbursed to beneficiaries was meant to cover at least 60% of the expected food basket requirements, so expecting beneficiaries to be resilient as a result of the cash transfer benefit will be unrealistic. The cash transfer benefit was not enough as the key informant admitted:

“We do advise the beneficiaries to make savings from what we give them but it’s just too difficult for them to save considering that the entitlements are not enough for savings plus covering their needs.” [Key informant Interview]

5.4.3. Stimulation of an entrepreneurial mindset

Evidence emerged that the cash transfer assistance eased financial constraints which allowed respondents to pursue livelihood activities they thought could help them to become financially self-sufficient. Some respondents were able to start small-scale businesses such as poultry farming, buying different commodities resell and petty trade in groceries and vegetables. Respondents in Epworth said that the e-voucher for food assistance enabled them to use their extra income for entrepreneurial ventures to generate more income. While respondents in Hopley pointed out that it was easy for them to spare extra money from their cash transfer benefit to start income generating projects since they received the assistance in hard cash. Some respondents explained as follows:

“Since I am a hustler, when I became a beneficiary of the social cash transfer, I thought of ways to increase my income. So, I started cross-border trading. I bought goods in bulk for resell and since I am a single mother, this has helped me to take care of my children without much difficulty.” [woman from Epworth]

“From the money I received, I was able to make savings of USD\$20 every month. So, when DCA said they were no longer going to continue with the assistance programme, I used the savings to start buying and selling preloved clothes. Hence, since I started this small business, I do not really have problems in my family.” [woman from Hopley]

Supporting the foregoing, a key informant had this to say:

“You see growth in people and the competition that comes to use the cash-based transfer responsibly. As a result of the cash-based transfer some of the people have managed to create savings groups where they lend each other money to start small scale businesses.” **[Key Informant Interview]**

This is evidence that cash transfer benefits help people to take personal initiative to help themselves and actively participate in their development. This echoes Grosh *et al.*, (2008) findings from a study of Ethiopia’s Productive Safety Net Programme (EPSNP) which showed that cash transfers enable poor households to invest in opportunities that they would miss. Equally Ralston *et al.*, (2017) discovered that cash transfers lead to increased asset accumulation and business ownership by beneficiaries. This in line with Sen’s (1999) who argues that the “intrinsic importance of human freedom, in general, as the preeminent objective of development is strongly supplemented by the instrumental effectiveness of freedoms of particular kinds to promote freedoms of other kinds”. The cash transfer, therefore, optimizes poor peoples’ earning capabilities and does not undermine their ability to be economically active as result of dependency syndrome.

5.4.4. Complementing livelihoods

The majority of respondents who were interviewed in this study indicated that they have livelihood activities they engage in. For the respondents, livelihood activities such as casual labour and piece jobs are the only ways that can at least give them income. They only have access to informal and lowly piece jobs such as weeding fields during the farming season, doing laundry, cleaning other people’s houses, and low-level complementary work in construction. It is evident that people in Epworth and Hopley have limited livelihood options. Needless to say, respondents bemoaned that these livelihood options do not give them sufficient income to cater for their most basic household needs:

“The menial jobs that we do with my wife do not give us substantial income. Like today, I was digging a pit for a pit latrine at someone’s house while my wife was washing dishes and doing laundry at another house so that we can some money to pay at the school since it is back to school time now.” **[man from Hopley]**

Another challenge is:

“I can go for a month without finding any piece job to do. The family will be waiting on me to provide food for them. I also have to pay school fees. So, if I have food in the house, it gives me the opportunity to look for jobs to do without so much stress. It also helps to avoid tension in the house.” **[man from Epworth]**

These findings demonstrate that respondents are vulnerable to income insecurity which leaves them in a precarious situation of poverty traps. It is undeniable from the results that a cash transfer, thus, reduces their level of desperation especially in times when they do not have livelihood opportunities to earn income. Respondents pointed out that the cash transfer programme provided them with stable and predictable sources of income. These results concur with Noyoo (2021) and Chagunda (2014) who found that cash transfers to the poor support and fortify their livelihoods and prevent them from falling hard into poverty. It further shows that access to cash transfers can shrink destructive coping mechanisms such as reducing meals, begging, prostitution and engaging in harsh casual labour (Fisher *et al.*, 2017).

5.4.5. Improvement on women's quality of life

The assessment of woman's quality of life has been given great attention globally, especially, in Africa. The drive to address the issue of intractable women empowerment was sparked by Nassbum and Sen (1993) who argued that measuring the quality of life of women and the associated capabilities that women have, has been problematic. Nassbum and Sen (1993, p. 13) further contended that 'inequalities and deficiencies in education and experience associated with women, tend to cloud their life world with impossibilities which affect their expectations and desires in life'. Following from this submission, it is easy to understand the gendered nature of poverty where women's ability to function in the different spheres of their lives is debilitated. In this study the majority of the interviewed women said that they were married, and the other proportion reported different statuses, among them, being widowed, divorced, second wife in a polygamous marriage and absent husbands. These circumstances of women cited above present aspects that impede the activity of women to lead a life they have a reason to value:

"I want to say the truth, with the assistance money for food from DCA, I had a huge burden lifted off my shoulders. I did not suffer that much. I used to buy all the basic groceries for the household, and I used to have enough food to eat with my grandchildren. – Now without the assistance it is difficult, my grandchildren need to eat before going to school, they need packed lunch all this is my responsibility – because I am the mother, and I am the father". [woman from Hopley]

"My husband left me alone with children many years ago saying that he was going to look for a job in South Africa. Since then, I have never received anything from him or even heard from him. I do not know if he is still alive or not. So, for me the cash transfer came as God's blessing. I made sure that I saved some of the little money to start a poultry project to sustain myself and my children." [woman from Epworth]

The narrations by the respondents above illustrate that the cash transfer benefit empowered these women to manage the multifaceted roles that women generally end up having on their hands. The current findings resonate with Chagunda's (2014) research which noted that cash transfers provide women with pathways to financial freedom such that they are able to sustain themselves.

