A SOCIAL ANALYSIS OF CASH TRANSFERS IN WARD EIGHTEEN, GOROMONZI DISTRICT ZIMBABWE

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Submitted by

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DECLARATION

I, SYLIVIA BHATASARA declare that, this thesis on Cash transfer in Ward eighteen Goromonzi District Zimbabwe is my own work and it has never been submitted for a similar purpose at any other University.

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SYLIVIA BHATASARA

Date: ........../......../2014
Abstract

Cash transfer is one of the ways considered effective in tackling poverty, they potentially help stimulate economic growth, ensure food security, motivate people to invest in health and education and small projects. The assumption is that beneficiaries know their needs best and money enable them to make sound decisions. Theoretically cash transfer is assumed to meet stipulated objectives. The study of cash transfer is mainly dominated by impact assessments and evaluations in relation to design and expected ends. A critical point of analysis is missed in such studies, cash transfer is a social process in which institutional bureaucrats, community members and beneficiaries interface through interactions and experiences. The cash transfer process is embedded in social interfaces in which different actors exercise some form of agency thereby shaping the various life worlds that in turn have a bearing on the programme outcome. It is important that the interactions involved in the implementation of cash transfer are demystified in order to understand cash transfers. This study looks at the Harmonized Social cash transfer in ward eighteen of Goromonzi District Zimbabwe. It explores and analyse the various interfaces resulting from the HSCT. It also investigates and analyse how beneficiaries utilize and perceive the cash transfer money. A case study design was used and data was collected using participant observation, in-depth interviews, life stories, key informant interviews and various participatory tools. The study reveals that the HSCT has birthed a variety of interfaces between and among bureaucrats, community and bureaucrats, beneficiaries and bureaucrats and community and bureaucrats. These have implications on social policy and future projects. While many of the interfaces are embedded in tension, some opportunities have been opened for some actors. The HSCT money is being used mainly for food, education and healthcare and beneficiaries perceive the cash transfer as a source of hope to escape poverty, nevertheless the money remain inadequate.

Keywords; cash transfers, institutions, bureaucrats, interfaces, agency, life worlds, social process
DEDICATION

I dedicate this to my mother Mavis, my father Onesmo, nieces, nephews, siblings and in memory of my late brother Themba.

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## TABLE OF Contents

Abstract ......................................................................................................................... iv
ACRONYMS ................................................................................................................... 1
List of tables .................................................................................................................. 2
Table 1 Examples of cash transfers in Zimbabwe ......................................................... 2
Table 2 Wellbeing analysis ......................................................................................... 2

CHAP 1: INTRODUCTION .......................................................................................... 3
1.0 Introduction ............................................................................................................. 3
1.1 Background to HSCT ............................................................................................ 3
1.2 The Genesis of Cash transfer ................................................................................ 4
1.3 The cash transfer development-poverty nexus ....................................................... 6
1.4 Cash transfer experiences: examples from the globe ............................................. 8
1.41 Cash transfer in Latin America .......................................................................... 8
1.42 Cash transfer in Asia .......................................................................................... 9
1.43 Cash transfer in Africa ...................................................................................... 10
1.5 Major operational issues in Cash transfer ............................................................ 11
1.5.1 Targeting ......................................................................................................... 11
1.5.2 Administrative capacity .................................................................................. 11
1.5.3 Dependency ..................................................................................................... 12
1.6 Theoretical framework .......................................................................................... 12
1.6.1 Cash transfers as a social process .................................................................. 13
1.6.2 Institutions ....................................................................................................... 14
1.6.3 A critique on how cash transfers have been studied ....................................... 15
1.6.4 The beneficiaries ............................................................................................. 17
1.6.5 Problem Statement ......................................................................................... 17
1.6.6 Objective .......................................................................................................... 17
1.6.7 Research Questions ......................................................................................... 17

CHAP 2: METHODOLOGY ......................................................................................... 19
2.1 Study area ............................................................................................................. 19
2.2. Gaining access ................................................................................................... 20
2.3 Research techniques ............................................................................................ 21
2.3.1 Participant Observation .................................................................................. 21
2.3.2 Life histories .............................................................. 21
2.3.3 In depth Interviews ..................................................... 21
2.3.4 Key informant interviews ........................................... 22
2.3.5 Wellbeing analysis ..................................................... 22
2.3.6 Household expenditure analysis .................................... 22
2.3.7 Livelihood analysis ..................................................... 22
2.3.8 Literature review ....................................................... 22
2.3.9 Data analysis ............................................................. 23
2.4 Challenges faced .......................................................... 23

CHAPTER 3: THE HISTORY OF POVERTY AND SOCIAL PROTECTION TRENDS IN
ZIMBABWE ........................................................................... 24

3.1 Background ...................................................................... 24
3.2 Social Security Framework in Zimbabwe ......................... 25
3.3 Examples cash transfers in Zimbabwe ............................... 27
3.4 The Harmonized Social Cash Transfer Zimbabwe ................. 29

CHAPTER 4: HARMONIZED SOCIAL CASH TRANSFER ACTORS AND INTERFACES .... 30

4.1 DSSO Institutional context ................................................. 30
4.2 Empowerment .................................................................. 31
4.3 Bureaucratic and community tensions ................................. 32
4.4 Cash transfer expectations and realities ............................... 33

CHAPTER 5: CASH TRANSFER EXPERIENCES, VIEWS AND PERCEPTIONS ........... 37

5.1 Beneficiary scenarios ........................................................ 37
5.2 The community context .................................................... 39
5.2 Cash transfer utilization ................................................... 41
5.3 Perceptions of cash transfers and poverty: from a beneficiary perspective ...................... 49
5.3.1 A new hope ............................................................... 49
5.3.2 Towards food security .................................................. 50
5.3.3 A better future for children ......................................... 51

CHAPTER 6: CONCLUSION ........................................................... 53

7.0 REFERENCES ................................................................... 56
### ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>AIDS</td>
<td>Acquired Immuno-deficiency syndrome</td>
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<tr>
<td>AMTO</td>
<td>Assisted medical treatment order</td>
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<tr>
<td>BEAM</td>
<td>Basic education assistance program</td>
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<td>CCTs</td>
<td>Conditional cash transfers</td>
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<td>CPCs</td>
<td>Child protection committee</td>
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<tr>
<td>DA</td>
<td>District Administrator</td>
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<tr>
<td>DSSO</td>
<td>District social services office</td>
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<tr>
<td>ESF</td>
<td>Emergency social fund</td>
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<tr>
<td>GNU</td>
<td>Government of National unity</td>
</tr>
<tr>
<td>HSCT</td>
<td>Harmonized social cash transfer</td>
</tr>
<tr>
<td>HIV</td>
<td>Human Immuno-deficiency virus</td>
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<tr>
<td>MoLSS</td>
<td>Ministry of labour and social services</td>
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<tr>
<td>NAP</td>
<td>National action plan</td>
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<tr>
<td>OVC</td>
<td>Orphans and vulnerable children</td>
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<td>PICES</td>
<td>Poverty Income and expenditure survey</td>
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<td>PRFT</td>
<td>Poverty Reduction Forum Trust</td>
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<td>SAPs</td>
<td>Structural adjustment programmes</td>
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<td>SCTs</td>
<td>Social cash transfers</td>
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<td>SSN</td>
<td>Social safety net</td>
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<td>UCTs</td>
<td>Unconditional cash transfers</td>
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<tr>
<td>UNICEF</td>
<td>United Nations emergency fund</td>
</tr>
<tr>
<td>ZimVAC</td>
<td>Zimbabwe vulnerability assessment committee</td>
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<tr>
<td>ZIMSTAT</td>
<td>Zimbabwe statistics agency</td>
</tr>
</tbody>
</table>
List of tables

Table 1 Examples of cash transfers in Zimbabwe

Table 2 Wellbeing analysis

Table 3 Livelihood matrix

List of figures

Fig 1 Goromonzi Map
CHAPTER 1: INTRODUCTION

1.0 Introduction

Cash transfer is one of the many ways that has been seen to be promising in ameliorating future poverty by improving food security, access to health, education and can promote social inclusion among other developmental issues. The cash transfer process is embedded in social interfaces in which different actors exercise some form of agency thereby shaping the various life worlds that in turn have a bearing on the programme outcome. It is important that the interactions involved in the implementation of cash transfer is demystified in order to understand cash transfers, the field of cash transfer has not received such an analysis and this study contribute to the move towards a critical sociological analysis of cash transfers. Bureaucrats, community members and beneficiaries should be seen as equally important partakers in cash transfers, yet limited attention is given to their interactions. The thesis explores and analyse the various interfaces resulting from the HSCT. It also investigate and analyse how beneficiaries utilize and perceive the cash transfer money. It looks at the unconditional Harmonized social cash transfer (HSCT) scheme by the Zimbabwean Government in conjunction with UNICEF. This chapter provides a background of the HSCT; the cash transfer literature review and the theoretical foundation.

1.1 Background to HSCT

The Harmonized social cash transfer stands to become the first pillar of social protection design in Zimbabwe. Its conception in 2011 emanated from the National Action Plan for Orphans and Vulnerable Children (NAP FOR OVC) 2011-2015 (Schubert 2011). The scheme has three levels which are output, impact and outcome. On output level the rationale is to strengthen the purchasing power of 55,000 ultra-poor households that are labor constrained (ibid). The impact level will ensure that beneficiary households are empowered by increasing their consumption to a level which exceeds the poverty line (ibid). At the outcome level the consumption of goods and services is meant to lead to improved nutrition status, health, education and reduction of child mortality (ibid). As noted in Schubert (2011), the scheme targets of extremely poor households that are food poor and labor constrained. When one is food poor it means they live below the food poverty line (having one meal a day) and unable to access non-food basics like soap, clothing, school, utensils, no valuable assets, live on begging, have no regular support from relatives, pension or welfare programs (ibid). Labor constrained households were defined as those (i) with no able bodied household members in the age group 18 to 59, fit for productive work; (ii) one household member in (18 to 59 years) group, who was fit for work, had to care for more than 3 dependents; or (iii) it had a dependency of ratio between 2 and 3 but had a severely disabled or chronically sick household member who required intensive care (ibid).

Poverty is multidimensional and the HSCT adopts a definition by Botes which states that; Poverty has various manifestations, including lack of income and productive resources sufficient to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion (Dumba 2011). Against this definition therefore the objectives of HSCT are (i) to lift extremely poor (food poor) people out of life threatening poverty, to alleviate poverty of people that suffer from any of the manifestations of poverty listed in the definition of
poverty and to reduce the vulnerability of people falling into poverty (ibid). The beneficiaries are expected to have graduated from the state of extreme poverty to a better stage within a period of two years after which they will be exited from the program and retargeting of new beneficiaries is to be done (ibid).

Prior to implementation, selection of the targeted beneficiaries was done by a private firm and the Zimbabwean statistical agency (ZIMSTAT) (Schubert 2011). They collected census and demographic data which was entered into a central database from which the intended household were identified and follow-up interviews were done and final verification was done (ibid). The scheme is managed and implemented at three levels; The Ministry of labor and social services (MoLSS), Department of social services has the overall management and overseeing of the program (Schubert 2011). This is the central level where planning and control, capacity development, information management, finance and administration is done (ibid). Provincial offices guide, supervise and control implementing district social services officers. At ward level the Child Protection Committee (CPC), assist in the verification of targeting results, informing beneficiaries, monitoring the payment process and counsel beneficiaries (Schubert 2011). The cash transfer is called ‘harmonized because by design it is supposed to be integrated with the Basic Education Access Program (BEAM) and Assisted medical treatment orders (AMTO) (ibid). These would ensure that the beneficiary and their household access free education and health assistance respectively. The cash is delivered in transit by a vehicle from a local security company (ibid).

In Zimbabwe before the HSCT which stands as the biggest cash transfer to the poor by the government a variety of cash transfer existed and still exist. Smith (2009) has noted that cash transfer have ensured the survival of millions of extremely need people. The cash transfer programs existing in Zimbabwe among others are livelihoods support programs where people are given cash or vouchers (ibid). This is given to poor households to empower them to work themselves out of poverty (ibid). There is the protracted relief program II which is meant for both urban and rural areas and it’s for livelihood promotion as with a strict focus on increased food production (ibid). Accompanying the social transfer is inputs, small livestock, farmer extension services, improved hygiene practices and conservation farming. This is an initiative by 21 Non-Governmental Organizations (NGOs) and it does not accommodate labor constrained household because they are unable to graduate (ibid). A categorical cash transfer targeting orphans and vulnerable children, elderly and disabled also exist. Christian relief service and Joint Initiative also have a cash transfer rolling targeting labor constrained households (ibid). The initiative aim to achieve short term results and after that beneficiaries are exited and referred to the Ministry of Social services (ibid).

1.2 The Genesis of Cash transfer

As global politics continue to change social cash transfer (SCTs) has become a leading social protection initiative to address poverty and vulnerabilities; however there is no consensus as to what gave birth to them. Leisering (2009) is of the view that the move towards SCT implies a paradigm shift in development policy which indicates the socialization of development policy oriented towards moral universalism. SCTs can be in form of insurance to protect against livelihood shocks or social assistance to the poor via cash or in-kind food subsidies (Adato and Hoddinott 2008). They can be defined as regular non-contributory cash payments provided by governments or non-governmental organizations to individuals or households with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability (OECD in Samson 2009). SCTs have gained prominence in the
development arena during the past decade in Africa. There is a general belief that they emerged as a counter alternative to food aid and handouts, the assumption being that, giving people food continues to perpetuate the cycle of poverty by creating dependency (Hanlon et al 2010). There is a general belief that they emerged as a counter alternative to food aid and handouts, the assumption being that, giving people food continues to perpetuate the cycle of poverty by creating dependency (Hanlon et al 2010). Those considered to be poor therefore should not be treated as people who cannot work for themselves but as people who are capable but lack resources (ibid). Leisering (2009) also argue that SCTs are globally portrayed as a response to limitations of earlier development policies. He argues that previous in kind transfer to the poor like food and subsidies are widely being regarded ineffective.

Standing (2008) has noted that cash transfer is being favored over food aid because with food aid markets are distorted, in some instances it can be an inappropriate aid when people do not necessarily need food per se, food fosters a sense of charity and in many cases if given food yet income is needed the food is sold. Smith (2009) adds that cash transfer is advantageous over food and in-kind transfer because they have low transfer costs and with money markets respond effectively. Nevertheless food aid should not be ruled out for it is necessary in emergency situations and crisis like famine, droughts, floods and other uncontrollable events like disease incidences. Devereux (2005) concurs and regard cash transfer as a new policy agenda to address livelihood insecurity, which is hinged upon the notion of ‘social protection’. He argues that it is an initiative that goes beyond emergency food aid, public works projects and feeding programs (ibid). Some scholars argue that due to the increased recognition of human rights the importance of social protection in the form of cash transfer has mushroomed. Hanlon et al (2010) echoes this and argue that cash transfer emerged as a human rights issue where social protection comes first before economic growth. Tirivayi et.al (2013), notes that SCTs have been adopted widely by African member states following a commitment by Governments to strengthen social protection schemes. Mhiribidi (2010) notes that traditional forms of social support have diminished thus social cash transfer emanate from the need to promote a social development approach to social welfare. Though family, clan, and other mutual social systems have traditionally played a crucial role in protecting individuals faced with adverse shocks, such support systems cannot necessarily deal with large, multiple covariate shocks of poverty (European University Institute 2010). Furthermore, ‘traditional systems can exclude marginalized groups or individuals, who are left with incomplete risk-coping mechanisms’ (European University Institute 2010:39). This is also noted in the work of Patel as noted in Mhiribidi (2010) who argue that cash transfer are a pro-poor approach to welfare delivery that aim to incorporate the socially excluded through strengthening livelihood capabilities.

There is growing recognition that social protection is important (Garcia and Moore 2012). In Africa since 2004, the African Union has encouraged countries to develop their own social policy frameworks (Tirivayi et al 2013). In 2006, meetings in Livingstone, Zambia, led to the Livingstone Call for Action (ibid). This led to the Yaoundé Declaration in 2007, in which governments were encouraged to fit plans for social protection into their national budgets and development plans (Garcia and Moore 2012). It was stressed that there was need for a social policy framework that calls for strengthening a social protection framework that aim to include the usually marginalized vulnerable groups in mainstream development (ibid). A social protection system aimed at combating poverty and hunger, creation of employment and decent work opportunities for all, improving access to education and health care services and gender equality (Mutangadura 2009). This is concurred by (Adato and Hoddinott, 2008) who argue that social protection helps strengthen access to nutrition, health, education, reduce chances of intergenerational transmission of poverty and accelerate economic growth. Mutangadura (2009) therefore concludes that social protection is critical for social and economic development which is critical for tackling poverty and
reducing inequalities. Social protection as described by Mtetwa and Muchacha (2013), encompass all public and private initiatives that provide income or consumption transfer to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalized; with the objectives of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups. As noted in Robertson (2013), Mushati et al defines social protection as “policies and actions which enhance the capacity of poor and vulnerable people to escape from poverty and better manage risks and shocks”.

It should be noted that though SCTs is a relatively new term in the poverty discourse, they have been used in the 1980s under the name safety nets by governments to help the poor and marginalized. In the 1980s International monetary fund (IMF) introduced a social safety net (SSN) programme in Latin America following a severe economic decline (Cornia et al 2001). The Bolivian government for example with the support of the World Bank, put in place the first Emergency Social Fund (ESF) aimed at providing emergency relief by creating temporary employment aimed at improving incomes Ibid). The success of the ESF saw a rise of social funds in other countries. Leisering (2009:3) notes that the 1990s saw the rise of SCT and since 2005/2006 they have been on the global political agenda. He argues that this may have culminated because of the shift from universal approaches to poverty to targeted approaches in the 1990s (ibid). In Africa social safety nets have also been used and they come in different types. There are indigenous social safety nets whereby communities help each other to address emergencies, vulnerabilities and family sustenance. There are also state based safety nets which are mainly aim to provide support generationally. These are provided under the basic premise that those in the productive age group have the duty to look after the nonproductive who are those over 49 and children below 20 who are often considered incapable. Social safety nets use various instruments for example taxation which can be directly from individuals or companies or value additions to finance the social assistance fund. There are also pensions which are social security schemes aimed at those employed in the formal sector. In Zimbabwe for instance there is the National Social Security Authority (NSSA) constituted and established in 1989 (Chitambara 2010). It is a board that was tasked by the government of Zimbabwe to provide social security services and it has two schemes namely the pension scheme and the other benefits scheme (ibid).