The study also discovered that there the cash transfer contributed to woman forming financial networks:

“Because I had enough food in the house, it was easy for me to interact with others in the community and join them in what will be happening. For example, I was able to get along with another woman and we started doing a sewing project. Our friendship started because we were all beneficiaries from the assistance programme. Because of the help we were receiving, we were able to buy sewing machines and started sewing.” [woman from Epworth]

When financially empowered women can work together to improve their socioeconomic circumstances. It is clear that women found it easier to interact and execute their ideas to boost income because they were empowered by the cash transfer. the formation of financial networks among households to compensate for weak social ties common in urban areas.

Another woman attributed improved interaction and less conflicts in her marriage to cash transfer benefit:

“The cash assistance was really helpful to avoid conflicts in my family especially with my husband because I now contribute toward major needs. Again, the situation has been made better because now I no longer idle. I am selling preloved clothes. Since I am also bringing in income, we now plan together. Before I started this business, whenever I asked him for money, he would shout at me. At times it is because the money was little, so it caused so much conflict then.” [woman from Hopley]

This finding shows that if women are not financially empowered, they easily become vulnerable to abuse but financial empowerment with the cash transfer allows women to imagine what could have seemingly been an impossibility.

5.5. Perceptions on Cash-Based Transfers

Lastly, the third question for this research study sought to elicit perceptions of both beneficiaries and NGOs on social safety nets. Perceptions have a bearing on formulation of policies and policy options when responding to socio-economic issues.

5.5.1. NGO's perceptions

5.5.1.1. Beneficiaries as rights holders

In an interview with a key informant there were corrections in the terms of reference particularly pertaining to adjectives used to describe beneficiaries. The key informant remonstrated that words such as poor and beneficiaries are no longer compatible with development work. During the interview it was argued that designating people as beneficiaries of a programme reduces them to mere recipients who do not have a voice. Thus, the key informant stated that targeted people for programmes like cash transfers are now referred to as rights holders. According to the key informant, rights holders are involved in the packaging of the programme, they are not treated as mere recipients of charity handouts.

5.5.1.2. Cash transfers are humanitarian aid.

The cash transfer intervention programme by NGOs as it emerged in this study was considered as a humanitarian emergency relief, meaning that it is rescue driven. A key informant disclosed that:

“The cash-based transfer is a humanitarian intervention called the save lives component. It is meant to cushion people from the adverse effects of a disaster. The cash-based transfer is used to avoid the vulnerable and poor from migrating into destitution. So, it offers the basic minimum.” [Key Informant Interview]

This justifies the transient nature of the cash-based transfer programme.

5.5.1.3. Cash transfers should continue.

This study also sought opinions on whether the cash transfer programme should continue or not. Although the key informant raised concerns regarding the sustainability of cash-based transfers the response to this question was an emphatic yes. The key informant argued that given the prevailing macroeconomic situation in Zimbabwe characterised by growing unemployment, soaring inflation in a non-war country, emergence of diseases, and recurring climate induced disasters contributing to food shortages, cash-based transfers should continue. The key informant further contended that the current context is not favourable to livelihoods as people are living from hand to mouth. Hence, it is not ideal to abandon the cash-based transfer because it is something that people can rely on in the interim and avoid resorting to negative coping strategies:

“It's sad as parents take their children to prostitution because they want food to eat.”
[Key Informant Interview]

Further arguing for the continuation of cash-based transfers, the key informant remarked that government social safety nets are not functioning as they should and went on to make a comparative comment saying:

“It’s different from other countries like South Africa where the elderly are protected by social safety nets. Here in Zimbabwe our elderly do not get anything, even worse, our sick get nothing.” [Key Informant Interview]

5.5.1.4. Cash transfers as soft learning on social policy options.

Cash based transfers have been considered as an instrument being used by international actors to influence social policy diffusion in the global south. The financing of cash-based transfer programmes by donors is viewed as a soft form of coercive social policy learning as well as a tactic to catalyse political support for social safety nets in the global south (Bossuroy and Coudouel, 2018; Devereux, 2020; Devereux and Wolkenhauer, 2021). Views solicited from this study were consistent with the foregoing. the key informant described the relationship between the NGO organization and the government as a hand and glove relationship. This relationship was considered to be critical to ensure buy in of the programme by the government. To achieve this, it was stated that that is why NGOs involve people from government departments when entering communities to implement their programmes. The key informant highlighted that since NGO programmes are short-lived, the hope is that programmes can be sustainable if government eventually takes the leading role in running the programmes when NGOs leave.