1.3 The cash transfer development-poverty nexus

A relationship does exist between cash transfer and development and this have a bearing on poverty. However the notions of development and poverty are very complex and there is no one way to understand them. Cash transfer can be considered a springboard for economic improvement in rural areas which directly affect development and consequently poverty is positively affected. It has been argued that cash transfer work to stimulate growth at three levels which are; ‘individuals can invest and earn more, the local economy is stimulated and there is increased spending and this positive spiral of local economic growth helps to promote economic growth on the national level’ (Hanlon et al 2010:31). In addition to this, cash transfer function as start-up capital; beneficiaries tend to use the money not only for immediate needs but also invest. According to the World Bank Report of 2006 cash transfer help break intergenerational poverty links by ensuring that ‘children are better fed, are healthier and have more education than their parents’ (Hanlon et al 2010:33). He reckons that cash transfer is not charity but investments that allow beneficiaries to take control of their own development and end their own poverty. According to Riddell (2008) cash transfer demystify the traditional belief that the poor people are partly
responsible for their plight. He further argues that cash transfer give people the chance to participate in the economy and develop themselves and their countries.

In their own respect cash transfer schemes bring changes and improvements in society and according to Arnold et al (2011, such benefits include emergency poverty alleviation, improved health, nutrition and education outcomes; economic productivity and growth; empowerment (particularly for women) and social cohesion. However, the primary objective of most cash transfer programmes is the direct-immediate alleviation of poverty and reduction of vulnerability (in both development and humanitarian relief situations). In the long run transfer are expected to show positive impacts for poor people’s productive livelihood strategies which help catalyze important effects that can help to break the intergenerational transmission of poverty. In line with the foregoing discussion, Samson (2009) has argued that cash transfer effectively tackle risk, vulnerability and poverty in many ways. The money given directly protects consumption, enabling households to better cope with both shocks and chronic poverty. He notes that the developmental impacts of social transfer help to break poverty traps; particularly they promote investments in children’s health, nutrition and education that help cut off intergenerational poverty (Samson 2009). In the same edition he also argues that the monies provide a vital risk management tool for the poor. It has also been argued that a guaranteed income enables households to pay fees or other costs associated with attending school (Arnold et al 2011). They further argue that it also reduces the burden on children, particularly girls, to contribute to family income, enabling them to participate in school. The receipt of cash transfer also provides small amounts of capital for investment in productive activities, such as agricultural implements and tools, giving recipients the opportunity to not only protect but also improve their economic wellbeing (Arnold et al 2011).

There is growing recognition that social cash transfer has a protective and promotional dimension. They protect living standards (alleviating destitution) and promote wealth creation through supporting transition to more sustainable livelihoods (Arnold et al 2011). Adato and Hoddinott (2008) echo this and espouse that cash transfer are protective, preventive, promotional and transformational. They argue that they protect by securing basic needs consumption, prevent by reducing fluctuation in consumption and aver asset selling, promote by enabling people to save, invest and accumulate, build and enhance asset and they positively transform economic, social and political relations. Evidence gathered from various cash transfer evaluations show that the money transfer can assist people to escape chronic intergenerational poverty; in part by leveraging gains in non-income, human development outcomes; for instance it helps beneficiaries to by-pass cost barriers to education and healthcare assistance. Receipt of cash transfer allows chronically impoverished households a guarantee that they will be able to secure their basic needs throughout the year, regardless of seasonality (Vincent and Cull 2009:9). This directly impact on the nutritional status of beneficiaries, narrows poverty gaps and reduce absolute poverty. They argue that small but guaranteed flows of transfer income help poor households to accumulate productive assets; avoid distress sales; obtain access to credit on better terms; and in some cases to diversify into higher risk, higher return activities. Social cash transfer also provides small amounts of capital for investment in productive activities, such as agricultural implements and tools, giving recipients the opportunity to not only protect but also improve their economic wellbeing (Vincent and Cull 2009).Braun et al (2009) has argued that cash transfer are an important part of poverty reduction strategy aimed at improving health, nutrition and education of young children the short term and their earning potential in future eliminating the possibility of them being adults. He adds that cash transfer aim to reduce current poverty while also trying to improve human capital. Social cash transfer if properly sequenced can be an effective
development tool, Slater (2009) notes that cash transfer provision promotes consumption in the event of livelihoods disruption.

1.4 Cash transfer experiences: examples from the globe

Social cash transfer have been adopted widely across the globe and researches done have shown that if properly conceived and implemented cash transfer can be a successful developmental tool towards poverty reduction. Schubert (2005) noted that middle-income countries like Brazil, Mexico, China and the Republic of South Africa have rapidly implemented and expanded their social cash transfer schemes and have thereby achieved significant progress in reducing poverty. Cash transfer come in different forms and the main distinguishing factors are conditional or non-conditional. Conditional cash transfer (CCTs) entail that beneficiaries commit to certain prescribed actions for instance enrolling their children in school and attending medical facilities consistently (Braun et al 2009). Many scholars and policy makers have credited conditional cash transfer for being a better mechanism to prevent welfare stigma, where conditions are seen as sort of a contractual agreement between government and beneficiaries, increase human capital and eliminate gender disparities in schools and it is good for the political economy where politicians and policy makers can better be assessed (Braun et al 2009). However such viewpoints have been contested and it has been argued that unconditional cash transfer (UCTs) are better because if the needs of the beneficiaries differ from the stipulated conditions it is detrimental to expected welfare gains and some have called conditions ‘demeaning’, because there tend to be an implication that the beneficiaries do not know what is good for them and need to be told by the government. Conditional or unconditional cash have been credited to have achieved a wide range of improvements both at individual and country level. It is the operational process rather than the achievements sought that have been criticized in cash transfer. This section gives examples of a few countries that have implemented cash transfer and the results that have been achieved.

1.41 Cash transfer in Latin America

Some of the largest cash transfer programs are found in Latin America with Bolsa Familia in Brazil being the largest worldwide. Hanlon et al (2010) quotes the president of Centre for global development, a Washington based research group saying that ‘cash transfer programs are as close as you can come to a magic bullet in development’ Nancy Birdsell. They have created incentives for families to invest in their children’s future, she was referring to Brazil Bolsa Familia one of the most successful example of cash transfer in the world. Bolsa Familia was launched in 2003 and it is conditional (CCT), beneficiaries commit to keep their children in school and to take them for medical check-ups often. The program is meant to help reduce immediate poverty through transfer to low income families, to break the recurring poverty cycle and prevent future poverty (IBSA 2012). Approximately 12 million families which translate to 48 million people benefit from the program and recipients get a monthly allowance of 32 reais (USD 19) per every child attending school and this is given to a maximum of five children per household. The beneficiaries are from low income families which have an income of 140 reais (USD82) per month which is the poverty line (IBSA 2012). The program has been successful in reducing income inequality, reducing the number of people living in extreme poverty, improved school attendance, emergence of small businesses, rural development and regional inequality (IBSA 2012). Arnold et al (2011) also notes that a combination of cash transfer accounted for inequality reductions.
Another example of a popular cash transfer program is Opportunidades in Mexico founded in 2002. It is the principal anti-poverty program by the Mexican government and its principles were adopted from the Brazilian Bolsa Familia and it has been credited as exemplary and it is one of the most thoroughly evaluated programs (Benderly 2010). The program attacks poverty in the short and long term (ibid), by addressing the causes not the symptoms of poverty. The program conditions (CCT) parents receiving the money to invest in the health, nutrition and education of their children to improve their earning potential in future and it targets the economically marginalized who have specific verifiable conditions (ibid). When the program started people were severely poor in rural areas and a third of Mexico could not afford adequate food. Many were rural agriculture farm laborers who earned meager incomes and were largely illiterate (ibid). Progressa/Opportunidades had significant impact on health, nutrition status and frequent health care visits were noted (Braun et al 2009). Among other noted results include increased secondary school enrollment, school children enrolled at an earlier stage, positive attitudes towards educating girls increased gender profiles in general, reduced intra-household tension and livestock investments (Braun et al 2009, Benderly 2010). However it’s been criticized for offering few avenues for community participation (ibid).

In Nicaragua the Red de Proteccion Social (RPS) which is conditional (CCT) improved household expenditure, school enrollment, improved diet and increased preventive health care attendance (Maluccio and Flores 2004). It targets the most impoverished in rural areas. The RPS sought to increase expenditure on food through food security transfer monthly, education by school attendance transfer and improved preventive healthcare attendance by children under the age of five. According to Braun et al (2009) the cash transfer improved school enrollment, many were from the poorest households and also improved gender sensitivity to education where girls now get preference to attend school.

1.42 Cash transfer in Asia

Asia has also embraced the use of cash transfer. In 2005 Government of Indonesia launched the world’s largest unconditional cash transfer (UCT). The program was response to cut backs in fuel subsidies and it was designed to prevent poor households from having to reduce expenditures as well as health, education and labor market income (Bazziy et al 2004). As noted by Hossain et al (2012), the cash transfer was meant to sustain expenditure among poor households because cut backs would adversely affect them. However the cash transfer was not directly meant for poverty alleviation but some unexpected outcomes were recognized. In as much as the program was a good initiative by the government it resulted in social tensions in the society and a lot of targeting errors were recorded. On the positive some of the recipients of the cash transfer started small businesses that they did not afford before and it lightened social relations within households.

As cited in (UNDP India 2009), Bangladesh implemented a cash transfer in 1998, the cash transfer differ uniquely because people are not given money per se but are given grain food as a condition for their children to be sent to school. The objective for the food for education transfer was to foster human capital accumulation and this was associate d with high school attendance and better score among beneficiaries. In Braun et al (2009) it is also noted that a cash transfer in Bangladesh that targeted the hardest to reach children increased school enrollment but it happened where grants to improve education quality were provided.
India in 2005 launched a conditional cash transfer scheme Janani Suraksha Yojana with the goal of reducing the numbers of maternal and neonatal deaths (Lim et al 2010). It incentivizes women of low socio-economic status to give birth in a health facility. The program is a revamp of the National Maternity Benefit Scheme (UNDP India 2009). Cash benefits are provided for every live birth to a woman from poor households; transport is also covered and reimbursed in case a woman uses her own money (UNDP India 2009). The deliveries should only take place in a Government or accredited health facility and afterwards the eligible women are given their money. When an evaluation was done it was found out that there was a huge increase in the number of births in approved health facility and a significant reduction of maternal and neonatal deaths (Lim et al 2010). Pregnant women now attended antenatal care education more and ensured the presence of a skilled assistant during delivery.

1.43 Cash transfer in Africa

Africa is no exception from the use of cash transfer, most of the cash transfer are unconditional and recipients have the right to use the money whichever way they chose. Schubert (2005) takes on the example of a cash transfer implemented in Kalomo district in Zambia. The unconditional cash transfer scheme is meant for elderly headed households who stay with orphans and vulnerable children. Garcia and Moore (2012) note that the motivation for the cash transfer stemmed from the effects of HIV and AIDS, hence it mainly targeted those households that had been affected by HIV, female headed and those that lacked a household head or are incapacitated. The initial implementation of the program sought to decrease poverty, starvation, hunger and to explore the viability of a cash transfer in Zambia (ibid). What is striking about the cash transfer is that the targeting was done from within the community, a community welfare assistance committee identify potential beneficiaries, this is then verified by village heads and the community then meet to discuss and rank before names are forwarded to the ministry in charge (ibid). Evaluations later done indicated that health, nutrition and education had slightly improved whilst asset ownership and economic activity increased. Schubert (2005) notes that beneficiary households expressed that the transfer have improved their wellbeing and given them new hope to purchase food, livestock, various assets and some are saving the money as groups. In general cash transfer are considered to impact more on education by enabling the recipients to pay school fees, and purchase all the resources associated with attending school for instance uniforms, books and stationery (Vincent and Cull 2009). Education is accepted as a critical means of reducing inter-generational poverty and promoting development, but access to it is often impeded by cost. Provision of cash increases enrollment rates and in Zambia’s Social Cash Transfer increased school enrollment (Schubert 2005).

In Malawi the Food and cash transfer programme (FACT) has seen improvements in food security and evidence shows that most of the cash transfer is spent on groceries (Vincent and Cull 2009). It has also been discovered that in Malawi cash transfer increase access to healthcare and education facilities. Currently The Government of Malawi’s (GoM) Social Cash Transfer (SCT) scheme an unconditional cash transfer program targeted to ultra-poor households with high dependency ratios is rolling. The eligibility requirement incorporates several dimensions of vulnerability and is considered to be an AIDS-sensitive social protection program. http://www.cpc.unc.edu/projects/transfer/countries/malawi (accessed 31/03/2014). The average size of transfer is $14 per month per beneficiary family and the program is fully executed by the government, and is part of the portfolio of the Ministry of Gender, Children and Community Development with policy oversight and guidance provided by the Ministry of Economic Planning and Development.
The South African social welfare system is playing an increased role in poverty reduction for the past decade. A number of social transfer exist in South Africa which include State Old Age Pensions (SOAP), Disability Grants (DG), Child Support Grants (CSG), Care Dependency Grants (CDG), Foster Care Grants (FCG) and Grants-in-Aid (GIA) (Samson et al 2004). All the social cash transfer have been credited as critical for promoting social development and poverty reduction. The South Africa’s Child support grant aimed at improving nutrition, education and health is good examples in which cash transfer contribute to social development and poverty reduction. As been argued above with social transfer children are in a better place to pay school fees, buy school resources, pay for school transport and therefore helping those who would not have managed to attend school (Samson et al 2004). Education is a long term investment that will help cut generational poverty. In their report on the summary report of the evaluation of social grants in south Africa Samson et al (2004) conclude that Poverty and its associated consequences undermine opportunities for children and youth to attend school, fomenting a vicious cycle of destitution while undermining the household’s capacity to accumulate the human capital necessary to break poverty traps as such social grants play a critical role in addressing causes as well as symptoms of poverty. Social cash transfer also has positive impacts on nutrition, health, the labor market and situation of chronic poverty.

1.5 Major operational issues in Cash transfer

1.5.1 Targeting

The wide adoption of cash transfer especially in Africa has come with a lot of scepticism concerning operational issues like targeting, administrative capacity and speculations of dependency. Hanlon et al (2010) has argued that theoretically targeting the poorest is more effective in poverty reduction however the selection process is complex. The selection, targeting, categorization and identification processes are done by those implementing the programme which makes the process complex. Targeting errors have been recorded in some studies which have led to other countries to use community targeting where community members identify beneficiaries, however the selection process itself can be divisive according to Hanlon et al (2010), it can cause tensions and conflicts in communities. In some circumstances, beneficiaries may forge identities to suit the identification criterion, thus the cash transfer intervention becomes a social construct where different actors have a stake.

1.5.2 Administrative capacity

Efficient capacity is a precondition to implement a well calculated and cost effective cash transfer program, however in most low income countries this remains challenging. In most cases the selection based on household assessments may be very challenging and time consuming. Targeting therefore requires skilled administrative workers, who are more likely to exist in developed countries than in Africa (Hanlon et al 2010). The need to pay and the more time spent on targeting the more costly it becomes and consume a bigger part of the actual grants which is makes it challenging for low income countries. There are also social costs from targeting which include stigma, the possible deterioration of community cohesiveness, and the potential erosion of informal support networks (Samson 2009), however targeting ensure greater coverage and eliminate fraud possibilities.

As noted in Samson (2009), many low income countries lack capacity especially in the social ministries. Local offices tend to face inadequate human resources, office facilities, transport, communication and
field infrastructure. He therefore argue that administrative capacity need to be ascertained first both at national and local level. Garcia and Moore (2012) noted that in Zambia administrative capacity threatened the expansion of the cash transfer to other districts. They argue that the administration was short staffed and relied heavily on teachers and health workers in communities, who also had other responsibilities and could not commit. Political will is equally important in the administrative operations of cash transfer, some governments lack the fiscal capability of financing cash transfer and rely on external funding, however this have consequences if a cash transfer ought to be long term or permanent, sustainability is threatened (Samson 2009)

1.5.3 Dependency

Aid has always been blamed for fostering dependency among recipients; the shift from food hand-outs to cash transfer has been attributed to the need to encourage recipients to be actors in their own development. Recipients have been blamed for becoming idle when a guaranteed help is available, and this is the case with cash transfer. Those who are against cash transfer argue that they put people in welfare traps, induce dependency and give recipients incentives not to work (Samson 2009, Standing 2012 and Fiezbein and Schady 2009). Cash transfer have been criticised as guaranteed income that would allow people to reject labour (Standing 2012), however generally humans tend to want to better themselves and develop better capabilities, for example if one is in a chronic situation and are given money, it improves them and enable them to want better. Samson (2009) echoes this and argue that dependency be redefined in the case of cash transfer and be defined as a choice by a recipient to forego a more sustaining livelihood. He argued that cash transfer have been proved to motivate people to work, in South Africa recipients of a social grant were tracked over time and it was found out that they now intensively and extensively looked for employment than poor non-beneficiaries. On the contrary Fiezbein and Schady (2009) see cash transfer as unnecessary because economic growth is best achievable via fiscal and administrative capacity as such cash transfer have a low future pay off than investing in public capital. They argue that cash transfer may hinder self-reliance so putting infrastructure and necessary systems into place would enable people to rely on themselves.

1.6 Theoretical framework

In the context of increasing poverty levels especially in the developing countries, cash transfer has become a popular way to address poverty in the form of social protection. Cash transfer are regular non-contributory money payments provided by the Government or non-governmental organizations (NGOs) to individuals or households, with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability (Samson 2009). As already discussed in the previous section there is no consensus as to what gave birth to cash transfer. There is a general belief that they emerged as a counter alternative to food aid and handouts, the assumption being that, giving people food continues to perpetuate the cycle of poverty by creating dependency (Hanlon et al 2010). Leisering (2009) points out that SCTs are globally portrayed as a response to limitations of earlier development policies. He argues that previous in kind transfer to the poor like food and subsidies are widely being regarded ineffective. Villanger (2008) argues that unconditional cash transfer have received much attention as a substitute for food aid in emergencies and are a result of market oriented interventions. He further maintains that a key feature in cash transfer is that recipients make the choice on how to manage the money. Cash transfer is regarded as instrumental in promoting economic growth and are motivated by
both equity and efficacy (Braun et. al 2009). According to Arnold et al (2011) in times of chronic food insecurity institutionalized cash transfer programmes are more efficient than repeated food aid as such cash transfer emerged out of the need to tackle both chronic poverty and vulnerability. The emergence of cash transfer can also be attributed to the need to provide income security to the poor in the face of the global financial crisis (ibid). Also increased researches into the multi facetedness of poverty and the discovery of increased shocks and vulnerabilities in which the poor respond by selling productive assets has led to the assumption that cash transfer can restrain the poor from losing their assets (ibid). The booming of cash transfer can also be attributed to the change in the global poverty discourse with a shift from universal to targeted approaches and a rediscovery of poverty as a number one global problem with a human rights dimension (Leisering 2009). The International Development Economics Associates (IDEAs 2011) have noted that cash transfer are a substitute for publicly provided good and services. Giving cash transfer provides recipients with more than other forms of assistance (Tabor 2002). Hanlon et al (2010) notes that there is a wave of new development thinking that instead of maintaining a huge aid industry to find ways to help the poor, it is better to give money to poor people directly so that they can find effective ways to escape poverty. The straightforward theoretical underpinning of cash transfer is rooted in the assumption that individuals can be trusted and empowered to make effective use of resources available to them to improve their living standards (Arnold et al 2011). Agency is assumed to be practiced by both the beneficiaries or the poor and the cash dispensing organizations.

1.6.1 Cash transfers as a social process

The main argument I will develop in this section of the thesis is to postulate that cash transfer is best understood as a social process. Cash transfer is enacted by a range of social actors (e.g. bureaucrats, intermediaries and beneficiaries) whose practices are not simply guided by one dimensional frame of understanding and discourses but rather by contrasting frames from which potential interfaces emerge. Bureaucratic practices are guided and structured by prescribed bureaucratic principles and procedures which in turn fashion the features of the cash transfer programming. Cash transfer are inherently embedded in a top down hierarchical administrative structures in which a bureaucracy and a number of high level bureaucrats define what poverty is, the amount of cash to be given, the eligibility criteria, the selection process and the rules of the game. Cash transfers can thus be conceptualized and understood as similar to an intervention process. Cash transfer is not only enacted by a bureaucracy but also by beneficiaries who, at least theoretically, in and through their everyday practices, negotiate access and perhaps resist the targeting and attribute different values to many than the bureaucrats. Cash transfers may in this way become subject to contrasting value interpretations and discourses of development that hinge on cash.

Before I continue to unpack and operationalize intervention as a process, I provide some brief examples to underpin why and how the design of cash transfer is top down in nature. The Bolsa Familia in Brazil is under the Ministry of Social development and coordinated by the National Citizen Income Secretariat (Secretaria Nacional de Renda de Cidadania (SENARC) (Soares (2012). This is responsible for the rules and regulations, the amount to be given out, conditions, target coverage and monitoring and evaluation while at a lower level the Federal Bank run the program (ibid). The Bank is responsible for processing information collected from municipalities, define how much each family receives, print ATM cards and send to families and they are responsible for making the payment each month (ibid) The Federal back operate under the rules and auspices of the SENARC. In Mozambique there is the Basic Social Subsidy
Programme (PSSB), which is managed by the National Institute for Social Action (INAS) (Selvester et al 2012). INAS has the mandate to manage all social assistance programs and social protection, it takes all operational decisions, manages 30 delegations in the country, supervise the programme and oversee the budget (ibid). A decentralized government body manages budgets, while each delegation manages a number of districts and work with the District services office (ibid). INAS recruit and pay locally chosen community members as liaisons between delegations and beneficiaries; they are trained upon recruitment in relation with roles, procedures and rules (ibid). In Zimbabwe the Ministry of labor and social services (MoLSS), Department of social services has the overall management and overseeing of the HSCT program (Schubert 2011). This is the central level where planning and control, capacity development, information management, finance and administration is done. Provincial offices guide, supervise and control implementing district social services officers. At ward level the Child Protection Committee (CPC), assist in the verification of targeting results, informing beneficiaries, monitoring the payment process and counsel beneficiaries (ibid). Bureaucrats that occupy such different offices play an important role in the designing, implementation and monitoring of cash transfer and this have a bearing on the experiences of beneficiaries and communities at large. Cash transfer are usually in the ministries that deal with social services and the study specifically focus on the DSSO and local power structures involved in the Zimbabwe HSCT implementation.

1.6.2 Institutions

The above puts institutions or bureaucracies at the forefront of any understanding of cash transfer: the workings and dynamics of such institutions are part and parcel of the analysis of cash transfers. Institutions or rather bureaucracies cannot be separated with what transpires on the ground when a cash transfer is implemented. The study of bureaucracies thus becomes an important part of the methodology to study cash transfer. Bureaucracies are treated in many different ways and from different perspectives. There is the Weberian view which perceives the state, the bureaucracy and bureaucrats as constituted by rather homogenous rational entities and with hardly any agency of its own (Jain 2004). In this ideal type decisions are made independent from personal, irrational and emotional aspects (ibid). Thus a bureaucracy is in the eyes of Weber best positioned in terms of knowledge and expertise to make independently from political and economic interests decisions on which policies to implement and how (ibid). A contrasting view of this ideal Weberian model of bureaucracy is one that emphasizes that the bureaucracy is not necessarily neutral and may bring its own ideas and interest into the decision making process (Meir and Krause 2003; Wolford 2010). Apart from being less or not neutral, a bureaucracy is too easily assumed to operate as a hierarchical system of power and a hierarchical division of labour between the different layers within the bureaucracy (Jain 2004). Not all bureaucrats implement policies in ways as designed in the top echelons. Lower level bureaucrats, notably the front line workers in villages and regional offices, may interpret policies differently shaping in this way policy outcomes. Lower level bureaucrats are often also part and parcel of local communities, often linked through kinship and family relations and/or cultural repertoires. Front line bureaucrats may be subject to powerful actors in villages to redirect resources in different ways. The picture that emerges is a situation where by a bureaucracy does not emerge as a neutral apparatus and that policy is not a straight forward linear process (McGee 2004).

Cash transfer programs are enacted after all by social actors who build on and refer in order to legitimize and order their practices to contrasting value and knowledge repertoires and livelihood experiences. When these different repertoires meet we speak of interfaces. Cash transfers thus generate interfaces which
shape the dynamics and outcomes of cash transfer in terms of output (poverty alleviation, food security, etc.). These interfaces need to be studied and documented. In the examples of cash transfer discussed in the above sections it is clear that the operation, progress and key elements of the cash transfer unfold as stipulated by benefactors with checks and balances at each level until the money reach the intended beneficiary. Moreover such a complex situation is prone to conflict of interests in which the opinions of those at the top may not be necessarily be shared by those at the bottom concerning who is eligible since lower level intermediaries such as CPCs come from the same locality with beneficiaries. The concept interface denotes critical points of linkage between different levels of life worlds (Long 2001). Interfaces can be considered as sites of conflicts, incompatibility, negotiation or where same intentions are agreeable (Long 1999). Any analysis of an interface thus explores how interrelations, interests, power, interpretation and knowledge are manifested at points of linkages (Long 2001). Ethnographically interfaces ought to be identified not to be seen as predetermined (ibid).

A next necessary methodological step to take is Long’s statement that all forms of (external) intervention enter the existing life worlds of the individuals and social groups affected, in which they can be mediated and transformed by these same actors and structures (Long and van der Ploeg 1992:64). Life worlds imply face to face encounters between individuals or social units representing different interests (Long 2001). Chung-Chi (2009) asserts that a life world is a field in which ordinary people in their everyday life have direct contact with a range of social actors and their institutions. A life world therefore represents a field of human or rather social action (ibid). Long (2001) argues that an investigation into the practices and processes of intervention reveal emerging issues because policy outcomes are not always straightforward, see also (McGee 2004). The assumption thus is that the varied patterns that arise are in part the joint creation of the actors themselves (Long 2001). Similarly, De Sardan points out that projects on paper often ‘have little in common with the project itself as it exists in practice, once into the hands of the people to whom it is destined’ (De Sardan 2005: 4). Borrowing from this I conceptualize cash transfer as a two way process in which on the one hand there are top down bureaucratic processes (at national and community level) involving a range of bureaucrats, while on the other hand there are beneficiaries. When a cash transfer is implemented the Lifeworlds of these different actors come together and these can configure the way the programme unfolds. The implication of this is that we need to attribute agency to the bureaucracy, the bureaucrats involved in the cash transfer processes as well to the beneficiaries of the cash transfer program. The interrelations between bureaucrats and bureaucrats and beneficiaries become important elements in the analysis. They all make a living as bureaucrat from transferring cash or as a beneficiary, make use of the cash in specific ways. It is in these interactions that both beneficiaries and bureaucrats shape who is eligible to receive cash. A key method thus is who are the actors involved and how do they relate to each other in the process of transferring cash to one another. In addition, what interfaces emerge from these interactions. Agency is the ability to act attributable to individuals, this imply that individuals are capable of processing social experience and device ways to cope with life (Long and van der Ploeg 1992). Giddens defined agency as the capability of doing certain things, action is thus dependent upon individual capabilities (ibid). The notion agency goes beyond the individual and encompasses social relations and interactions within a given context (ibid).

1.6.3 A critique on how cash transfers have been studied

I approach cash transfer thus as a process that is not per se socially neutral but full of controversies about the value of money, the amount to give, the targeting and so on. It is those who occupy the institutions
that put the procedures and guidelines for these are usually debated upon by different actors. The interactions between institutions, bureaucrats and beneficiaries shape the outcome of the cash transfer. Like noted by MacAuslan and Riemenschneider (2011) do I approach cash transfers not as continual and linear processes of intervention? Cash transfer is, however, usually evaluated linearly. MacAuslan and Riemenschneider (ibid), add that cash transfer are evaluated principally against their first order effects on household consumption, expenditure income, nutrition, human capital and labor supply then second order on economic spin-offs. In the process of literature review that guides this study I have come realize that the vast literature conceptualizes cash transfer in economic terms while impact evaluation and experiments dominate the methodologies. This ignores in my view a crucial aspect has not received much attention in the literature: that cash transfer is a social process embedded in various interfaces. As argued by Villanger (2011) the design of cash transfer is more suited for impact analysis and that explains why the vast cash transfer literature is on impacts or literature reviews. Arnold et al (2011) echo this and argue that cash transfer studies are more related to monitoring and evaluation or just impact evaluation. Arnold et al (2011) argue that the available evidence on social protection is largely from quantitative studies usually government driven or development partners’ insistence on results. Asfaw et al note that, the objectives of most of these programmes focus on food security, health, nutritional and educational status, particularly of children, and so as would be expected, the accompanying impact evaluations concentrate on measuring these dimensions of programme impact (2012:1). In Africa for instance most evaluations are done by Food Agriculture Organization using the concept of protection to production (Asfaw et al 2012). This looks at the household decision making and local economy aspects (ibid). Understanding cash transfer requires not only a look at what the beneficiaries do with the money by asking and following them; a proper, critical, sociological understanding of cash transfer needs a perspective that incorporates how the money is transmitted, that is through what hands, criteria setting, selection of intermediaries and beneficiaries. In this regard studying the institutional context that informs the cash transfer is paramount in unpacking the consequences of certain actions or in actions by institutional bureaucrats and their implications on what happens of the ground. Institutions can be defined as structures that matter most in the social realm and make up the stuff of social life (Hodgson 2006). He also notes that institutions can be understood as systems established and prevalent social rules that structure social interaction. Institutions enable ordered thought, expectation and action (ibid). Lefwitch (2006) argue that institutions are neither neutral nor static, they distribute advantage and disadvantages in different ways, there will always be winners and losers. In this thesis I relate to the idea from Hodgson (2006) that institutions enable ordered thought, expectation and action and combine it with the notion of non-neutrality by Leftwitch (2006). I consider bureaucrats are elected officials of a given decisions making body who are mainly responsible for carrying out decisions carry out policy decisions and implementation. According to Meir and Krause (2003), bureaucracy is an analysis of how administrative agency work as organizations within a government system and it encompasses interinstitutional relations or intrainstitutional relationships. The scientific inquiry of bureaucracy requires the creation of systematic generalizable explanations and empirical tests about the how, what and why of bureaucrats (ibid). There are a number of ways in which bureaucracy has been analyzed; public choice approaches has been used to look into bureaucracy and this entails looking at issues of control and responsiveness in an institution using economic tools of analysis (ibid). It pays much attention on the ills of the administrative state and their implications on performance (ibid). It is also noted in the same edition by Meir and Krause (2003) that bureaucracies have also been studied using the principal- agent relationship which place emphasis on issues to do with task delegation by a person at a higher level to a lower level member, however there are inherent goal conflicts between
the two. The analytic expression of this model assumes that the principal and agent enter into an agreement that the agent will do as the principal instructs (ibid). However this may not be so since the agent may not abide to the needs of the principal for the agent may have his/her interest at heart, thus the focus should be on such relationships (ibid). In relation to this is the transaction cost model which stresses how interactions among individuals or institutions invariably incur cost of attaining information and task performance ex post and ex ante (ibid). In my study I do not set out to study bureaucracies as wholes or bureaucracies per se because bureaucracies are not to be treated as black boxes but a configuration of different actors with different interests. I therefore adopt the notion of bureaucracy to understand the processes that inform HSCT through the eyes of various actors who belong to varied backgrounds as well as how the implications of such processes manifest in the communities of implementation.

1.6.4 The beneficiaries

A key element of my methodology to unpack what happens in and during the cash transfer is following the money to find out what beneficiaries are doing with the money and what it means to them. I relate this to the concept of livelihoods. Livelihoods are understood as people’s means of creating a living and as noted by Whitehead (2002) livelihoods are diverse ways in which people make a living and build their worlds. Money is one of the many resources people use and try to access to make a living. Making a follow up on the money opens up an understanding on how the money is being used to make a living and how do people perceive it as a resource. Cash transfer comes in as bag of money and people use it in particular ways.

1.6.5 Problem Statement

Cash transfer are one of the ways considered to be better at addressing poverty because they stimulate livelihoods, alleviate immediate chronic suffering from poverty, ameliorate future poverty prospects by improving access to health and education and can promote social inclusion in society among other things. The cash transfer process is embedded in social interfaces in which different actors exercise some form of agency thereby shaping the various life worlds that in turn have a bearing on the programme outcome. It is important that the interactions involved in the implementation of cash transfer is demystified in order to understand cash transfers, the field of cash transfer has not received such an analysis and this study contribute to the move towards a critical sociological analysis of cash transfers. Bureaucrats, community members and beneficiaries should be seen as equally important partakers in cash transfers, yet limited attention is given to their interactions.

1.6.6 Objective

The thesis explores and analyse the various interfaces resulting from the HSCT. It also investigate and analyse how beneficiaries utilize and perceive the cash transfer money.

1.6.7 Research Questions

1. What interfaces emerge amongst and between bureaucrats and beneficiaries in the HSCT; and what is the nature of these interfaces?

   1. Who are the actors that are involved in HSTC?
2. What is the role of the bureaucrats and intermediaries in HSCT?

3. What kind of interfaces emerge among bureaucrats in the HSCT?

4. What is the interface between bureaucrats and beneficiaries?

2. How do beneficiaries utilize the cash transfer money and what does the money mean to them?

   1. What do beneficiaries do with the money?

   2. What are the beneficiary perceptions of the cash transfer money?

This section has given a background to the study, the processes involved in beneficiary selection in Zimbabwe, the role of various actors in cash transfer implementation and the emergence of cash transfer on the global social policy. It has shown how the cash transfer have emerged, how it can drive development and consequently reduce poverty drawing from various literature and examples from the globe. It has shown the linkage that exists between social protection and development, through the poverty eradication dimension that populates today’s social cash transfer discourse. The chapter has also set a theoretical foundation that informed the study. As shown in various examples cash transfer are considered an effective tool for tackling poverty but from their design cash transfer are bureaucratically conceived and as such their outcome is an interaction of various bureaucratic tendencies, communities and the actions of those benefiting and this dimension has not been explored as much as shown.
CHAPTER 2: METHODOLOGY

This chapter discusses my field work process. It gives a reflection of the research process and gives detailed account on the practicalities of data collection. The field work was planned and organized with the help of Ruzivo trust, the organization I was doing my internship with. They helped me with all the logistics and because they are doing a national impact evaluation of the HSCT they provided me with the necessary contacts necessary for the fieldwork. In addition to this the Ruzivo trust officers familiarized me with the nature of the communities and participatory tools that I later adopted for my fieldwork. The general approach for this research is a case study centered on ‘understanding the dynamics present within a single setting’ (Huberman and Miles 2002)p 8. In this regard case studies mine useful information from individuals regarding a given social phenomena, this way an ‘investigation is allowed to retain the holistic and meaningful characteristic of real-life events’ (Yin, 1994:14). Huberman and Miles (2002:9) further explain that ‘case studies usually involve all data collection methods such as archives, interviews, questionnaires, and observations’, as such allowing the why and how questions to be answered in the real life context of events. A triangulation of methods was therefore adopted in this thesis.