5.5.1.5. Advantages of donor funding for social assistance

When asked about the advantages of having donors as players in the provision of social assistance, the key informant pointed out that the major advantage is that donors are capacitated with the financial resources to run the social assistance programmes such as the cash-based transfers. The key informant argued that in the Zimbabwean context where the government is broke and family and friends are struggling financially, there is no alternative hence, donors remain the only avenue since they have the financial capability. Not only do donors have the financial resources, but the findings from the key informant also divulged that donors, due to their ability to carry out research, understand and appreciate the scale of the problem. The key informant believed that NGOs may know the level of vulnerability better than the government. This shows that NGOs are able to notice where vulnerabilities are and can reach those most in need. Lastly, it emerged that another advantage of NGOs in the

provision of social assistance is that they have a structured way of running their programmes. This is critical in ensuring that the intended people are targeted and benefit from the programme.

It appears that NGOs can effectively contribute to filling gaps in national social protection. They can act as a functionary of the government in improving peoples' wellbeing as they can reach, access, and target the marginalized who are in dire need of help. In other words, NGOs can be agents of development at the grassroots level.

5.5.1.6. Disadvantages of donor funding for social assistance

In this study a few shortcomings of donor funding of social assistance were established. The key informant observed that there is lack of latitude as donors dictate priorities, the magnitude of donor funding is limited, programmes are short-lived, the shifting of donor priorities and the ideological battle associated with cash transfers.

Firstly, the key informant mentioned that donors prescribe what should be done when they are funding a programme. It was established in the study that donors determine the needs, the case load, the geographical location, and the type of intervention:

“If they say that we are just funding for food and if you know that medication is also key to this household there is nothing you can do. They only approve what they understand as a need at that time.” [Key Informant Interview]

According to the key informant, the downside is that implementing NGOs have no latitude to consider other geographical locations and/or what they may deem as critical needs than what the donor may be prescribing as illustrated in the quotation above. The key informant further argued that even if they involve the government in the running of donor funded programmes, the government's role is largely to observe as it cannot control what it does not fund.

Secondly, it was observed that donor funds are generally limited vis a vis the size of the obtaining case load. The key informant said that ‘donors tell you that they only have resources to assist, for example, 100 000 people. So, as an implementer, even if you know that there are over 1 million vulnerable people in need of help the resource will be limited to the stipulated number’. This could be the reason why Kapingidza (2018) argues that social protection programmes therefore cannot be sustained by donor funding.

Thirdly, the study discovered that programmes by NGOs are time framed. It was pointed out that NGOs run programmes for a short period of time. The key informant bemoaned that the downside of the short-lived nature of the programmes is that right holders (beneficiaries)

quickly fall back into the situation they were in before the intervention. This is because programmes usually target the ultra-vulnerable such that a programmes' short life span leaves the rights holders before they are ready to be weaned off. The fourth disadvantage that was cited in this study can be considered as the cause of the third disadvantage. It was remarked that donor priorities are constantly in a flux. This research found that the NGO under study has shifted from cash transfers to urban resilience programmes which is a subject for further research.

Lastly, the researcher discovered that cash-based transfers by NGOs are affected by the prevailing political environment. The key informant mentioned that although there was recognition from the government that cash transfers really improve people's lives, the same government is no longer in favour of cash transfers as it claims that cash transfers promote laziness. Besides the claim by the government, the key informant disclosed that the actual reason may be political. It emerged that NGOs are restricted from disbursing cash transfers in certain areas because the government feels that it may promote political ends. The key informant thought that the government is suspicious of NGO operations and is trying to ensure that NGOs do not use their resources to influence politics. Thus, as was revealed, NGOs have to go through a series of approvals especially during election periods like in now (2023) and this definitely affects the provision of assistance if approval is not granted.

“Government sometimes is very weary towards cash transfers especially from a political perspective. There are certain areas we are told not to give cash transfers because of political mileage as they say that you want to promote regime change. At times its blown out of proportion and as you may understand the PVO bill is also affecting us a lot.” **[Key Informant Interview]**

One beneficiary said:

“When the donor stopped the programme, there were many stories that were told. Some said that there was an order that they should stop helping us with the money for food. Some said we [the beneficiaries] should be productive. So, it is difficult to understand the reason why they stopped the programme.” **[woman from Hopley]**

The foregoing reveals the ways in which power and politics potentially shapes poverty and inequality in development contexts (Siren, 2022). It shows the embeddedness of politics in social protection (Kapingidza, 2018). To mitigate the politicisation of social protection Devereux and Wolkenhauer (2021) underscore the importance of having powerful individual agents in the promotion of social protection policy process in the global south. Prospects of having such agents in Zimbabwe may be bleak as the country prefers an agrarian approach to

social protection which raises questions about its feasibility in a context where poverty is urbanizing.

In addition, based on findings from this current study, it is reasonable to infer that government control of NGO activities could be a result of government frustration due to the fact that NGOs are by-passing government and directly implementing their programmes on the targeted population.