2.1 Study area

Fig 1 Goromonzi Map

The blue arrow points at the exact research are Rusike ward eighteen

Source: https://zw.humanitarianresponse.info/visuals/goromonzi-district-map accessed 9/07/2014
Goromonzi District is found in the Mashonaland East Province of Zimbabwe. It receives good rainfall and the major agricultural crops are maize, tobacco and soya beans. Livestock production is also a common feature. The villages Rusike A, Rusike B and Nhemamhembere which are the study sites are located in ward 18 of Goromonzi District and they share boundaries. There are two primary schools and one high school that are at accessible to these and other villages around. The villages are situated near the main road that runs from Goromonzi District center, through ward 18 then to Marondera. There are two boreholes in each village and each village and a river nearby serves as the main water source for community gardens and livestock. The villages enjoy an easy access to transport, shops, and dip-tanks. Also present is one health center that is functional and serves the whole of ward eighteen. The main livelihoods in the area are tobacco production, cereal agriculture, casual work (maricho), gardening and Cash Circulation Savings (CCs). The community is made up of four groups of people, the poorest, the poor, the better and the rich. These are the categories that the respondents themselves came up with. In addition to one village head in each village the communities have CPCs that do not only serve the villages they are from but all the villages in the vicinity of ward eighteen.

The choice of study area was purely based on convenience; Goromonzi was easily accessible and it is one of the first Districts in which the HSCT was implemented. The whole Goromonzi district constituted the study population. The decision to go to ward eighteen was based on recommendation from people who know the place very well, arguing that the terrain and the set-up of the communities were more bearable than other wards. The main targeted study population was all beneficiaries in this ward, however due to the fact that the fieldwork involved being immersed into the study population; three villages nearest to each other were chosen. The study respondents came from Rusike A, Rusike B and Nhemamhembere villages respectively and the choice of all interviewees was purposive. The beneficiary households were made up of caretakers who are looking after orphans, the elderly and the disabled. The majority of the orphans are under the age of eighteen and have both parents or have a single parent. There are four male headed households and thirteen female headed households. Only five households have both parents alive. Eight key informants and five non-beneficiaries were also included in the study.

2.2 Gaining access

Conducting fieldwork is not always a straight forward process especially before you enter the fieldwork. Responsible institutions have to be consulted for permission, and it is only after one has been given this permission that one should begin their work. The Ministry of Labor and Social Services (MoLSS) is the one in charge of the HSCT program hence I had to pass through them. The letter that was sent to them took almost two weeks for it to be approved and three weeks for it to be released. Their approval was not a green-light for me to enter the field directly but I had to observe all local offices of the District. I had to notify the Chief Executive Officer for Goromonzi Rural District Council, the District Social Services Officer (DSSO) Goromonzi, the District Administrator (DA) Goromonzi, the councillor of ward eighteen Goromonzi and the coordinator of Child Protection Committee (CPC). I was given a go ahead by all of them but still I had to pass through village heads of the three villages. The village heads helped me with a social mapping of the community which helped me to familiarize with the areas I wanted to work in and the location of the various respondents I needed.

Usually the above procedures would be enough for some researchers, but for my research I had to be immersed into the study community, for this to materialize I had to seek accommodation within the
community. My fieldwork thus involved participating in the community day to day activities while making observations. Immersing oneself into a community helps to build rapport as well as trust. However in social science research trust is deemed unethical for it gives one access into the sensitivities of the respondent but on the other hand it is the only way that brings the researcher close to reality. The process of finding accommodation was not difficult; I had to stay with one of the beneficiaries and one of the CPCs helped me identify a household and took me there to ask for permission. The owner of the household who is a widow and stays with three orphans was very welcoming and agreed to accommodate me. Adjusting to the environment was not much of a challenge to me, for I am also familiar with village life.

2.3 Research techniques

2.3.1 Participant Observation

I stayed within the community of my study and for me to get a feel of the realities of beneficiaries I stayed with one of the beneficiaries’ family. Participant observation is “a method in which a researcher takes part in the daily activities, rituals, interactions, and events of a group of people as one of the means of learning the explicit and tacit aspects of their life routines and their culture” (DeWalt & DeWalt 2002: 1). I engaged in the daily activities of the household, and in the afternoons I would visit other beneficiary households to collect my data. My stay within this community got me into the realities of the kind of life the beneficiaries have, it made me understand the livelihood complexities faced by labor constrained and food poor households. I participated in chores like cooking, gathering firewood, going to buy vegetables from nearby gardens, sweeping the yard, cleaning the house and helping the primary school children with their homework. I also had the chance to follow the beneficiaries to the cashing point of the cash transfer and trace how the money gets to be spent. This method was very advantageous for my field work because with each day people became more and freer to talk to me.

2.3.2 Life histories

Watson (1976) describe life histories as ,the way a person conceptualizes the stream of experience that constitutes his life as he knows it, in accordance with the demands and expectations he and others impose on the act of relating that life. I therefore took life histories as narratives of life concerning a personal history of experiences, life challenges and opportunities. A total of sixteen life histories were collected with sixteen beneficiaries. They gave me high detailed information of how the lives of beneficiaries have evolved from five years before they started getting the cash transfer and how it has been proceeding since they started getting they started getting the cash transfer. It helped me answer the what, how and why questions on their lives and experiences over time.

2.3.3 In depth Interviews

Giddens (2006) reckons that in-depth informal interviews allow for greater flexibility in asking questions; therefore the researcher is able to investigate issues in greater detail. Interviewing was an effective method to learn from people what they believe, how they think, and how that affects their life. These enabled me to go beyond first impressions and dig deeper and get multiple perspectives. Ethnographic interviews were my major ways of obtaining life histories from the respondents and they dated back five years before HSCT. Normal conversations with a purpose in mind were useful to elicit information about
the household’s life before and after they started getting the cash transfers. The conversations moved from general to specific depending on issues arising. A naturally occurring conversation leaves room for a free two way exchange of Information hence people got to open up. Semi-structured in-depth interviews were also employed in order to elicit more information and follow up on emerging issues.

2.3.4 Key informant interviews

Key informant interviews are qualitative in-depth interviews with people who know what is going on in the community (http://healthpolicy.ucla.edu/programs/health-data/trainings/Documents/tw_cba23.pdf). Accessed July 2013. Ten key informant interviews were done with child protection committee members, village heads and the district social services officers. These were done to understand the interfaces and dynamics surrounding the cash transfer, community wellbeing, the opportunities in the community, livelihoods, perceptions on the cash transfers and poverty, experiences and stories of HSCT in the community and social relations. The key informants were an important aspect of my research besides beneficiaries because they have roles and responsibilities in the community, they are the gatekeepers to the communities and most importantly the child protection committee members have a role in the HSCT.

2.3.5 Wellbeing analysis

I used this to understand the characteristics of wellbeing within a given household, to understand perceptions of the characteristics of the most vulnerable in the community and to understand perceptions of the impact of the cash transfer.

2.3.6 Household expenditure analysis

This was done to understand the household expenditures of beneficiaries. It was necessary for this thesis to use this tool in order to understand how the cash transfer is being used, how much it contributes to the household income and what configurations did the cash transfer bring in the income and expenditure patterns of the family and their way of living.

2.3.7 Livelihood analysis

The tool was employed to understand the range of livelihoods within the households and community, to understand the contribution of the cash transfer to the household livelihoods. This enlightened me on how the cash transfer has contributed to the means of survival of beneficiaries and how this relates to poverty.

2.3.8 Literature review

Documents are good source of much relevant information; however one has to be selective. They are very useful for getting ideas were critical questions can be raised, they help trigger thoughts that may not come naturally. A review of various documents was done in order to understand the issues surrounding poverty and how the cash transfers emerged. This was mainly to get accustomed their rationale in relation to poverty and development, the researches that have been done, the experiences with cash transfers around the globe and to raise questions concerning the use of cash transfers in development. Documents were also used to understand the social context in which my study was carried out.
2.3.9 Data analysis

The raw data collected was written in notebooks as field notes. It was collected in Shona, the local language used in the community I conducted my study; but the data transcription was done in English. In addition to notebooks, some of the data was recorded on flip charts and in questionnaires. Transcription was not difficult because I am a fluent Shona speaker as such translation was not difficult. Photographs were also taken whenever consent was granted. The transcribed data was analyzed using thematic content analysis (Hammersley and Atkinson 2007). Coding was also used to establish relationships among the data with regards to research questions, concepts and the cases (ibid).

2.4 Challenges faced

Informed consent (Hammersley and Atkinson 2007), is one of the most crucial ethical considerations one has to uphold in the field, however so; not truly revealing yourself can be handy at times. All the authorities I passed through understood my intention and role; however this was different when I entered the community to do my work. In as much as I was open enough and told my respondents I was a student, studying cash transfer issues and that I had come to study and understand their experience with the cash transfer; my word was not taken for it. Both my respondents and the community including the village heads gave me two identities of which I was none of the two. The beneficiaries saw me as an agent from the social services that had come to assess them, so that they can be removed from the programme and other community members saw me as someone who had come to compile a new list of beneficiaries. I was caught in between these two identities and had to spend the first days explaining myself so that they could see me as who I was. With time in the community, I managed to convince the respondents and they began to freely interact. The process of collecting data was at times difficult because some of my respondents were too old and some were illiterate to comprehend some of the things under discussion, such that I had to let them speak their opinions out without really asking them my interview questions or having to make them adhere to what I wanted but what they wanted themselves. This was very helpful; I managed to get rich narratives from them that are equally important and relevant to my work. The main challenge I had to grapple with was to be able to detach myself from the respondents’ emotions. Many at times I would find emotions building up inside but ethically I am not expected to feel this way lest I cease to be objective. Every time I felt this way I would interrupt the conversation a bit, make an excuse to go to the toilet or something. I also had to deal with accounts of community people rushing after me in the road asking me to also write their name down so that they could also benefit, yet I was just a student studying and not responsible for such compilation, having to explain to them and make them understand was not easy and having to watch them walkway after the conversation was not a pleasant encounter. At some point I got fearful for the family I was staying with, because of my mistaken identity they were now skeptical about my stay and having to soldier on and assure them nothing would happen was difficult. It is natural to have such experiences in the field; however as researcher I had to remain objective and not get carried away by my emotions, I did not allow my emotions to obscure reality.
CHAPTER 3: THE HISTORY OF POVERTY AND SOCIAL PROTECTION TRENDS IN ZIMBABWE

3.1 Background

Poverty patterns in Zimbabwe tend to be endemic and they are often considered to be a product of the colonial political, economic and social systems that were characterized by imbalances and inequality skewed towards a few white minorities (Poverty reduction forum trust (PRFT) Report 2013). They occupied most productive land and urban areas that sustained their livelihoods (Poverty reduction forum trust (ibid). It is noted in the PRFT report (ibid), that during the colonial time majority of Zimbabweans was relegated to overcrowded rural areas. The first decade of independence saw an attempt by the Zimbabwean government to redress the situation through rural resettlement and a social protection scheme providing grain, fertilizer and farming implements (ibid), however these efforts were marred by the introduction of Structural adjustment programmes (SAPs) that characterized the 1990s. A decade after the failure of SAPs another attempt to reduce poverty and reduce overcrowding in rural areas saw the implementation of the fast track land reform program which instead left most rural farmers in precarious positions (ibid). Food production deteriorated as many farmers resorted to cash crop production at the expense of food crops and food insecurity has since been looming in most rural areas (ibid). This has been exacerbated by the HIV/AIDS pandemic that negatively compromised demographics and productive labor (ibid).

Zimbabwe faced an economic decline in 2008 which was accompanied by a political crisis that eventually led to the formation of a Government of National Unity (GNU) in 2009. This period was characterized by high unemployment, industrial meltdown, food insecurity and low production. The year 2009 marked an economic dispensation that saw Zimbabwe’s economy recovering in the midst of multiple currencies adoption. This multiple currencies adoption earmarked increased poverty in rural Zimbabwe. Poverty prevalence is more pronounced in rural areas than urban areas in Zimbabwe. The rural areas still suffer disadvantages when it comes to resource ownership, livelihoods, infrastructure and service delivery especially health and education. According to the 2013 poverty data by Zimbabwe statistics agency Poverty Income and Consumption survey (PICES) the headcount of poor rural household in Zimbabwe is at 76%. The percentage of extremely poor households is at 22.9% from 42.3% 2001 (ZimVAC 2013). It is against this background that efforts to deal with poverty continue to rise and the HSCT is no exemption. It is one of the Government’s initiatives to address rural poverty.

Cash transfers for development gained prominence in Africa since 2004 when the African Union started encouraging African states to explore the use of cash transfers as part of their social protection frameworks (Garcia and Moore 2012). Social cash transfer is not knew in Africa, they have been used as safety nets before and they come in different types. There are indigenous social safety nets whereby communities help each other to address vulnerabilities. There are also state based safety nets which are mainly aimed at creating equity based on demographics. These are provided under the basic premise that those in the productive age group have the duty to look after the non-productive who are those over forty nine and children below twenty who are often considered incapable. Social safety nets use various instruments for example taxation which can be directly from individuals or companies or value additions, to finance the social service. Kaseke (1998) argue that informal traditional forms of social security and
protection have always existed in many African societies and these provide a basis from which modern systems have developed. The traditional African society had its own time-tested system of social security or social protection (ibid). In Zimbabwe an individual's social, emotional and economic needs were met within the family set up (Kaseke 1988). He argues that the family was thus a unique welfare system that offered support to its orphaned, aged, sick and destitute members; emphasis was placed on developing an individual's sense of belonging and the creation of feelings of togetherness and solidarity among individuals who share a common kinship base (ibid). Dhemba et al (2000) echoes this and note that the extended family was an important component of family support and security based on mutual assistance that was embedded in cultural obligations. In pre-colonial Zimbabwe social protection was a collective responsibility embedded in the extended family system (ibid). Family social security needs were mandatorily addressed by kins particularly in times of need in the form of in-kind help (ibid). Outside the family close family friends (madzisahwira) would also play this role but this happened especially in times of loss of a family member but Overall such friendships were a vital form of safety net when a problem transcends the family abilities. This took a turn at the onset of colonialism with the introduction of a cash economy and the nuclear family. The indigenous population was introduced to a money economy and thus became exposed to the risks associated with a money economy such as unemployment and industrial injuries (Dhemba et al 2000, Kaseke 1988). This gradually weakened the social ties of the extended family as people migrated to cities to seek employment, such migration of able bodied man necessitated new arrangements for meeting social security needs through money remittances every month or every year (Dhemba et al 2000). Importance slowly became centered on the nuclear family at the expense of the extended family and many elderly relatives were left wanting. It was also during the colonial era that external formal social security frameworks emerged in Zimbabwe but these were non-existent to Indigenous Zimbabwean people. This is the legacy that still prevails in the Zimbabwe social protection sector and still existent is a legacy of providing social protection to the old age, which was enacted as the pension Act of 1938 for non-Africans over sixty years (Dhemba et al). Social protection was is this regard preserved for a few white and a few urban blacks which came in the form of bus warrants for the urban blacks. The private occupational pensions are also a feature of colonial Rhodesia, which was exclusively for whites (ibid).

3.2 Social Security Framework in Zimbabwe

Dhemba et al (2000) has argued that Zimbabwe has a fragmented social security with social insurance and social assistance as its mainstream schemes. Mhiribidi (2010) has noted that that the public assistance scheme in Zimbabwe has remained essentially remedial, with only limited attempts made towards initiatives that facilitate a developmental thrust. Formal social security schemes as already mentioned above were introduced in Africa during the colonial era as a response to the social security needs of expatriate white workers (Kaseke 2000). He reckons that the first social security schemes to be introduced in Zimbabwe were workers compensation schemes which were based on the principle of employer liability and consequently, the schemes provide protection against injuries or deaths occurring at the workplace (ibid). Also related to this were occupational pensions which were dependent on the goodwill of the employers (ibid). Colonial governments did not see the need for social protection against the contingency of retirement as Africans were expected to fall back on the peasant economy upon retirement (ibid). Zimbabwe’s occupational pensions are not mandatory and as a result some workers often retire into poverty (ibid). Related to this is the Workmen's compensation governed by the Workmen's Compensation Act Chapter 296. Workmen's compensation provided financial compensation and where necessary
rehabilitation to persons who became temporarily or permanently incapacitated as a result of occupational injuries (ibid). There also existed the Old age pension which dated back from the Old age pension Act of 1936, which provided non-contributory pensions to those over the age of sixty; however such pensions were scrapped when Zimbabwe attained its independence in 1980 (Kaseke 1988). To date the elderly get social assistance via the Social Services nevertheless it does not reach all the elderly and those who receive it still remain poor. In 1980 the Ministry of Labor, Manpower and Social Services administered a war victim’s compensation act which targeted those who got injured during the liberation struggle (Kaseke 1988). In the late 1990s the Government of Zimbabwe also administered the war Veteran’s benefit which is meant for those who participated in the Liberation war and to date it is still operational. One other prominent social security scheme is the public assistance which is noncontributory and is financed from taxation (ibid). This however has implications in the country because Zimbabwe does not have a strong economic base to sustain these programmes (ibid). It is designed in such a way that a needy or destitute person can apply for public assistance at their District Social services office and the granting of the assistance is often dependent upon home visits for verification (ibid). In this regard not all needy persons can get assistance under the public assistance programme because of limited resources. Government is as such forced to tighten eligibility conditions in order to limit the number of eligible applicants (ibid). Although the Government has decentralized since 1980, the offices of the Department of social welfare are not within easy reach of rural dwellers (ibid). It is considered that the real poor people reside in the rural areas; however they are the ones who often have no easy access to public assistance programmes (ibid). Kaseke (1988) further reckons that often, procedures for applying for such assistance tend to be lengthy, forcing the poor people to withdraw prematurely since they cannot meet the costs of the travelling involved. A weakness inherent in the Zimbabwe public assistance programme is that benefits given under public assistance are often inadequate to meet the basic needs of the recipients (ibid). In these scenarios it becomes impossible to use public assistance as a tool of achieving self-reliance. Consequently, many public assistance recipients have tended to see the assistance as an end in itself thus creating a dependency syndrome (ibid).