5.5.2. Beneficiaries' perceptions

5.5.2.1. Cushioning food needs

All the respondents interviewed in this study believed that the cash-based transfer was an intervention for them to starve off hunger. The respondents remarked that given their situation of poverty and vulnerability the cash they received was meant to improve their situation by at least having the most basic of needs, that is, food. There was uniformity in the responses during the interviews as respondents reiterated that:

“I think the purpose of the assistance was to improve our lives in terms of food needs. The main thing that changed in our lives was that we had enough food in the household. We could not do much to develop our lives since my husband’s salary is in RTGS.” [woman from Epworth]

“I think the assistance money for food was meant to help us to avoid starvation from hunger because the previous seasons nothing much was produced from fields. So, I think it was meant to cushion and give us assurance that we would not become desperate to the extent of even stealing or do other things as we knew that we were helped to have food.” [man from Epworth]

5.5.2.2. Beneficiaries do not view the assistance as a right.

Solicited views from respondents if they considered the cash-based transfer as a right indicated that the cash transfer was not regarded as such by the respondents. The general conception among respondents was that the cash transfer was as a result of the donors who have seen the level of poverty of beneficiaries and how they are suffering and thus the donors felt that they could help. Respondents overwhelmingly contested that there was no way they could conceive of the assistance they were receiving from donors as a right unless if it were a government programme. To buttress their argument, some respondents pointed out that that is why now even if the programme has stopped when they are still in need, they cannot complain as the programme was as a result of donors’ generosity. From the foregoing, the

study noted that respondents seem to understand the fact that donor aid is humanitarian in nature and there is no legal basis that is clearly stated by statutes or even constitutionalised for donor aid to be considered a right.

The current study also noted that the other reason why beneficiaries did not view the cash-based transfer as a right is that they were constantly reminded that the programme would come to an end. This is different from the HSCT programme findings by Mayanga (2017) that indicated that beneficiaries viewed receiving the HSCT as a right. The reason why recipients of the HSCT viewed the cash transfers as right could be that they knew that the government was involved in the running of the programme.

5.6. Discussion of Findings

This research study embarked on exploring and establishing the socioeconomic outcomes of NGOs social safety nets on beneficiaries in an urban set up. The findings gave rise to three broad elements to highlight the impact of social safety net interventions by NGOs. Findings presented in this chapter demonstrate that social cash-based transfers by external actors undoubtedly plug the existing gap in social protection in Zimbabwe. Cash based transfers are shown as instrumental in addressing socioeconomic deprivations.

The first question situates beneficiaries of the cash-based transfer in their lived environment. Field findings indicated that respondents are confident that cash transfers are critical to easy and/or remove environmental barriers as indicated by Noyoo (2021) that social assistance foster the enhancement of capabilities. The environment plays a pivotal role in promoting or hindering people's ability to grow and develop their individual potential. Participants in this study thought that their environment does not enhance decent living. Sulemana *et al.*, (2019, p. 1-2) who noted that cities in African countries "are struggling to address the challenges of inequalities related to adequate housing, schooling, transport, and healthcare provision".

Similarly, findings in this study demonstrate that respondents are exposed to myriad triggers of vulnerability that include poor housing structures; lack of property rights; unclean water; not connected to electricity; low levels of education; inadequate skills for the urban labour market; unemployment; high ratio of dependents; social fragmentation; and informal jobs with volatile incomes. This shows that urban life presents complex challenges. Thus, in as much as respondents appreciated the cash transfer for enabling them to improve their living circumstances, the cash transfer had minimal impact in their lives as a result of the aforementioned persisting triggers of vulnerability.

In line with Varghese Paul *et al.*, (2021) the study findings confirm that the cash transfer prevented the welfare circumstances of participants from further deteriorating into destitution. Reports by respondents revealed that before receiving the cash transfer life was unbearable. Receiving the cash transfer was a great relief as households were spared the brunt of hunger. Respondents attributed having enough food in their households to the cash transfer. Hunger has debilitating effects on people's overall well-being. Schubert (2005) reported that sub-Saharan Africa is vulnerable to acute food poverty. Thus, not having food impedes people's ability to be productive and children cannot attend school when they are hungry. Therefore, the cash transfer as it emerged in this study smoothed consumption and enabled people to be economically active especially those who rely on manual or casual labour to earn income.

Furthermore, the cash-based transfer created pathways for participants to respond to some of their critical needs, that is, education and health care. Beneficiaries were able to invest in education and access primary health care because their extra income was freed since they were receiving the cash transfer to cater for household food needs. However, the study observed that, although cash-based transfers reached the poor and those in dire need of assistance, operational programme aspects such as duration and value of entitlements have a bearing on programme outcomes.

Findings reveal that the conversion ability of beneficiaries of the cash transfer into functionings in the various spheres of life was limited as they struggled to transition to resilience. This was largely due to the parsimonious nature of the cash transfer. Since the cash-based transfer programme stopped, participants have fallen back to the situation they were in before characterised by pronounced deprivation of unmet deficiency needs. Consequently, they are now forced to make trade-offs where they have to prioritize buying food over education for their children and their health.

The study findings also established a causal link between cash transfers and participants' enhanced psychological well-being. Principal beneficiaries that were interviewed in this study disclosed that the cash transfer contributed to their happiness. For them receiving the cash transfer for food reduced stress and despair associated with hunger. It contributed to beneficiaries having positive thoughts resulting in reduced conflicts among household members. Having food gave beneficiaries a renewed sense of dignity and purpose in life.

Respondents expressed profound gratitude that they were able to devote their time to work, while in good mental state, to get extra income.

Chagunda (2014) report that cash transfers helped to empower women are buttressed in this current study. In a similar fashion women as the majority of respondents shared overwhelming reports of happiness which could be significantly attributed to improved women empowerment as a result of the cash transfer. Women who participated in this study felt empowered as financial dependency on their husbands waned. Those without husbands felt that the cash transfer empowered them to shoulder their responsibilities as sole household heads. Findings illustrate that the cash transfer promoted women agency as they were able to imagine, share information and work together to boost their income so as to become financially independent.

Because of the cash transfer benefit, participants were able to minimally overcome liquidity constraints by achieving some level of financial functioning. As indicated in the literature, a slight increase in income, positively impact a household's socioeconomic situation (Sachs, 2012). In like manner findings indicate that some respondents were able to implement their entrepreneurial ideas to generate more income because the cash transfer eased financial constraints and enabled them to have savings. However, the entrepreneurial ventures that respondents said engaged in mostly involve petty trade and are of the smallest scale thus, they do not result in any substantial income.

Different from rural areas where people are reported to have acquired productive assets, such as goats and cattle, and start meaningful small businesses as a result cash transfer there is no evidence from this study that urban recipients of the cash transfer were able to acquire productive assets. The bigger problem for the urbanites is that entrepreneurial ventures in the urban economy require substantial financial capital to start which the parsimonious cash transfer cannot afford them as compared to the rural economy. Thus comparatively, cash transfer social safety nets seem to be more efficacious in rural areas than in urban areas as indicated by Ralston *et al*, (2017) that beneficiaries are able to accumulate assets such as livestock.

Perceptions gathered from the field demonstrate that donors have the capacity to run social safety nets or social assistance programmes because they have the resources. Thus, the research concluded that NGO social assistance interventions are pivotal in helping the government to provide social protection to those most in need. However, the political

environment is critical in determining the extent and amount of social protection support that can be provided by non-government external actors. The political landscape in Zimbabwe is still restrictive for interventions by NGO as shown in this study which limits the type and amount of help that people can receive. This result point to the primacy of politics and power in shaping and determining social protection trajectories. Honestly, politics should help people to thrive than shrink their capabilities to function.

Overall, the findings demonstrate that effectiveness of cash transfer social safety nets in urban settlements is determined by a myriad of socioeconomic variables. As revealed in this study, urban life is marred by complex socioeconomic challenges that are inimical to the ‘redistributive, protective, promotive, and transformative’ goals of social safety nets. Evidently, findings from this study justify the choice of the Capability Approach and the Ecological Perspective as guiding theoretical frameworks for this research. Results highlight the potency of cash transfer social safety nets in ending poverty which calls for more theorization in light of the Capability Approach and the Ecological Perspective during the processes of design and implementation of such initiatives.

CHAPTER SIX

6. CONCLUSION, POLICY IMPLICATIONS AND RECOMMENDATIONS

6.1. Introduction

This chapter presents the conclusion and recommendations as obtained from the research findings that emerged from the questions the study posed on the socioeconomic outcomes of social safety net intervention by non-government external actors. Accordingly, the study explored the socioeconomic benefits that beneficiaries derive from NGO organizations' social safety net interventions in Zimbabwe.

6.2. Conclusions

6.2.1. Capability voids: To examine how poor and vulnerable people survive in a desperate socioeconomic environment

When the socio-economic environment is volatile it creates a desperate socio-economic situation for people, and this has a bearing on the impact the safety nets will have on beneficiaries. Challenges shared by participants in this current study depict a volatile socioeconomic environment that people live in which exposes them to risk. Findings show that most households predominantly do not have decent accommodation, lack access to clean water, and are not connected to electricity. These conditions compound their ability to function and exacerbates susceptibility to deterioration in terms of welfare of the vulnerable and poor people. Hence, participants believed that the cash transfer was instrumental in mitigating their exposure to the triggers of vulnerability. For instance, the cash transfer expanded the ability of households to upgrade their living conditions by improving the structures of their houses as well as building extra rooms to avoid cramping.

However, the study established that having access to the cash transfer is not sufficient to address the deprivations of the urban poor and vulnerable instead there is need for complimentary services for people to be able to access needs that are not necessarily covered by receipt of the cash transfer.

6.2.2. Benefits of the assistance on beneficiaries: To explore the socio-economic outcomes of NGOs social safety net initiatives on beneficiaries

The major outcome of the cash-based transfer was addressing immediate household food needs by ensuring food availability. The cash transfer provided a safety net for vulnerable households to meet their food needs in a context of rising food insecurity and poverty. Respondents emphasized that having food in the household is key before anything else. It emerged that other socioeconomic outcomes particularly the expansion of social and economic freedoms through access to education and health and productive use of time were necessitated because food was made available in beneficiaries' households. Respondents believed that although the cash transfer enabled them to meet their short-term needs of having adequate food, it also contributed to investment in longer term outcomes for instance the education of children. This demonstrate that where social protection is guaranteed, it is possible for upward social mobility to occur whereby people break from poverty traps and transition into resilience.

The findings in this study indicate that the majority of respondents are unemployed, and the cash transfer was their only stable source of income. Without stable employment, people are not able to meet the most basic of needs. Participants appreciated the cash transfer for enhancing their functionings. The study found that beneficiaries were able to engage in economic activities to increase their household income because they had food. In a context characterised by informality, unstable and volatile livelihood opportunities, the cash transfer was critical in cushioning beneficiary households when their usual forms of livelihoods opportunities were not available.

The study also established a casual path to health outcomes and increased happiness as a result of the cash transfer. Health and happiness are key for people to realize various functionings. The cash transfer enabled households to have adequate food thereby contributing to desirable health outcomes as respondents felt that without food, they would have been vulnerable diseases caused by malnutrition, particularly for children and they could have succumbed to premature deaths. Furthermore, respondents, mostly women, attributed their increased levels of happiness to the cash transfer as they felt empowered to build their capabilities such as starting small business that in turn reduced their financial dependency on their husbands, thus, ultimately promoting mutuality and cooperation in their marriages.