The advent of the Economic Structural Adjustment Programme (ESAP) in the 1990s saw the reduction of government spending on social services there by exposing people to vulnerabilities. (Mtetwa and Muchacha 2013). In response to the reeling effects of ESAP the government introduced the Social Dimension of Adjustment (SDA) whose main programme was the Social Development Fund (ibid). The Social Dimensions of Adjustment fell short from meeting its objectives because of the rising incidences of poverty (Chitambara, 2010). The failure and inadequacy of this programme prompted the introduction of the Poverty Alleviation Action Programme (PAAP) in 1994 (ibid). It had a range of social protection measures and its key elements were Community Action Project (CAP) and the Enhanced Social Protection Project (ESPP) (ibid). The ESPP aimed to restructure pensions dominated by National Social Security Authority (NASSA). (NSSA) was constituted and established in 1989. It is a board that was tasked by the government of Zimbabwe to provide social security services and it has two schemes namely the pension scheme and the other benefits scheme (ibid). The other elements of ESPP included BEAM aimed at cushioning children from dropping out of school and those not attending school through fees waivers and the Children in Especially Difficult Circumstances (CEDC) in forms of grants to assist their guardians (Mtetwa and Muchacha 2013). The outbreak of the HIV and AIDS pandemic in Zimbabwe witnessed a rapid increase of orphans and in response to this the Government developed a National Action Plan for Orphans and Vulnerable Children (NAP for OVC) in 2007 (ibid). Currently there are
three main forms of social protection in Zimbabwe according to Mtetwa and Muchacha (2013), these are social insurance, social assistance and social allowance. Social assistance is a non-contributory scheme that is mostly funded from public funds according to Devereux and Sabates in Mtetwa and Muchacha (2013). Examples of these are the BEAM, Institutional grants, the HSCT, Public assistance scheme, Drought mitigation programme, Grain loan scheme and AMTOs among others. They are provided mainly to extremely individuals. Social assistance programmes are in the form of contributory schemes managed by the Government and the private sector (ibid). Retirement pension and grants, the invalidity pension and grants, the survivors’ pension and grants, the Funeral Grant and workers compensation, as well as medical aid schemes are examples of social insurance (ibid). Most social protection schemes have failed in Zimbabwe and it is against that background that the HSCT was conceived (Chitambara 2010). He argues that the social protection schemes have remained inadequate and exclusionary and often lack transparency, sustainability and inconsistency (ibid). Regarding these experiences of designing and implementing social protection the Government of Zimbabwe launched the HSCT in 2011(Mtetwa and Muchacha 2013).

3.3 Examples cash transfers in Zimbabwe

The new millennium in Zimbabwe was marked with increased penetration of NGOs and the mushrooming of many local organizations in an attempt to deal with the increasing poverty problems in Zimbabwe. Their assistance has mainly been humanitarian and community projects with food handouts and HIV assistance dominating. It is around 2008 that numerous organizations took a turn from humanitarian assistance towards more seemingly self-sufficient means of assisting the poor. Imitating the global prevalence of cash transfers, international Organizations began to pilot cash based assistance through vouchers and direct cash. As of 2011 forty agencies were implementing cash transfers in various parts of the country including the HSCT. Most of the cash transfer is categorical in nature and they tend to be concentrated in specific parts of the country which consequently mean that they are exclusionary in nature and this remains a major weakness in cash transfers. Categories and eligibility criteria are prone to manipulation by various social actors and inclusion and exclusion errors are inevitable. Below I present some examples of cash transfers that were existent in Zimbabwe as of 2008.
Table 1: Examples of Existing cash transfers in Zimbabwe as of 2008

<table>
<thead>
<tr>
<th>No.</th>
<th>Agency Name</th>
<th>Project Name</th>
<th>Province</th>
<th>District(s)</th>
<th>Mode</th>
<th>Amount of Cash/ Month US$</th>
<th>No. Of HHs</th>
<th>Total Cash/ Month US$</th>
<th>Donor</th>
<th>Total Cash Transferred US$</th>
<th>Start Date</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bulawayo</td>
<td>Bulawayo Urban</td>
<td></td>
<td>20</td>
<td>20</td>
<td>Na</td>
<td>Na</td>
<td></td>
<td>Jan 2008</td>
<td>Jun 2011</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland South</td>
<td>Insiza</td>
<td>Vouchers</td>
<td>100 for livestock, 570 for agirc inputs</td>
<td>4100</td>
<td>Single payment</td>
<td>SNV, ICARISAT, CSAT, ZIM</td>
<td>$47,000</td>
<td>Sept 2011</td>
<td>Aug 2012</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland South</td>
<td>Bettebridge</td>
<td>Direct Cash</td>
<td>15</td>
<td>TBC</td>
<td>Na</td>
<td>USAID</td>
<td></td>
<td>Jul 2010</td>
<td>Jun 2012</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland South</td>
<td>Bettebridge</td>
<td>Direct Cash</td>
<td>15</td>
<td>TBC</td>
<td>Na</td>
<td>USAID</td>
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<td>Jul 2010</td>
<td>Jun 2012</td>
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<td></td>
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<td></td>
<td>Manicaland South</td>
<td>Bettebridge</td>
<td>Direct Cash</td>
<td>15</td>
<td>TBC</td>
<td>Na</td>
<td>USAID</td>
<td></td>
<td>Jul 2010</td>
<td>Jun 2012</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland South</td>
<td>Plumtree</td>
<td>Direct Cash</td>
<td>25</td>
<td>50</td>
<td>1250</td>
<td>EC / PRP</td>
<td>July 2010</td>
<td>Jun 2012</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland South</td>
<td>Nyanga</td>
<td>Direct Cash</td>
<td>25</td>
<td>100</td>
<td>2500</td>
<td>EC / PRP</td>
<td>July 2010</td>
<td>Jun 2012</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland South</td>
<td>Nyanga</td>
<td>Cash Card</td>
<td>25</td>
<td>100</td>
<td>2500</td>
<td>PRP</td>
<td>Oct 2011</td>
<td>Jun 2012</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland North</td>
<td>Buja</td>
<td>Direct Cash</td>
<td>25</td>
<td>100</td>
<td>2500</td>
<td>PRP</td>
<td>Oct 2011</td>
<td>Jun 2012</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland South</td>
<td>Chimva</td>
<td>Cash Card</td>
<td>25</td>
<td>250</td>
<td>6250</td>
<td>PRP</td>
<td>Oct 2011</td>
<td>Jun 2012</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Manicaland South</td>
<td>Chimva</td>
<td>Cash Card</td>
<td>25</td>
<td>250</td>
<td>6250</td>
<td>PRP</td>
<td>Oct 2011</td>
<td>Jun 2012</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Christian Aid / Zimpo</td>
<td>Improving Living Conditions for People Living with HIV and their HHs</td>
<td>Bulawayo</td>
<td>Peri-urban (Hope Fountain &amp; Hyde Park)</td>
<td>Direct Cash</td>
<td>20</td>
<td>191</td>
<td>2020</td>
<td>DFID / GRM</td>
<td>$80,000</td>
<td>Jul 2006</td>
<td>Jun 2011</td>
</tr>
</tbody>
</table>

Extracted from the 2011 Update Report of cash and voucher Programs in Zimbabwe by Deborah Gourlay
3.4 The Harmonized Social Cash Transfer Zimbabwe

The Harmonized social cash transfer stands to become the first pillar of social protection design in Zimbabwe. Its conception in 2011 emanated from the National Action Plan for Orphans and Vulnerable Children (NAP FOR OVC) 2011-2015 (Schubert 2011). The Cash transfer is funded fifty percent by the Zimbabwe Government and fifty percent by a donor fund. The programme has three expectation levels which are output, impact and outcome. On output level the rationale is to strengthen the purchasing power of 55,000 ultra-poor households that are labor constrained (ibid). The impact level will ensure that beneficiary households are empowered by increasing their consumption to a level which exceeds the poverty line (ibid). At the outcome level the consumption of goods and services is meant to lead to improved nutrition status, health, education and reduction of child mortality (ibid). The scheme targets of extremely poor households that are food poor and labor constrained (ibid). When one is food poor it means they live below the food poverty line (having one meal a day) and unable to access non-food basics like soap, clothing, school, utensils, no valuable assets, live on begging, have no regular support from relatives, pension or welfare programs(ibid) Labor constrained households were defined as those (i) with no able bodied household members in the age group 18 to 59, fit for productive work; (ii) one household member in (18 to 59 years) group, who was fit for work, had to care for more than three dependents; or (iii) it had a dependency of ratio between two and three but had a severely disabled or chronically sick household member who required intensive care (ibid) The HSCT is managed and implemented at various institutional levels, the national headquarters Department of Social Services (DSS) is responsible for management and oversight of the programme, the central DSS which is the MoLSS is responsible for planning, control, capacity building, information management system, finance and administration and the province guides supervise and control the implementing district offices (ibid). The Goromonzi District Social Services Office carries the responsibility of implementing, coordinating, verification of targeting and retargeting and takes corrective measures on issues arising(ibid) At the ward and community level CPCs assist the District Social Services Office (DSSO) with regard to informing beneficiaries, monitoring the payment process, counselling beneficiaries and informing the District Office in case of the death of the head of a beneficiary household, illness, absence or migration(ibid)

In this Chapter the historical context of poverty and social security in Zimbabwe has been given. Social protection in Zimbabwe remains fragmented and challenging amidst the continued economic hiccups the country continue experiencing. In 2011 the Government in collaboration with UNICEF launched and implemented its first national social cash transfer programme HSCT. The chapter has also discussed the various expectations of HSCT and the various actors and their role in the programme.
CHAPTER 4: HARMONIZED SOCIAL CASH TRANSFER ACTORS AND INTERFACES

This Chapter describes and discusses the various interfaces that emerged in the HSCT. Long (2001) argue that interfaces usually occur where various life worlds or social fields intersect. The chapter thus unravels the social scenarios that characterize the programme through the lens of various actors, and these I consider as interfaces.

4.1 DSSO Institutional context

The DSSO is part of the Goromonzi Rural District Office but particularly an arm of the Ministry of Labor and Social Services (MoLSS) and it carries the overall task of implementing the cash transfer programme. They are the closest institution to the communities and they work with Child Protection Committee members (CPCs) at ward level. At the DSSO level the Office is run by a couple of officers, among which the senior DSSO is a woman who holds degree in social sciences. The DSSO is located in Goromonzi District approximately 32 kilometers from Harare the capital city of Zimbabwe. The District social services officers occupy a couple of relatively small offices and it is run by one senior social services officer with the help of a few other officers. On a typical day the outside of the office is crowded with people seeking help and assistance but there are limited human resources. The senior DDS officer has an overall obligation of implementing social welfare services with the directive from the provincial and National Ministry. The Office recognizes the needs of the socially disadvantaged in societies like the elderly, the chronically ill, the disabled, the mentally ill, orphans and abused children. In this light the office conducts a variety of crosscutting roles and strives to ensure that social ills are addressed and that the socially disadvantaged especially children are assisted in one way or the other through social welfare assistance either in cash or in kind. The office holds all queries from people in Goromonzi district and though not fully resourced they have to offer satisfactory services, they identify problems, devise possible solutions and execute the solutions. In the interview with the DSSO she gave several examples in which the institution demonstrates its mandate; If a child is being abused they take the child away from the community to a protection shelter, if a guardian is failing to pay school fees they investigate and recommend for Basic Education Assistance Module (BEAM) and whenever they can, they give clothes to the most vulnerable such as the disabled and destitute among other things within their mandate. The main challenge within this office is lack of resources and capacity to handle some matters. Though she has to delegate duties to a few junior officers she carries the overall burden of the office.

With Regards to HSCT the DSSO is the implementing office and this requires them to go into the field and interact with beneficiaries. Observations and conversations revealed that there is a parallel relationship between the DSSO and beneficiaries. The DSSO officers visit the communities once in two months only to deliver the cash. They do not spend much time on the spot and the process happens very quickly. They bring the money already in envelopes with beneficiary names, the beneficiaries get into a que and they are called one by one. As proof they have to reveal their beneficiary cards and they are made to sign to confirm they have received their money and immediately they are told to disperse and the officers get into their cars and leave. The officers get confronted by non-beneficiaries every time that they deliver the cash, for explanations as to why they are giving the money to a limited few and not others. This is one reality they have to face every time they bring the money to recipients and to date they have...
not managed to give explanations to these people, the reason being that the Government has no policy to advertise its services. The DDSO senior officer admitted that sensitization of the programme is very low because the Government wants to maintain anonymity on this programme to avoid elite capture; as such those who confront the DSSO and her team in the field are simply sent away without any explanations. Nevertheless there is high expectation from ordinary people to be included in the programme and because of this there is already fear that retargeting will be challenging since people may forge their wellbeing in order to be eligible for the programme.

4.2 Empowerment

The programme is designed in such a way that a new community institution had to be established due to the fact that local leaders are not part of the programme. The CPCs are a new institution that was birthed by the cash transfer program and it is made up with both men and women. They function as the connectors between the DSSO and the beneficiaries. They get a compensation of USD $15 a month; they were given bicycles for easy movement and were given the power to oversee the programme at community level. Each village was assigned two CPCs and they were trained prior duty resumption. Within themselves others have been assigned higher positions for instance there are Case Care workers and these have the power to take measures when a child is facing any form of abuse in the beneficiary households. They can go to the extent of taking the child away and stay with them or refer them to the DSSO. To be selected CPCs had to have a certain level of education but the most deciding factor was the behavior and capability of an individual to safeguard children. The table below shows the different roles of the CPCs

**Box 1: The Roles and Responsibilities of CPCs in the HSCT**

<table>
<thead>
<tr>
<th>Roles and Responsibilities</th>
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<tbody>
<tr>
<td>Disseminating information to beneficiary households</td>
</tr>
<tr>
<td>Notifying the DSSO when household head dies or migrates from the area</td>
</tr>
<tr>
<td>Compiling and submitting names of potential beneficiaries to the DSSO for consideration</td>
</tr>
<tr>
<td>Ensuring the safety of vulnerable children and orphans especially in child headed households</td>
</tr>
<tr>
<td>Identify and report child abuse cases to the DSSO</td>
</tr>
<tr>
<td>Make follow ups in the event that a beneficiary miss meetings</td>
</tr>
<tr>
<td>Facilitating family groups with all beneficiaries</td>
</tr>
<tr>
<td>Stay in constant touch with beneficiaries</td>
</tr>
<tr>
<td>Compile and submit monthly reports on their work to the DSSO</td>
</tr>
<tr>
<td>Offer door to door counselling on HIV and family planning</td>
</tr>
</tbody>
</table>

Another important aspect of the empowerment of the CPCs is that they were given the mandate to compile and submit names of potential beneficiaries for retargeting. They have got the power to decide who goes on the list and who does not. In relation to this they have the power to influence the decision of the DSSO with regards to suspected inclusion errors because in the event that they suspect someone was mistakenly captured to benefit they notify the DSSO for action. Despite this, the CPCs interact closely with beneficiaries and they meet with them once every month. They have managed to bring the beneficiaries together as a social networking group in which they share experiences, get taught on health and investment issues.
4.3 Bureaucratic and community tensions

The targeting process has ensued tension between and among bureaucrats, the community and beneficiaries. The targeting process has three levels; census data of all households in a given district, verification interviews of labor constrained households and food poor household lists. This was done by a private firm called Jimat and ZIMSTAT (Dumba 2011). The selection was anonymously done and no awareness of the cash transfer programme was done. This was a strategy to avoid inclusion and exclusion errors of real beneficiaries and non-beneficiaries. Noble as this was, there are strong inclusion and exclusion perceptions among some community level bureaucrats and non-beneficiary community members. They argue that since they stay with these people, they are aware of the life experiences of all community members hence they know who need urgent help. The selection process and implementation does not recognize the local leaders such as the councilors, village heads and various community workers. As noted above CPCs were nominated instead and this shows that higher level bureaucrats’ lack of confidence and trust in some existing institutional actors. In addition to this the non-beneficiaries suspect the local leaders for bribery, that they were bribed by beneficiaries to put their names forward because when the payments began some people realized that they had not been selected despite being interviewed and assessed during selection phase. Below are some examples showing this from interviews;

‘We are disgruntled with the selection process, we work and stay in these communities and we know who are the extremely poor and we could have been consulted before the programme started. We could have recommended the most deserving. Some people who are benefiting are better off and not in need of help. I think you will see that as you move around, some household are better off to be needing help. If the people who were involved in selection had consulted us they would have gotten the correct information’.

‘Next time these people should consult us we are more knowledgeable of the community most suffering people. Most real beneficiaries were not reached’.

‘The identification of the beneficiaries leaves a lot to be desired, most vulnerable people were left out but there are some who are better off who are benefiting. The people only went to households near the road and left out places that were not easily accessible, of which those are the areas with the most suffering people’.

This is a clear illustration as to how the strategies of the implementers’ conflict with the realities embedded in the targeted communities. Whilst the benefactors thought it was best to anonymously select the beneficiaries, community opinion leaders and non-beneficiaries are of the view that community led targeting would have been a better way to get access to the poorest of the poor and more people would be benefiting, the process thus becomes a struggle of power. While the benefactors argue that they did not make use of the local village leaders or the community itself during selection because they wanted to avoid elite capture of the programme, all community leaders think that they should have been consulted.

On another note the targeting process had negative social implications between beneficiaries and the community; social networks and social cohesion are a very important aspect of community and a necessity for everyday life but these have been configured. The beneficiaries are treated with suspicion.

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1 Interview with village Head 1 ward 18 Goromonzi 28 January 2014
2 Interview with village Head 2 ward 18 Goromonzi 30 January 2014
3 Interview with CPC 1 ward 18 Goromonzi 30 January 2014
and jealousy by their fellow neighbors and the community at large for the simple reason that they got selected to benefit. Evidence shows that the beneficiaries are now being excluded from other projects coming into the area. The major reason being, people do not understand what the program is about and why they are also not benefiting. Most beneficiaries argued that an awareness and clarity of the programme could have been noble when the HSCT roll out began. Though the tensions are subsiding, during the initial stages of the programme conflicts were intense.