Notwithstanding the positive socioeconomic outcomes as a result of the cash transfer, the research observed that beneficiaries did not manage to significantly improve their welfare circumstances. The cash transfer did not enable most beneficiaries to transcend deficiency needs as they concentrated the most on providing food while underinvesting in other spheres of life such as education and health. Accordingly, the study found that some of the momentary gains attained were only maintained during the subsistence period of the cash transfer programme. Nonetheless, the findings from this research suggest that the cash transfer can provide pathways for inclusive growth if there is complementarity between and among the different forms of social assistance.

6.2.3. Perceptions on cash transfers: To investigate how social safety nets are perceived by both beneficiaries and NGOs

Elicited perceptions from both NGO representatives and beneficiaries and indirectly gathered government views reveal identical recognition of the impact of cash transfers in changing people's welfare circumstances by reducing their susceptibility to vulnerability to poverty. However, the differing nuances in the perception of cash transfers by involved stakeholders was found to have a bearing on the substantial socioeconomic benefits that beneficiaries can derive. This study noted that on the one hand, NGO organizations view the cash transfer programme with humanitarian lenses, that is, rescue driven. On the other hand, NGOs see their work as a driving force to foster soft learning for social policy options and trajectories in the hope that the government of Zimbabwe will eventually assume ownership of the programme. This understanding of social safety nets by NGOs explains why the cash transfer was not able to promote the transformative dimension of social safety nets as findings indicate that the cash transfer programme was short-lived, and the value of the transfer benefit was parsimonious.

6.3. Policy Implications

Findings from this study establish the following policy implications:

The study drew informed key thematic areas to inform policy frameworks on sustainable poverty reduction programs in resource poor communities. Both state and non-state actors must prioritize infrastructure development to ensure that people are able to access and utilize services through active and meaningful participation of the community. Similarly, social safety net services by government such as the HSCT, BEAM and AMTO should also be extended to urban areas to improve the welfare, growth and development of the community.

6.3.1. Value addition to existing literature

The development of social safety nets models is premised on sustainable approaches to empower communities to identify and implement community-led initiatives that respond to their challenges. The study presented a great deal of data that informs and guide the development of HSCT handbooks and models in community rooted participation. The study drew its basis of research questions and objectives from past literature or studies; thus, creating value addition to the community-based model of HSCT.

The study carried an advocacy role in amplifying the community voices on responding and addressing poverty implications at different levels including food security, children nutrition, health and education support amongst key areas that determine community's access to essential services, growth and development.

6.4. Recommendations

6.4.1. Recommendations to government

The study established that the cash transfer was the only stable and reliable source of income for households as the majority of respondents are not employed. Although there are high levels of unemployment in Zimbabwe due to the macroeconomic malaise and deindustrialization, it emerged from the study that respondents have limited to no skills that they can trade to participate in the urban labour market. There is need for government to address the skills gap by providing access to relevant and meaningful skills training for people to proactively participate in the urban labour market.

Findings from the field revealed that respondents are exposed to a plethora of triggers of vulnerability. Respondents acknowledged that the cash transfer was instrumental in helping them meet some of the household needs but underscored that most needs were not met. Thus, government should complement safety net interventions by non-state actors by strengthening and expanding government run social safety nets in urban areas such as BEAM and AMTO to maximise the benefits of programmes on beneficiaries.

Respondents revealed that there were many people who did not become beneficiaries of the cash transfer programme but were eligible. On this issue, the key informant mentioned that the case load is determined by donors depending on the resources available. This raises concerns on apparent gaps in a context where social assistance is spearheaded by external

actors. Hence, it is imperative that government should prioritise local mobilization of resources to fund and spearhead universal social assistance programmes so as to close the gaps in social protection.

In as much as the cash the transfer created pathways for people to access social services such as education and health, the study noted that people may not be able to access these services if the social facilities are not available. Respondents bemoaned the limited number of government run schools and the poor quality of education and health they have access to. Government should ensure that social facilities are available in emerging urban settlements and simultaneously work on improving the quality of education and health.

One of the major challenges that emerged from the findings is that poor urban households struggle to access food. In light of this government in collaboration with municipal authorities should revise restricting city by-laws and support and promote urban agriculture where space allows. This will enable poor urban households to mitigate the persisting emergence of food insecurity.

Given that NGOs are spearheading various social protection intervention, government should take advantage of the existing humanitarian responses to build and strengthen non-contributory social protection while working on labour market interventions.

6.4.2. Recommendations to external actors in social protection

This study noted that achieving resilience is a long-term process as respondents expressed identical concerns regarding the short life span of the cash transfer programme. Considering that beneficiaries of the social assistance programmes in Zimbabwe have been exposed to chronic macroeconomic malaise which has led to acute deterioration in terms of welfare for ordinary people, this study recommends that external actors need to extend programmes' life span.

6.5. Limitations of the study

This study was limited in terms of sampling as it only had 20 respondents representing Epworth and Hopley urban settlements that have a combined total population of approximately 370 000. This small sample size therefore does not allow results from the findings to be generalized. Similarly, the study had limitations as it focused on one form of social safety nets – cash transfers and one NGO that provided this form of safety net, thus, the study does not cover entire basket of social safety nets available in the country. Again, the

study only focused on two underdeveloped urban settlement of Epworth and Hopley in Harare.

The other limitation was that respondents in the research locations were used to some of the research questions during enumeration processes by NGOs, so this may have affected how they shared information about the gains they derived from the cash transfers.