‘Some men came and found me at home; I was sleeping on that day because I was not feeling well. They just asked me questions and I told them I stay with orphans and I injured my hand in an accident. I told them I did not have anything and thus I was struggling to feed these children, pay their fees and buy the proper clothing or even blankets. When they came next they told us we were supposed to go and receive some money. When I started getting the money people around here started isolating me but before this we had good relation’

‘Most people who are not benefiting yet deserving are some of the people who fled their homes when they saw cars dropping these people around, they thought whatever these people came to talk to us about was political and they did not want to be associated with anything like that. A lot of speculation went around so those who were at home like us’ (beneficiary)

‘We are the custodians of these communities, the people expect us to stand up for them and work against unfair practices, at the moment they are blaming us for letting them down. They suspect us for bypassing them and recommend some underserving households yet it was something beyond our control. When the people who did the selection came they talked to quite a number of people but most of them did not find their name when beneficiaries got announced. They simply do not understand that.

This illustrates what is raised by Hanlon et al (2010); he argues that targeting can be divisive. I observed and understood during this field work that the process of targeting and selection is discriminatory by design; there is a lot of politics surrounding who benefits, how and why. Notwithstanding beneficiaries considered the anonymity as a good thing because they think that the community leaders could have favored their own kins and relations. More people look up to community leaders to stand up for them and recommend them for programmes.

4.4 Cash transfer expectations and realities

The HSCT provides an important opportunity for a large segment of vulnerable population in Zimbabwe in terms of addressing the human and social deprivations that exist for a variety of reasons. In addition, it also broadens the scope of the Ministry of Labour and Social Services to play their role and state responsibility for addressing poverty. The HSCT is managed and implemented at various institutional levels as discussed in Chapter three. A critical analysis of the field data on the program design prompted me to strongly argue that cash transfers is a top down process that define and determine who benefits and for what reasons. Hanlon et al (2010) has argued that in a quest to identify the most appropriate beneficiaries’ categories or eligibility criterions are set. Groups such as the labor constrained, the food poor, orphans and vulnerable children, the poor, poverty and poorest inform decisions about who should

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4 Interview with a beneficiary Rusike A village Goromonzi 1 February 2014
5 Interview with beneficiary Rusike A village Goromonzi 30 January 2014
6 Interview with village head 3 ward 18 Goromonzi 2 February 2014
benefit or not. Poverty definitions and decisions are externally conceived, usually by institutions and communities without the consultation of the individual beneficiaries and the structure of the HSCT in Zimbabwe mimics such characteristics. Poverty however is not clear cut and beneficiaries themselves see it as an abstract concept. While some beneficiaries do not really want to admit that they are in poverty, they have a different perception as to what poverty means and entails. From my interviews and conversations, I understood poverty as something not static but something that changes at any given point for instance to beneficiaries food poverty is seasonal hence they cycle in and out of food poverty throughout the year. A strong consensus exists among the beneficiaries that their situations of poverty are a result of broader structural processes that need to be addressed as such they prefer to call themselves the have nots of society who lack access to vital resources. Those at the top hold their own perceptions of poverty on the one hand, and the locals and beneficiaries have their own beliefs and perceptions on what it means to be poor and who is poor. Whilst they are largely considered food poor and labor constrained by their benefactors, the beneficiaries have no assets, no decent livelihoods, no productive inputs, absence of employment, and lack income sources. The benefactors of the program consider the cash transfer as something that could lift these people out of their conditions. However, though the beneficiaries admit that the money is helping them, they are of the view that only they can change their situation and as such sponsored individual and community projects could help them become self-sufficient. Yet, this can only happen if they have total control of such projects.

Furthermore the beneficiaries are labor constrained, food-poor, often elderly, chronically ill, and child-headed or have a large number of dependents. The study found out that these people have very limited livelihood choices, lack income and are extremely asset poor. These characteristics conflict with the graduation that is expected at the end of the first two years of implementation. In addition to their labor constraints beneficiaries lack better survival options and some are already dependent on the cash transfer. My interview with one CPC on the issue of graduation revealed that the programme first roll out was supposed to be stopped after two years and new beneficiaries were to be identified. She argued that this has not been possible mainly because the MoLSS are failing to come up with an appropriate exit strategy. Her interaction with the beneficiaries has also made her realize that it is difficult for the beneficiaries to move from their current situations due to their household characteristics. Graduation is a stage when beneficiaries are expected to have moved from being extremely poor. The quotation below is an interview with one of the beneficiaries and it reveals how complex graduation is.

‘As you can see I am not able to work anymore and I stay with three orphans who are less than 18 and cannot do much for us to produce our own food. This money is very important for us and if we were to be taken off the programme I do not know what I will do with these children, I just wish if the government does not take us off the programme’

‘For now we can survive but we are troubled that if they remove the money how will I sustain my family? We are now used to getting the money for sustenance, we do not have anyone to look up to’

7 Ethnographic Interview with Ronika a beneficiary village Rusike A 27 January 2014
8 Interview with Maidei beneficiary Nhemamhembere village 28 January 2014
Beneficiary case study with G\textsuperscript{9}

Gloria is in her late 70s and she stays alone. She has a grand daughter who visits her at times but she does not give her much help. Her husband and all her sons are late, she owns a very tiny piece of land and garden. She hardly produces much food since she is very old and lacks inputs. She now considers HSCT as her reliable source of help because her old age has rendered her labor constrained. She cannot work in the field anymore. This season her neighbor the mother of the small girl in the picture planted some maize for her on the condition that the neighbor will take over half of the harvest. She obtained the inputs from the Government.

\textit{Picture Source: Sylvia Bhatasara 2014}

This clearly indicate that the HSCT has inevitably translated more into a safety net rather than a long term poverty reduction and it becomes contradictory therefore based on such realities that graduation will happen as expected. This corroborates with Slater’s (2009) argument that donors are always explicit about expectations without considering likely hindrances. This exemplifies the rigidities that compound social cash transfers and how these affect the programmes outcomes. This was to me critical in reflecting how the expectations of bureaucrats depart from the realities on the ground, the kind of people benefiting are mostly in serious situations as those illustrated above. This then reflects the contrast that exists between the bureaucratic views of poverty and how it actually is. The bureaucrats see it as something that can be solved by a prescription but in reality poverty is complex and it is a process that requires various processes to be addressed.

The outcome of the social cash transfer programme though scientifically shaped from above, individual beneficiaries play a big role in how the money is used. The HSCT is an unconditional cash transfer which allows beneficiaries to make choices as to how to use the money; some use it entirely for food, school fees or healthcare while some split the money among these three. Embedded in the assumptions of cash transfers is that people in poverty use the money well and during the study I saw beneficiaries using their constrained abilities to work out of poverty by sacrificing to seek casual work at the expense of their health and negotiating with school authorities that they pay school fees in installments to keep their children in school in the hope of breaking future poverty. This expression from a beneficiary shows how beneficiaries are free to make their own decision based on priorities without letting the DSSO influence them.

\textit{‘We know what we want so we decide how to use the money’}\textsuperscript{10}

\textsuperscript{9} G is Gloria

\textsuperscript{10}
The study also showed that beneficiaries and non-local bureaucrats exist to an extent in isolation especially with regards to the programme communication. The programme started rolling out in 2011 but clarity on the programme still lacks. Through the Management Information system (MIS) databases of beneficiaries were supposed to be linked and harmonized with Basic education assistance module BEAM and AMTO (Schubert 2011), this has not happened yet because my findings show that many beneficiary households are out of BEAM and AMTO and they are not aware of such an arrangement. One would understand the benefactors wanted anonymity during selection however when the programme started the need to shed more light was necessary. The design of the programme stipulates that if a household is benefiting then their children have to attend school for free under BEAM and the entire household receive health care for free under AMTO. Study interviews, conversations and observations showed that a significant number of beneficiaries still pay school fees and for medication as such most do not visit the clinic because they hardly afford it. The fact that there is no clear awareness of the programme to the beneficiaries means that they are not aware of what other rights exist for them as part of the programme. It also shows that there are weak communication lines between the Social Services and the Ministry of Education and Ministry of Health because the three databases were supposed to be linked so that the harmonization automatically happens. This finding relates to the unexpected outcome of tensions and conflicts which could have been mitigated by better and proper communication strategies. When I visited the cash transfer payment point I observed that communication is not well articulated. A lot of non-beneficiaries always come to inquire to understand why they are not benefiting but there is no responsible official from the Ministry or DSSO who attends to them which is intensifying the already existing strong perceptions of inclusion and exclusion errors.

‘It troubles me a lot as a village head, we know nothing about this programme, we just heard there are people getting money and I decided to come just to see and inquire about it but no one was willing to talk to me. No one in my village is benefiting yet there are a lot of people who need urgent help. I just wish if they could explain to us what this whole programme is about, we deserve to know and in many villages people complain that many people who are benefiting are better off.’

This communication gap has a direct bearing on the speculation and perceptions of the program. One other process that affects the program’s operations is the expectations and demands from the International partners. The International partners prefer that audit checks and balances are perfomed before they can approve the next cash disbursement. Such audit reports are normally submitted late and this affects cash payments to beneficiaries. In such cases payments get delayed and beneficiaries complained that it inconveniences them. When the money comes late they engage in risky behavior for instance incurring debts thus when their money comes it goes to pay debts and because of such uncertainties they fail to plan their expenditures ahead. This does not only affect beneficiaries but also affects the functioning of the CPCs because they carry the burden of relaying information to beneficiaries. They complained that having to go to door to inform beneficiaries is strenuous even with the bicycles they have.

The chapter has shown the various actors and social interfaces that characterize the cash transfer programme and how it affects the experiences of each actor. It has brought out how various actions and inactions shape these experiences.

10 Interview with beneficiary Nhemanzhembere village
11 Conversation with village head 4 (non-benefiting village) Goromonzi ward 18 4 February 2014
CHAPTER 5: CASH TRANSFER EXPERIENCES, VIEWS AND PERCEPTIONS

The beneficiaries emphasized that they have different situations and the way they use the money is evidently not the same. The cash transfer money is mainly being used for food, education and healthcare. Preferences on how the money is used depend mainly on the most urgent need in a given household. Whilst some buy food with all the money, some split the money between food and education or food and healthcare and a few save part of the money. Food and school fees emerged as the most pressing issues for the beneficiaries with school going children. Taking into account that the beneficiary households are food poor, food shortage is their major concern though at instances other things are prioritized. Against this background the chapter looks at how the cash transfer money is used in relation to poverty and how it also interacts with other household livelihoods. Livelihood options are quite limited among the beneficiaries and the cash transfer is complementing the few livelihoods that they have. It also discusses how beneficiaries utilize the cash transfer money.

5.1 Beneficiary scenarios

It is a rainy afternoon and I am sitting with Chido in her kitchen. She is holding her two year old orphan grandson. Chido is a 57 year old widow who stays with her three grandsons in Rusike B village. She owns a five bedrooomed brick house with asbestos roofing and a separate cooking grass thatched hut, a scotch cart, a wheelbarrow, five cattle and two acres of land. When I asked her to narrate her life story, this is what she had to say ‘years back my husband was still alive and he used to go to work and I would knit and produce peanut butter. We could afford to buy all that we needed; we were not poor back then my daughter. We could buy more than enough fertilizer for all our fields and we could harvest enough for the family and sell the surplus. Even if you look at this house you can see that it is built with quality material and all the things we own today we bought them long back. Things went bad when my husband got really sick in 2003 and I also got really sick. We could not make ends meet; we got assistance from family until my husband died. I was also sick when he died and I stayed with my brother, who paid for all my medical expenses. However when I then came back here my chest was really damaged I could not do much work, my husband was gone, money was a problem. My first son started assisting me here and there but he also died and left his children. I started selling some of our livestock especially goats to buy food and medication. No one was willing to assist me, even my husband’s brothers who stay nearby. Luckily when my daughter got married my son-in-law took care of me but then he got arrested. I could not afford to raise money to buy fertilizer so though I still had to cultivate my field; the harvests have been poor for the past ten years because I would just plant the maize seed and groundnuts but harvested almost nothing. The soil is very poor as you can see the food we produce does not sustain us for long. One of the children I stay with is on Capernaum trust funding so his school fees are covered. In 2012 I started receiving money from Social services; I get $50 after two months. This money is little but needs someone who has got an investing mindset. As for me, though things are tough I saw the money as an opportunity, I saved some of it and bought fertilizer, and some of it I used it to join the Cash Cycling Savings group. The group has five people including myself. At first we gave each other $5 a month but now it is $30 per person. That is the reason why you see that I have got broiler chickens for sale, I started the business with the savings money, and I can afford to pay a laborer to help me with the fields and I am also slowly reviving my peanut butter business. I am now substituting maize with groundnuts so that I can produce more peanut butter, with groundnuts you do not need fertilizer, and you can get a good harvest without fertilizer despite that the soil is poor. I have also started cultivating sweet potatoes. My household can
now afford to eat food like meat, bread from the shops, rice and my grandchildren can have food to carry to school for lunch. The cash transfer is really helping us my daughter, some people do not even have any source of income or even food and this money is bridging the level of suffering.

Maidei is a migrant from the nearby farms and she stays with her grand daughter and grandson. She used to be a permanent farm worker but they were dislocated during the 2000 fast track land reform program by the Zimbabwean government. They were lucky to be given a small residential stand by the village head of Rusike B village and using their few savings they managed to construct two huts which they use for cooking and sleeping respectively. They own a small piece of land but they have never really managed to get any good harvests because they do not have any productive assets except one hoe, which they use for digging if they are lucky to get inputs like this past season. They live from hand to mouth and though farming qualifies as one of their livelihood they consider it unyielding. Casual labor is their main source of livelihood but because she is now very old she has to take both her grandchildren to work. ‘We have been suffering we do not even have food, washing soap, school fees or even money. We do not have any cattle, so we dig our field however with no fertilizer we harvest almost nothing. My son assists here and there but he is just a farm worker so he does not earn much. We only have two blankets, the rain is getting inside the house every day and it gets very cold during the night and I fear for my grandchildren a lot. We are just new comers here; we do not even have any relatives who can assist us’, she said. At times they have to sleep on an empty stomach. They started receiving the cash transfer in April 2011, when she receives the money she has to pay part of her grandchildren’s school fees and she buys food with the rest. She gets USD $30 after every two months and this is not enough for their household consumption but for them it is better than nothing. She said that since they started getting the money, they are now seen as people among others.

When I first visited Madhawu she was eight and a half months pregnant and she already had four children. We sat in her kitchen and she showed that she was in pain and her legs were swollen because of the pregnancy. She did not have money to go and seek medical attention because she was saving the money for when she goes to the clinic to deliver her baby. Her household is made up of two separate brick houses of one room each which are used for sleeping and there is also a hut for cooking. She owns a small solar panel, a small radio and a mobile phone. She also owns two acres of land that she uses for farming; she does not have any other productive assets. She migrated from Marondera to Nhemamhembere village in Goromonzi when she got married seventeen years ago because that is her husband’s home. Madhawu considers herself to be among the poor because she struggles to send her children to school, her harvests are always poor and she cannot afford all basic things she needs; she started receiving the cash transfer in April 2011. When we visited her for the second time she had given birth to twin babies. She narrated her story as follows ‘I have been staying in this village since I got married seventeen years ago. My husband does not work and he hardly stays here, I do not know where he is at the moment. Gardening, farming and casual labor are our means of survival since I got married. Gardening is seasonal just like casual labor; things fluctuate from better to worse depending on the time of the year. For example during the rainy season and harvest time things will be better because casual work is usually available and water for our crops and vegetables, food is hardly scarce. On the contrary during the dry season things get hard, lots of garden water sources dry up and that means you have to

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12 Ethnographic interview with Chido 18 February 2014, Rusike A village, Goromonzi
13 Interview with Maidei 19 February 2014, Rusike B village Goromonzi
buy vegetables and money is not easy to get since casual work is hardly available during such times. If you do not get help from others, you can even sleep on an empty stomach which is not good for the children. Before the cash transfer we did not have any reliable source of income and school fees was a challenge, but now we can afford to pay fees, we are told this money is meant for children so we always make sure part of it goes to school fees and food. The school headmasters now allow us to pay in installments because they know we will get the money but before they would chase away our children from school. Life was really hard and casual work is painful though one has to be resilient. With HSCT I get $50 after two months, and I have started buying and selling used oil to generate some more money, however the challenge is people always buy on credit and I struggle to get the payments. So the money has helped me start a business, something I could not do before, it is an empowerment. I wish my children could also be on BEAM and the government could make health services free. Some people die in their homes because they cannot even afford to pay a $1 that is charged at the clinic. People are really suffering.

5.2 The community context

Villages Rusike A, Rusike B and Nhemamhembere which are the study sites are located in ward 18 of Goromonzi District and they share boundaries. They are communal villages situated near the main road that runs from Goromonzi District center, through ward 18 then to Marondera. The community children are served by two primary schools and one high school that are easily accessible to these and other villages around. There are two boreholes in each village and a river nearby serves as the main water source for community gardens and livestock. The villages enjoy an easy access to transport, shops, and dip-tanks. Also present is one health center that is functional and serves the whole of ward eighteen. The main livelihoods in the area are tobacco production, cereal agriculture, casual work (maricho), gardening and Cash Circulation Savings (CCs). The community is made up of four groups of people, the poorest, the poor, the better and the rich. These are the categories that the respondents and community workers came up with during the community wellbeing analysis exercise which was meant to understand the kind of people that exist in that community and their characteristics. The largest population in the three villages is constituted by widows, the elderly and orphans. Such demographic patterns were among the reasons why many are living poverty. While many beneficiaries would not admit that they are in poverty neither did they also admit that they are not in poverty, they preferred to be labelled as people who do not have but not based on how much or what they do not have. However based on observations made during the study most of these beneficiaries are in constant lack of basic necessities of everyday life and therefore qualify to be in poverty according to what they alluded to as the causes and symptoms of poverty. Poverty in this regard is not a universal state and among other causes of poverty that emerged from the study are lack of or no education, severe illness, disability, labor constraints, age, lack of productive inputs, poor soil, death of breadwinners, absence of income sources and unemployment. Below is a community wellbeing analysis done with village heads, CPCs and beneficiaries and it is important to note that though beneficiaries were eager to identify the characteristics of being poorest or poor with themselves they were not willing to be considered poor. This was contradictory to the observations made and led to the construction of the portrait below

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14 Interview with Madhawu 23 January 2014, Rusike B village, Goromonzi
Table 2: Community wellbeing analysis conducted with beneficiaries and CPCs

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<tr>
<th>Vanotamburisisa-the poorest</th>
<th>Vanotambura-the poor</th>
<th>Varinani-the better off</th>
<th>Vapfumi-the rich</th>
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<tr>
<td>Quite a number of beneficiaries are from this category, it is made up of the elderly, orphans, the disabled, the mentally ill and labour constrained widows. The families live in poor shelters which are grass thatched and there is no concrete floor inside, the houses are poorly constructed. Children from these families hardly go to school because they cannot afford school expenses. They also cannot afford health expenses. They do not have a different choice of clothing, bath without soap, they own a single or two blankets and a few cooking utensils. They do not own livestock or productive assets and survive on begging.</td>
<td>A large number of beneficiaries belong to this group. Some of the families are able to work but they lack the means of production. They own small pieces of land families and consist of migrants from the nearby farms and original community members. Such families face food shortages and they cannot afford to pay school fees, they send their children to school but they often get chased away for not paying school fees. Their shelter is also poor, they own a couple of clothes, own more than three blankets, they eat one meal a day and survive on casual work. They often have poor harvests and are into gardening and selling.</td>
<td>Some beneficiaries are speculated to be in this group. They are able to produce enough food, own good land, livestock, solar panels and mobile phones. Their children may go to schools in the city and boarding schools. They can afford to go to the clinic; they have enough clothes, blankets and have good shelter. Some are formally employed and own small enterprises.</td>
<td>No beneficiaries come from this group and these are the families who have everything. They are the ones who offer casual work to the poor and own shops, cars, huge pieces of land and are into tobacco cash crop production (tobacco). Their children attend schools in the city and they eat anything they want. They have access to any kind of healthcare they want and often have private doctors. They always have good harvests and they own huge herds of cattle, goats and</td>
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5.2 Cash transfer utilization

Faced with poor harvests due to lack of inputs, labour and poor soils, the production abilities of the beneficiary households are very constrained. Though this year they were given farming inputs by the Government some failed to utilize them due to lack of labor. Food shortages as such loom in their households but this is now quite occasional since they have the cash transfer. The beneficiaries are now guaranteed of a few basic food items whenever they receive their cash payment. They manage to buy basics like a small bottle of cooking oil, a packet of sugar, mealie meal/maize, rice, matches, dried fish (kapenta), eggs, salt and vegetables. In most instances mealie meal and vegetables are the major necessary basics. Even so, quite a number of households remain food insecure, some have actually moved from food poor to food insecure but this applies to those houses that have able bodied people who can still work well in the fields and seek casual labor. The beneficiaries I interviewed soon after getting the money indicated that food was going to be their major priority since school fees is not paid all the time. Many indicated they were going to buy basic food stuffs and some said they would buy a small packet of fertilizer for their small fields in anticipation that they may get a better yield and ease their food challenges. The food is purchased from the nearest local shops whilst maize and vegetables are usually purchased from those considered to be rich who always have surplus to sell. The maize is also grinded at local grinding mills owned by few entrepreneurs in the community. It is usually the children who are sent to buy the food stuffs. The fact that basic necessities are readily available including the grinding mills saves them transport costs that could have been needed if the local shops could not supply them. The cash transfer has seen beneficiaries eating more meals during the first two weeks after receiving the money and some have a diverse diet than before; though it means temporary food security to some, they consider this better than before, when food shortages were the order of their everyday lives.

Box 2: Beneficiary case studies

**Gloria** is a very 71 year old widow who stays alone and her granddaughter visits her occasionally. She wishes if she could still work as before. Her husband and her six children are all late and she does not have any relative to assist her. Before this she used to produce good harvests and she used to make and sell pottery. She has a small piece of land, a garden and two huts for shelter. Before HSCT her granddaughter would bring her food because she worked as a house worker at a nearby village. Food is the most pressing issue for her since she does not have any school going children. She is getting USD$20 after two months and when it comes she buys maize for grinding, cooking oil, sugar, rice and keeps the change to use for the maize grinding mill and buying relish which is mainly leafy vegetables and okra. She does not buy the rice most of the time, it is a luxury maize is the biggest priority because she wants to eat sadza every day, so she has to make sure she has enough until she gets some money again’
Box 3 beneficiary case study

| Faith is a 60 year old widow who stays with two grandchildren who go to school and the fees are paid by their uncle who is a brother to their late father. He also used to assist with food but now he does not help her often enough and food is really a critical issue in her household. Though she was involved in an accident and has difficulties working, she engages in casual labor and gets food in return. She is not responsible for paying school fees but she thinks food is more important than education because one cannot survive without food, ‘you cannot send children to school on an empty stomach ’ She gets USD$20 after two months and prioritizes basics like salt, soap, flour, mealie meal, sugar and matches and she keeps the rest to buy vegetables. |

This cash transfer is really helping my brother now he can eat what he wants. He is the one who tells me what to buy with the money. He loves tea and rice and those are always the major priorities for him when the money comes. He takes the tea four times a day. Before he would not even have such kinds of things, he would eat what we were also eating. With his money we are assured that all the basics like sugar, rice, cooking oil, salt, tea and soap are bought.\(^\text{15}\) (Sister to Mark who is mentally ill) |

Most of the beneficiaries use part of the transfer money for food, Vincent and Cull (2009) also argue that evidence from Malawi under the Food and cash transfer programme (FACT shows that most of the cash transfer is spent on groceries. Education is equally important for the beneficiaries, among other reasons why people do not have the considered vitals of a better life, they stressed that inadequate and total failure to access education is a barrier to a brighter future. Without education your life options are limited, good jobs require educated people and un educated people do the less important casual labor that earn them meagre incomes. The beneficiaries are prioritizing the education of their children and grandchildren under the expectation that in future they will be able to secure good jobs and take care of their parents and grandparents. They stressed that they did not want their children to suffer in future; they would want them to have equal opportunities like other children in the village. When they receive their money some prioritize education more than anything else. My host is among those who value education more, the day she received her money we passed through the local primary and secondary school to pay part of the school fees for her three grandchildren and this is what other beneficiaries do as well. The school headmasters now allow the beneficiaries to pay the school fees installments and this has been very advantageous for them because after paying part of school fees they can still secure a few basic necessities. In addition to school fees part of the money is used to purchase school stationery, uniforms and school shoes. Education has been one of the major impacts of many cash transfers around the globe, Braun et al (2009) notes that in Bangladesh a cash transfer that targeted the hardest to reach children increased school enrolment. This was evident in my study as well, some beneficiaries re-enrolled their children who had dropped out of school and some enrolled those who had not been to school. The cash transfer money is therefore being used to invest in education as a way to escape future poverty, every beneficiary especially the chronically ill and elderly |

\(^{15}\) Interview with Mark’s sister, Mark is mentally ill 25 January 2014
are very fearful of the future of their children and this makes them sacrifice some or all of the cash transfer to educate their children even in the absence of other proper alternatives.

Box 4: beneficiary case studies

‘School fees is our major priority, we are told the money is for children, so we always make sure a bigger part of the money goes to education. I want a bright future for my children. I do not want them to suffer. We are getting USD$50 after two months. I have to pay school fees, buy uniforms, buy school stationery, buy food, and pay for health assistance and a whole lot more but education is my main priority with this money’ **Vaida** is a 35 year old woman who stays with her four children, her husband left for the nearby farms and remarried. Her two houses were destroyed by the rains in January 2014 and she gave two of her children to her mother in law while a well-wisher stays with her and the other two children. She survives on casual labor, begging and farming.

**Peter** is a 45 year old disabled married man with three children. He cannot work and his wife engages in casual labor for survival. However casual labor is not readily available. Food and school fees were the most challenging issues for them. However two of their children got enrolled on beam recently but they still have to pay the school fees for one remaining child as such the quarter of the USD$20 they receive goes to pay for education while they use savings from casual labor to secure school wear and stationery

**Maria** is 23 years old and she stays with her three brothers who are all below 18 years and she has two children under the age of five. Her father died three years ago and her mother fell sick with breast cancer afterwards. She is in a neighboring country South Africa where her brothers are seeking treatment for her. Maria and her brothers and children do not have anyone to assist them. She separated with the father of her children who does not give her any support. She started receiving the cash transfer money in 2011 under the auspices of vulnerable children. Their main livelihoods are casual labour and farming. She gets USD$50 after two months and she uses part of it for fees and the other part to buy stationery and school wear for her two brothers who are in school and her child at kindergarten. She also managed to save some of it when she got the first payment which was for four months but came at once. She started a small vending business
and the money she gets from it she uses it to buy the groceries needed at kindergarten for her daughter and to purchase drink and biscuits that her brothers take to school for lunch.

The Harmonized social cash transfer money is supposed to be complemented by the Assisted Medical Treatment orders (AMTO) but this is not yet happening. Most beneficiaries are not aware of this and as such they are using part of the cash transfer to access health care. Some of the beneficiaries have conditions that need constant medication every month thus part of the money covers such medications while for some all of the money goes to medication. In the face of HIV and AIDS a single household can have four people who need medicine every month, in such instances the cash transfer is largely used for medical related expenses. There is one clinic in ward 18 of Goromonzi and only basic treatment is given there, those who require specialized medical attention have to travel to bigger hospitals and this requires money for transport. Some of the beneficiaries who have such conditions are spending their money for treatment and food.

Box 5: beneficiary case studies

‘The HSCT coincided with my severe illness and it saved my life and my family. The four of us are HIV positive. Now we can afford proper medication, we travel to Chitungwiza every month for checkups and collect our medication. That is the main use of the HSCT money. When we got paid the very first time the money was $100 for four months, I get USD$50 bimonthly. I managed to buy cement and asbestos and built a two roomed house which we use as bedrooms, we have better shelter now. Though we cannot produce much anymore we still manage to have three meals a day like before and the cash transfer goes to our health. I don’t want to be given money and be seen as a lazy man. Even though I am sick I want to work for my family. There are no money giving jobs here in the rural areas, all I wish for is a proper job that can pay me well to support my family in this predicament we are in’. Oliver is 40 years old. He stays with his wife and two children, one goes to school under BEAM and the other finished her secondary education).

‘The cash transfer ($50 USD) is mainly used for medication of both the beneficiary and his wife, all household members pay for health when they get ill. We used to be better off having three meals a day but now we take two meals (stays with seven children, six going to school, relatives and surplus from farming pays for school fees and all associated expenses). People are complaining that I should not benefit. Some are buying fertilizer, seeds, food for the family but there is no room for investment’. (61 year old male beneficiary who is married and require medication for himself and his wife every month)

Income availability seems to motivate people to seek proper medication, evidence from my study shows that people only seek medical attention when they have the money, those who do not have money do not even consider visiting the clinic but resort to praying and traditional medicine. As already discussed in my literature review, Lim et al (2010) noted that in India a cash transfer programme increased the number of
births in approved health facilities and a significant reduction in maternal and neonatal deaths was recorded.

In spite the money being considered little, some of the beneficiaries though not many have used some of the money to start small businesses, buy inputs and participate in cash cycling savings. With the nature of the lives of the targeted beneficiaries, most are not able to invest or save a cent of the money because their expenditures exceed their household income. The investments engaged in include broiler rearing, vending and buying inputs in the hope of better and sufficient harvest. The kind of beneficiaries who have used the money this way are those ones who were not desperate prior to the cash transfer and people consider them as not deserving the cash transfer because they have readily available help from children, relatives and some are those who are still capable of working. They own quite a number of assets, have reliable livelihoods and they stay with grand children who are taken care of by their parents in the city or Diaspora. In other words the cash transfer co-exists with family support.

Box 6: beneficiary case studies

'I started receiving money from Social services in 2011; I get USD$50 after two months. This money is little but needs someone who has got an investing mindset. As for me, though things are tough I saw the money as an opportunity, I saved some of it and bought fertilizer, and some of it I used it to join the Cash Cycling Savings group. The group has five people including myself. At first we gave each other $5 a month but now it is USD$30 per person. That is the reason why you see that I have got broiler chickens for sale, I started the business with the savings money, and I can afford to pay a laborer to help me with the fields and I am also slowly reviving my peanut butter business. I am now substituting maize with groundnuts so that I can produce more peanut butter, with groundnuts you do not need fertilizer, and you can get a good harvest without fertilizer despite that the soil is poor. I have also started cultivating sweet potatoes. My household can now afford to eat food like meat, bread from the shops, rice and my grandchildren can have food to carry to school for lunch. The cash transfer is really helping us my daughter, some people do not even have any source of income or even food and this money is bridging the level of suffering’. (Chido)

I get USD $50 after two months since April 2011, and I have started buying and selling used oil to generate some more money, however the challenge is people always buy on credit and I struggle to get the payments. So the money has helped me start a business, something I could not do before, it is an empowerment. I wish my children could also be on BEAM and the government could make health services free. Some people die in their homes because they cannot even afford to pay a USD$1 that is charged at the clinic. People are really suffering. (Madhawu).

'Last year I managed to save and buy fertilizer. Since I get assistance from relatives I save the cash transfer for emergencies like illness, I only use it when we are really stuck. Those who help me should be motivated by my behavior, so I have to save. Last year we had a good harvest because I used the savings for fertilizer. Food is the most critical issue, if things get better I intend to invest the money so that it can generate some more’. (Female beneficiary recovering from stroke)
The beneficiaries are eager to save and invest in other things however a large number of them are in difficult situations as such all the money is even used up before they receive it. The fact that this money is guaranteed makes some beneficiaries incur debts at the shops and from their neighbors so as soon as the money comes it all goes to pay the debts. Braun et al (2009) notes that in Mexico, some beneficiaries under Opportunades made livestock investments, this study found out that the beneficiaries have an investing mindset but for many the money tend to go to the most urgent things like food, education and medical care. In light of the above cases in which investments have been made, such beneficiaries have moved from just coping to managing better.

While to many the cash has become more of a safety net, it complements the already existing livelihoods and for some it constitutes the largest share of the total household income. As noted from above some use the money for food and school fees, some use only for school fees, some only for food and some only for food. The data gathered from interviews, observations and conversations revealed that the beneficiaries have other ways of survival other than the cash transfer but these are mainly hindered by their lack of assets and labor constrains. The beneficiary livelihoods include farming, casual labor, gardening, selling thatching grass and vending. The major common livelihoods are farming, gardening and casual work and they now consider the cash transfer as one of their livelihoods. The cash transfer has not significantly impacted on livelihood options but rather complement the income they get from the various livelihoods they engage in. The table below shows a livelihood matrix with beneficiaries;
Table 3: Livelihoods analysis with beneficiaries

<table>
<thead>
<tr>
<th>Livelihood</th>
<th>Risks (scale 1-4)</th>
<th>Reliability (scale 1-4)</th>
<th>Preference (scale 1-4)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Farming</strong> (kurima)</td>
<td>1</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>(cereal crops, groundnuts and sweet potatoes)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lack of inputs, lack of productive assets, lack of labor, poor soils and droughts.</td>
<td>Climate variability and failure to secure inputs makes it less reliable</td>
<td>Farming has always been a part of them hence they prefer it more. If they can get good harvests their food insecurity will be sorted out</td>
</tr>
<tr>
<td><strong>Casual labor</strong> (maricho)</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>(usually consists of weeding or digging other people’s fields, planting, harvesting and storing the produce, clearing land, and tobacco curing and grading)</td>
<td>It is not easy to secure casual work and at times you are not paid in time. It is also highly seasonal, in times of drought casual work is rarely available.</td>
<td>When you secure a task you are guaranteed of something at the end of the day if the employer is a kind person. Such jobs are readily available at nearby farms and also the local community</td>
<td>It is usually lowly paid USD $3-$4/day when labor supply is low and goes USD$2 if labor supply is very high. The working conditions are tough, ‘you work like an animal’ and the rich people do not care about that and yet they have to do it because they have no better options.</td>
</tr>
<tr>
<td><strong>Selling thatching grass</strong></td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>(kutengesa huswa hwekupriririsa)</td>
<td>People do not thatch their houses regularly as such one may cut the grass and find no buyers.</td>
<td>If it is not a drought year the grass is readily available and if you find a buyer you get your money quickly.</td>
<td>It is something that does not require much energy but it is more preferable when you already have a buyer.</td>
</tr>
<tr>
<td><strong>Gardening</strong></td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Just like with farming gardening lacks inputs, prone to water shortages, labor shortages and usually the fencing material is poor and animals move in and out freely.</td>
<td>It is a household necessity and surplus can be sold and generate household income.</td>
<td>It is a vital source of household vegetables for consumption and surplus can be sold and generate household income.</td>
</tr>
</tbody>
</table>

While some beneficiaries fast becoming more reliant on the cash transfer, they still need other sources of income and help because the cash transfer alone cannot cater for every need and demand. Farming remains their main source of food but this is unreliable due to lack of productive assets, inputs, poor soils, lack of income and diminishing labor at their disposal. Quite a number of the beneficiaries stay in
swampy soils, and even as they had inputs from the Government this year their crop was destroyed by the heavy rains of January 2014. Farming is seasonal, and it is mainly during the rainy season until a few months after harvesting that the beneficiaries are better placed in terms of food. The following are accounts of some beneficiaries about how farming is quite unreliable for them,

‘I try to cultivate maize but I cannot afford fertilizer and we have no proper labor for the field. The harvest is always poor’\(^{16}\)

‘Farming maize, groundnuts and vegetables used to be the most reliable source of livelihood and income for me, I would harvest enough to eat and sell the surplus but it is now a challenge I am not able to work properly and I sold most of our productive assets long back’\(^{17}\)

‘Our soil is very sandy and needs fertilizer, however we do not even afford to buy any which is another challenge, if we could get agriculture inputs every year, we are young and we can work we can overcome food scarcity in the household’\(^{18}\)

‘We do not have any cattle, so we dig our fields however with no fertilizer we harvest almost nothing’\(^{19}\)

The seasonality that affects the beneficiaries when it comes to farming also affects their other main livelihood casual work. Casual work is readily available during the rainy season and harvest time. In the dry season or in the event of a drought casual labor is very difficult to find and this makes it more challenging because those who offer it in such times do not pay well or they just offer food in return while sometimes someone will be looking for money. Generally casual labor earn them a meagre sum of money, ranging from $3-$4 a day and one does not get the work every day.