6.6. Areas for Future Research

This research study was solely qualitative in nature and was limited to only evaluate the cash transfer interventions by NGOs. Given that social safety nets have predominantly become a cornerstone in social protection in the global south and are largely being spearheaded by external actors and that there are variations in the types of social safety nets being implemented, this study suggests a comprehensive mixed method approach study on the same research topic that provides disaggregated information. It also suggests a future study exploring the susceptibility to urban vulnerabilities and access to social protection of the urban poor and vulnerable.

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APPENDICES

Appendix 1: Interview Schedules

SEMI-STRUCTURED INTERVIEW GUIDE

Study Title: Exploring the socioeconomic outcomes of Non-Governmental Organizations (NGO) social safety nets in Epworth and Hopley urban suburbs - Zimbabwe.

Aim: To explore the socioeconomic impact of NGOs cash transfers from poor urban beneficiaries' experiences.

In-depth interview guide for urban beneficiaries of NGOs interventions

Demographic Information

1. Location: Epworth or Hopley.....
2. Age:
3. Gender:
4. Marital status:
5. Employment status:
6. Level of education:
7. Any training in technical skills:
8. Source(s) of income:
9. Number of household members:

Questions

Household characteristics

1. When did you start living in this area?
2. Do you have a stand number? Or you are a tenant?
3. What kind of challenges do you have in your household? (Household vulnerabilities)
- Describe the nature of your household challenges.
4. When you experience shocks, where do you first seek assistance? Who do you turn to? (Referral pathways)
- Social relations – social capital
- is the assistance shaping social capital?
5. How often do you receive assistance and for how long have you been a recipient?
6. How much do you receive?
7. How (or in what form) do you receive the assistance?

Neighbourhood characteristics

1. What are your major challenges as residents here?
Prompts:
 - Any systematic constraints e.g., leases/ownership?
2. What social services do you have access to?
3. What opportunities do you have in this community? – employment, etc.

Assessment of assistance

1. How do you describe your life before receiving the assistance?
2. How has the assistance (cash transfer) impacted your life?
Prompts:
 - Improved nutrition – what are the indicators? Probe.
 - Development of capabilities (explain).
 - Enhanced resilience (explain). When you face challenges now, how do they impact you? How long does it take you to recover from the shocks?
3. In what ways has the assistance influenced your access to social services?
Prompts:
 - Household access to health
 - Children’s school attendance and performance
4. What do you think, in your view, is the purpose of the assistance you receive?

Attribute of assistance

1. How were you selected to be eligible to receive assistance? (Targeting – inclusion and exclusion)
 - Why do you think you were included among the beneficiaries?
 - Are there people whom you think were left out but deserving assistance and vice-versa?
2. What can you say about your coping mechanisms before and after receiving the assistance?
3. What kind of assistance do you think is helpful to transform your life?
4. How do you use the assistance in your household?
 - Outline your expenditures and/or uses.
5. How has the assistance influenced your participation in civic and community activities?
6. From how many organizations do you receive assistance? (Other players in social assistance)

Recommendations

1. What are your recommendations on the assistance programme?
2. Do you think that assistance from NGOs makes a difference in people’s lives?
3. What are your views on the workers who administer the assistance? (Sphere standards – ethics of workers).

Semi-structured Interview Guide

Study Title: Exploring the socioeconomic outcomes of Non-Governmental Organizations (NGO) social safety nets in Epworth and Hopley urban suburbs - Zimbabwe.

Aim: To explore the socioeconomic impact of NGOs cash transfers and food vouchers from poor urban beneficiaries' experiences.

In-depth interview guide for Key Informants: NGOs representatives

1. Briefly explain what you do and your organization.
2. What principles guide your programmes?
Prompts:
 - Social protection policy
3. For how long have you been carrying out this programme?
4. What are the parameters of your intervention strategies?
Prompts:
 - how do you determine the level of intervention?
5. How is your relationship with government institutions involved in what you do?
 - What effect has this relationship in your work
6. What targeting methods do you use? Explain why?
7. In your view, are there any changes in the quality of life of beneficiaries? Explain.
8. Have the beneficiaries demonstrated that they appreciate what you are doing for them?
 - Are there examples of what they express or do? Describe.
9. What are your impressions on beneficiaries being self-reliant and/or being dependent in relation to the assistance you give them?
10. What challenges have you encountered in carrying out your programmes?
11. Do you have any further comments?

Appendix 2: Consent Form

UNIVERSITY OF CAPE TOWN

DEPARTMENT OF SOCIAL DEVELOPMENT

CONSENT FORM



Title of research project:

Exploring the socioeconomic outcomes of Non-Governmental Organizations (NGO) social safety nets in Epworth and Hopley urban suburbs - Zimbabwe.

Names of principal researchers:

Cashios Mutemachani

Department/research group address:

The Department of Social Development
5th Floor
Robert Leslie Social Science Building
University Avenue
Upper Campus
University of Cape Town

Telephone:

+27 21 650 3483 / 93

Email:

Mtmcas001@myuct.ac.za or chancechagunda@gmail.com

Name of participant:

Nature of the research:

The study qualitatively explores the socioeconomic outcomes of NGOs social safety net interventions. To achieve this goal, the study will rely on the information gathered from beneficiaries experiences of NGOs social safety net interventions to determine the socioeconomic outcomes.

Participant's involvement:

- The research interview will take your time not exceeding 1 hour.