‘Casual labor is seasonal and we often find ourselves in hunger when the rainy season and harvest season has passed. During the rainy season, because we need the money we end up abandoning our on fields and work in other people’s fields which in turn has a negative impact on our own harvest’\(^{20}\)

My main source of income and food has always been casual work but it is not reliable, it’s seasonal and it does not give me much money.\(^{21}\)

The cash transfer beneficiaries expressed that they would prefer cash transfer more than farming and casual labor because of their conditions of old age, illness and having to look after very young children. Casual labor not an easy choice for them, because it usually require hard work.

‘casual work is not an easy job it is painful especially with my old age, but I have to do it, if I don’t how can I take care of my grandchildren’\(^{22}\)

\(^{16}\) Interview with beneficiary 27 January 2014, Nhnamhemhere village, Goromonzi
\(^{17}\) Interview with beneficiary 28 January 2014, Rusike B village Goromonzi
\(^{18}\) Interview with Maria 29 January Rusike B village, Goromonzi
\(^{19}\) Interview with Maidei 2 February 2014, Rusike B village, Goromonzi
\(^{20}\) Interview with beneficiary 25 January, Rusike A village, Goromonzi
\(^{21}\) Interview with beneficiary 3 February 2014, Rusike B village, Goromonzi
\(^{22}\) Interview with Tsitsi’s grandmother, Rusike B village, Goromonzi
Nonetheless, due to few options at their disposal they end up engaging in such work which is health threatening and some are suffering from chronic chest pains because of years of casual work at the nearby farms. All the beneficiaries perceive their livelihoods as highly insecure, not reliable and not sustainable.

These among other things are the limitations to food production and income in the beneficiary households, the cash transfer has a potential of getting them out of income crisis however their plight goes beyond this. The household heads are mostly elderly or chronically ill and this poses a challenge as to how they can be best assisted. With the cash transfer at their disposal and the little they harvest they tend to cycle in and out of extreme need. They are not forever in extreme conditions, at times they are in a better position and at some points they get worse off. They cycle in and out of poverty at some points as such poverty is not a static condition but a continuous process that undergoes construction and reconstruction. From the foregoing my interpretation reflect that beneficiaries are using their agency to work themselves out of poverty; however their agency is quite limited because they do not have many options at their disposal.

5.3 Perceptions of cash transfers and poverty: from a beneficiary perspective

5.3.1 A new hope

The HSCT is a reliable source of income that beneficiaries look forward to even when it comes late; to them it is a sign of a certain future. They consider the cash transfer as something that has the potential to enable them to invest in their future. The DSSO, CPCs, business people and village heads share the same view and argued that money is a better way of assisting the poor because they can invest in the future of their children or in other money generating activities that can change their lives in the long run. When the transfer comes they are guaranteed of a few basics that would have been scarce in the absence of such money. The study also revealed that some situations are better than before, some used to beg but now they borrow and repay as soon as they receive their transfers unlike before. The fact that the HSCT money is guaranteed has meant that beneficiaries can now enter into important agreements for instance at the school, they are now allowed to pay school fees in installments and they see this as a chance and opportunity for their children to get educated.

*Being given money lifts us out of suffering*, ‘we did not have hope but now we have, ‘it gives us a chance to be better people’

*‘It is my rescue from poverty and it is our savior’*

*At least now headmasters trust us; we go and negotiate to pay the school fees in installments, which was difficult before. We now know that our children will not be chased out of class, so their future is promising.*

The cash transfer carries in itself the potential to better the situations of the beneficiaries and their communities, if saved, accumulated and invested the money can keep generating some more. The child protection committee members are of the view that the cash transfer should not just be given in isolation but it should come with education. Beneficiaries should be educated on how to be self-sufficient in the absence of help, not because they do not know how to but they often lack resources and opportunities. A cash transfer therefore presents a starting point. They expressed that help in form of money is a good thing and it’s like you are investing in the future of the community.
Knowledge is very important; money without knowledge can yield nothing, so there is need for proper education and communication on the programme.’

‘It stimulates you to start a project if you are business minded’

Money is more transformative than other kinds of projects, people have the opportunity to decide how to utilize the money and they can put much of their effort on something they really need, for instance if they need food they make sure they invest in food production, if it is income they engage in money generating activities, if they need children to be educated they invest in that and if the cycle continues positive changes can be experienced.

5.3.2 Towards food security

Of the sixteen beneficiaries over half indicated that they were food insecure while only a few are food secure. Most of the beneficiaries stressed that they were facing erratic food shortages. Though a good part of the money is being used to secure basic food necessities, food insecurity remain threatening in some households due to a variety of reasons. Considering that most of the households targeted were both labor constrained and food insecure their plight seem permanent even in the presence of HSCT. This is exacerbated by the fact that most of them are located on small pieces of land that have poor soil as such their food production potential is doubtable. In most cases the harvests are poor and their moments of food security are quite temporary. It is only during the rainy season that most of the beneficiaries manage to have two or more meals in a day, however some still struggle to even have a single meal because their situations are varied. Most of the households have more than four people and to sufficiently feed such a family is challenging. When the HSCT money comes food is bought but it does not last long, by the time they receive the next payment they will already be struggling to have food.
Box 8: Beneficiary case studies

Tsitsi is a 14 year old girl doing form two at a nearby school, she is uncertain of her future as an orphan. ‘I am scared about my future; my grandmother is ill and we have no one else to look up to. If my grandmother dies no one will take care of us. Right now there is no food in the house; I went to school without eating. I do not sleep well at night because it is cold; I share one blanket with my grandmother and my cousin. I do not have shoes for school and my classmates laugh at me; I just do not know what the future holds’. Tsitsi’s grandmother is 57 years old, her leg got dislocated 3 years ago and she suffers from a chronic chest illness. She shared the same sentiments with her granddaughter and said; ‘we always have food shortages, the soil is poor and if you do not have fertilizer you get nothing. Things have not changed even with 100% reliance on HSCT we still eat vegetables with no salt and cooking oil and right now we are surviving on green mealies but we only eat that in the evening, I send them to school without eating and it pains me, I wonder whether one day things are going to get better.

Peter is 45 and has a wife and three children. His hands and legs are disabled. He is getting $20 after two months. When he got enrolled for the HSCT his wife and children had left him because his father in law said he was not taking good care of them. The money used to help him a lot when he stayed alone, but his wife and children got back last year and food has been the major issue in their household. He cannot work, his wife seeks casual work for food and money but she is not getting much to ensure that there is food all the time. He said that at times they sleep without eating; we eat from hand to mouth and we live each day as it comes.

Marita is 40 years old and she stays with her six children. She is married however she was not keen to talk about her husband whom she said does not even assist her with anything and she did not know where he was on that day. She said that food availability is generally better during the rainy season, but only if you have inputs to produce.

5.3.3 A better future for children

In the absence of money most rural children fail to finish school or fail to attend school completely. The respondents expressed concern over this and showed gratitude to the Social Welfare for the cash transfer. Most of the respondents are glad that their children are now attending school than before. Some children were not in school before HSCT and at an age as early as 12 they would be contributing their labor for family sustenance. Their failure to attend schools has also been associated with child abuse, where those guardians staying with orphans deliberately forced children to drop out of school or simply did not pay the school fees. A shared consensus does exist on the importance of education in the lives of these children. When they receive the money the major priorities are education and food. Education is valued because the beneficiaries see it as a way that could help their children and grandchildren to escape future
poverty. Though some of the beneficiaries still struggle to pay educational fees, all school going children from beneficiary households are attending school. A relative number of children are on BEAM which is one another arm to the HSCT package, when enrolled on BEAM their school fees are paid. Some households are extremely food poor that education is secondary and BEAM is seen as a way to also make sure that children from such households attend school. The importance of school to addressing poverty was a shared view among all the beneficiaries;

‘If you are educated you can get a job’

‘Some beneficiaries prioritize school over food but because of BEAM more children are now going to school’

‘Our children will be better placed to get employed; they are going to school now’

‘Education gives our children a chance to escape poverty’

The cash transfer is regarded as better way of assisting the poor by its implementers; the DSSO argued that cash transfer is meant to capacitate beneficiaries who may not have been able to get any income from anyone. Money gives them a freedom of choice, they chose how they can use the money though the CPCs try to encourage them to use money for the needs of children first and start small projects. The beneficiaries try by all means to incorporate the first advice in their decisions but most of them are not capable of meeting the second advice because all the time their expenditures exceed the income they have and they are of the view that the money is very little for them to save. They expressed concern over small amounts of money per month, if they had a choice they would want to be given a higher amount of money once or resources to start projects so that they can be self-sufficient. The future is more important for them and they would want permanent projects than the cash transfer that could be withdrawn anytime.

This chapter has discussed the various ways in which the beneficiaries utilize the cash transfer; it has shown the ideas and perceptions of beneficiaries with regards to poverty and money. The various ways in which the beneficiaries use the money shows how they exercise their agency to make decisions best suited for their needs.

23 Quote from beneficiary, Rusike A village
24 Quote from beneficiary Nhemamhembere village
25 Quote from beneficiary Rusike B village
26 Quote from beneficiary Rusike B village
CHAPTER 6: CONCLUSION

The double fold of this thesis was to explore and analyse the various interfaces resulting from the HSCT and to investigate and analyse how beneficiaries utilize and perceive the cash transfer money. The theoretical framework that informed this study suggested that cash transfer is often conceptualized and studied in terms of economic aspects. There is a tendency by many to look at cash transfers as linear and clearcut according to design. Against this background, I looked at the HSCT as a social process. In line with the notions of interface, life worlds and agency by Long (2001) I deviated from the norm and explored the interfaces that ensue in the cash transfer process. I therefore conclude that cash transfer is full of tension and are not as harmonious as they are often portrayed. The HSCT becomes an interface in which the different actors have different interests. The top down nature of the cash transfer shows how power and authority is being used not only bypass some already existing bureaucratic actors but empower new bureaucrats. On the other hand the selection process is socially discriminatory, by identifying certain others to be beneficiaries while leaving others out. The fact that there are tensions shows how these various actors have got the agency to express their dissatisfaction and find ways to fit in the programme.

The clashes identified between and among bureaucrats, bureaucrats and community, beneficiaries and community lead to the realization that interventions are subject to social contestation. There are contestations, anger, suspicions and jealousy at these interfaces. Among the bureaucrats the tensions are about power, the village heads and councilors are part of the local government and they consider themselves gatekeepers and custodians of communities but they feel disempowered by CPCs. When external projects come into these communities they are often the eyes of the government, nevertheless the HSCT have no roles for such local leaders because of speculations of elite capture. The bypassed bureaucrats want a stake in making decisions on who benefits and to control the programme at community level yet they are suspected that they may favor their own kins for the programme. Another interface is that of community versus bureaucrats, the anonymity of the targeting process seem unfair to them, they also want to be part of the selection and targeting process because they know their fellow villagers well. On the other hand they consider themselves poor too and they would want to benefit. Most of the tension at this interface arose from the fact that some were assessed as potential beneficiaries but did not get selected in the end. Social relations between beneficiaries and some community members have since stopped because of jealousy issues for the reason that others are not benefiting. Such community tensions have got consequences on future programmes that may be brought into the communities. Due to pressure from non-beneficiaries some beneficiaries are being excluded from other programmes coming into the community. If such interfaces continue to intensify they are likely to hinder other future projects that may want to be implemented in these villages.

In spite of the jealousy from non-beneficiaries the beneficiaries are now recognized among others. They can now borrow food stuffs from the nearby shops and they are now allowed to pay school fees in instalments. The money becomes more about social status than economic. It is also through the HSCT that a social networking group of all beneficiaries was formed, and though some of their neighbors cut ties with them they interact amongst themselves. The CPCs visit beneficiary households regularly and in case of any problems they are ready to assist. This shows that besides the negative interfaces discussed
above the HSCT have managed to foster social cohesion amongst the beneficiaries themselves. This tallies with what Long (2009) notes, that interfaces are also about agreeable intentions.

While the above interfaces are evident especially because of exclusion perceptions of certain bureaucrats and non-beneficiaries the involved bureaucrats have their internal tensions. Apart from lacking a strategy to handle grievances in communities, there are a lot of communication gaps amongst them. The DSSO have no capacity to give explanations to those with complains especially non-beneficiaries under the argument that the Government has no policy to advertise its services. Another issue has to do with submitting audit reports which are required by international partners. These are at times submitted late and money disbursements take longer than expected as such payment dates are not fixed. In the event that this happens information about it usually gets to the DSSO very late who then pass it to the CPCs who carry the overall responsibility of informing beneficiaries about payment dates. The CPCs expressed that this had a bearing on the logistics of communicating this to beneficiaries since they have to visit households on foot most of the time to notify them of the payment date.

I also conclude that the HSCT has inevitably translated more into a safety net which tallies with the goal of reducing vulnerability but the reality that graduation may not take place raises questions about the idea that policy should not look at the economic aspects of a programme but consider the social too. The social aspect that is often overlooked also impacts on the economic as such all are necessary for the success of policy. The study has shown that beneficiaries are managing to secure a few basics, pay partial school fees and seek medical attention once in a while. Most of these beneficiaries are very old, chronically ill and take care of very young orphans. Their livelihood options are very limited and their expenditure always exceeds their incomes. This then shows that poverty is not clearcut to assume that solution A always lead to B. Poverty is not static as usually defined on paper, beneficiaries expressed different views, they saw the notion of poverty as abstract and did not prefer to be called the poor but called themselves the ‘have nots of society’ who lack access to vital resources. In addition to this they see poverty as an ongoing process in which one can cycle in and out. This was mainly in relation to food shortages which get unsettling during the dry season or in times of dry spells. The end argument here is that policies do not unfold as they are one paper and this corroborates with McGee (2004) who argue that policy is not a straight forward linear process (McGee 2004). Besides the issue of graduation, the programme has a harmonization agenda which translates that beneficiaries should benefit from BEAM and AMTO as part of the cash transfer program but to date this has not taken place.

A part of my methodology was to follow the beneficiaries and trace how they use the cash transfer money and what it means for them. The HSCT is an unconditional cash transfer as such beneficiaries are free to use the money the way they want to. The cash transfer is a reliable source of income though its adequacy was a great concern for most beneficiaries however is makes them aspire to want to get out of poverty. Most of the beneficiaries are experiencing erratic food shortages despite the cash transfer and this is exacerbated by poor harvests due to climate variability and lack of productive assets. They are using the money mainly to buy basic food necessities, to send their children to school and accessing healthcare. Food shortages are the major concern for many beneficiaries and they are usually food secure soon after getting the money but most of the time they survive from hand to mouth. The basic food stuffs being purchased are mealie meal, maize, sugar and salt which are usually on top of the list. When the cash transfer money comes some beneficiaries split the money either between food and school fees or between food and healthcare. It is also evident that some use it entirely for school fees or health care but this
happens in families where family support co-exists with the cash transfer and the available livelihoods. Only a few households get support from relatives or other social networks while most do not have any other person to help them. Most beneficiary households still rely more on farming and casual labor but due to different constraints these livelihoods are highly insecure. Both farming and casual labor are seasonal and most of the beneficiaries are not physically productive due to different conditions. It is important to note that though the cash transfer is not enough, it cushions beneficiaries from the extreme conditions that they may have faced in the absence of income.

The beneficiaries perceive cash transfers as a better way of being assisted because money brings with it the potential to invest in projects and the future of children through sending them to school; this view is also shared by the implementers who assert that cash transfer is meant to capacitate beneficiaries who may not have been able to get any income from anyone. Money gives them a freedom of choice; they chose how they can use the money though. They expressed concern over small amounts of money per month, if they had a choice they would want to be given a higher amount of money once or resources to start projects so that they can be self-sufficient. The future is more important for them and they would want permanent projects than the cash transfer that could be withdrawn anytime. On the contrary a few beneficiaries have better situations which have enabled them to start small projects such as chicken rearing, producing peanut butter and vending.

In relation to the foregoing beneficiaries view cash transfer as source of hope to help them get out of poverty. In the absence of income many rural children do not go to school but with the cash transfer avenues have been opened for the children to attend school. Before the cash transfer children would be sent away from school but because the cash transfer is guaranteed after two months beneficiaries have managed to negotiate with school teachers for them to pay school fees in installments and this is an opportunity they never had before. Education is of high importance for the beneficiaries because to them education beget a job, as such sending children to school is a pathway to a better future for them. The HSCT has a children dimension and in addition to going to school child labor has minimized, it still happens only in extreme cases where the whole household has to engage in casual labor for food. Besides education, the fact that beneficiaries are in a position to secure a few basic food stuffs makes beneficiaries perceive cash transfers as a way towards food security. However only a few beneficiaries are food secure, most beneficiaries remain food insecure even with the cash transfer. It is only during the rainy season that many are food secured but in the dry season it is a different story altogether.

Lastly quite a number of beneficiaries fall in the poorest category according to the well-being analysis and this group is constituted mainly by orphans, widows, disabled, elderly, child headed, poor shelter, clothing, no food, no income, no land, and no livestock. These are characterized by poor shelter, poor clothing, cannot afford school fees or healthcare, do not have blankets, usually eat one meal a day in the dry season, have no productive assets, always have poor harvests and survive from hand to mouth. Some of these beneficiaries are uncertain about their future and their livelihoods are highly insecure. The HSCT could be a possible way out of poverty but their needs exceeds the amount of the transfer. A possible solution to this is for the implementers to articulate the harmonization process which will ensure that school fees is paid for beneficiary children, all beneficiary household receive healthcare for free and the entire cash transfer will be used for household consumption.
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