- The interview will be digitally recorded, and I will also write down notes during the interview.
- Please answer the questions as honestly as possible.
- This research study has been approved by the Department of Social Development Ethics Review Committee of the University of Cape Town and the Department of Social Development in Zimbabwe.
- The researcher does not perceive any physical, psychological, legal and/or any other risks as you participate in this study.
- There are no financial costs and/or any form of costs to be incurred by you (participant)
- Your participation in the study provides a platform through which your perceptions may contribute towards social protection strategies and social policy reform.

- I agree to participate in this research project.
- I have read this consent form and the information it contains and had the opportunity to ask questions about them.
- I agree to my responses being used for education and research on condition my privacy is respected, subject to the following:
 - I understand that I am under no obligation to take part in this project.
 - I understand that I have the right to withdraw from the project at any stage.
 - I understand that the dissertation research will be available to readers in a university library in printed and electronic form.

Signature of Participant:

Signature of person who sought consent:

Name of person who sought consent:

Signature(s) of research director(s): a)

b)

Date:

Appendix 3: Request Letter to Potential NGOs



UNIVERSITY OF CAPE TOWN DEPARTMENT OF SOCIAL DEVELOPMENT

28 November 2022.

Dear Sir/Madam

Re: Assistance with accessing research information.

I am a Zimbabwean citizen undertaking a master's degree in Social Development at the University of Cape Town in South Africa. I would like to carry out academic research on poor urban households who are receiving NGOs social safety net interventions in two poor urban suburbs of Epworth and Hopley in Harare.

The research project has been approved by the Ethics Review Committee of the Faculty of Humanities at the University of Cape Town. Reference number SWK-REC-2022-SR015. Permission to carry out the research in Zimbabwe has been granted by the Ministry of Public Service, Labour and Social Welfare – Department of Social Development.

The topic of my research project is: **Exploring the socioeconomic outcomes of Non-Governmental Organizations (NGO) social safety nets in Epworth and Hopley urban suburbs - Zimbabwe.**

The study is motivated by the involvement of NGOs in providing social protection interventions to the urban poor. Accordingly, I would like to elicit perceptions and experiences of beneficiaries of these interventions to establish socioeconomic outcomes.

My assumption is that your organisation is providing social safety net interventions to households in Epworth and Hopley. I would, therefore, like to carry out research interviews on your beneficiaries. Thus, I am kindly asking for your help with the selection of potential research participants among your beneficiaries. If you are interested in knowing the research findings, I will be glad to provide the final report.

Thank you in advance for your help.

Yours sincerely,

Cashios Mutemachani.

Email address: mtmcas001@myuct.ac.za or mcashios@yahoo.com

Cell Number: +263771536751

Appendix 4: Ethics Approval Letter

UNIVERSITY OF CAPE TOWN



Department of Social Development

University of Cape Town Rondebosch 7701 South Africa

Phone: +27-21-650-3483

E-mail: tarvn.powell@uct.ac.za

31 October 2022

Student: **Cashios Mutemachani (MTMCAS001)**

Outcome: **ACCEPTED**

I am pleased to inform you that ethical clearance has been given by an Ethics Review Committee of the Faculty of Humanities for your study, *Exploring the socioeconomic outcomes of Non-Governmental Organizations (NGO) social safety nets in Epworth and Hopley urban suburbs - Zimbabwe*. The reference number is SWK-REC-2022-SR015.

I wish you all the best for your study.

Yours sincerely
Dr Shanaaz Hoosain
Senior Lecturer
Chair: Ethics Review Committee

Appendix 5: Research Clearance

Official communications
should
Not be addressed to individuals

Telephone: Harare 790872/7
Telegrams "SECLAB"
Private Bag 7707/7750



MINISTRY OF PUBLIC SERVICE, LABOUR AND SOCIAL
WELFARE
Compensation House

Cnr Fourth Street and Central Avenue
HARARE

18 November 2022

Cashios Mutemacheni
UNIVERSITY OF CAPE TOWN

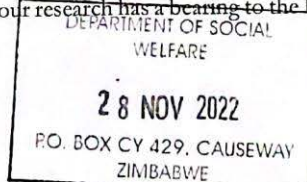
REF: PERMISSION TO CARRY OUT ACADEMIC RESEARCH ON TOPIC ENTITLED "EXPLORING THE SOCIOECONOMIC OUTCOMES OF NON-GOVERNMENTAL ORGANIZATIONS (NGO) SOCIAL SAFETY NETS IN EPWORTH AND HOPLEY URBAN SUBURBS - ZIMBABWE".

Receipt of your letter with the above-mentioned matter is acknowledged.

Please be advised that permission is hereby granted for you to carry out research on a topic entitled "Exploring the socioeconomic outcomes of Non-Governmental Organizations (NGO) social safety nets in Epworth and Hopley Urban suburbs - Zimbabwe". Permission is granted **STRICTLY** on condition that the research is for academic Purposes only in pursuit of your Masters in Social Work. The data collected should not be shared to third parties.

You are kindly requested to submit a copy of your final research documents to the Department of Social Development upon completion as your research has a bearing to the Department's mandate.

Dr. E. Mtetwa



CHIEF DIRECTOR -SOCIAL DEVELOPMENT AND DISABILITY AFFAIRS

cc: S Masanga – Permanent Secretary
A/Director Social Development
NL Bore – Director Human Resources

List of Tables

Table 4.2: Respondents Demographic Profile