

**Bindura University
of Science Education**



BINDURA UNIVERSITY OF SCIENCE EDUCATION

**MASTERS IN FOOD SECURITY AND SUSTAINABLE AGRICULTURAL
PRODUCTION**

**AN ASSESSMENT OF THE IMPACT OF CASH TRANSFERS ON FOOD SECURITY:
A MIXED-METHODS STUDY OF LOCAL MARKET DYNAMICS AND HOUSEHOLD
ACCESS TO FOOD IN MANGWE DISTRICT**

By

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**THE DISSERTATION IS SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS OF THE MASTERS DEGREE IN FOOD SECURITY AND
SUSTAINABLE AGRICULTURAL PRODUCTION**

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APPROVAL FORM

The undersigned strongly certify that they have read and made recommendations to the **Bindura University of Science Education** for acceptance of a research project entitled: **An Assessment of the Impact of Cash Transfers on Food Security: A Mixed-Methods Study of Local Market Dynamics and Household Access to Food in Mangwe District** The project was submitted in partial fulfilment of the requirements of the **Masters in food security and sustainable agriculture production.**

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DECLARATION

I, **Memory T. Madzikanda (B231966A)**, hereby declare that this research project represents my work and has not been written by someone for me or published by any one or any university or academic institute for any degree or master's programme or publications. All the materials used in this study have been fully acknowledged and cited accordingly in the study, as will be shown in the reference and appendices at the end of the research study.

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ABSTRACT

This research examines the influence of cash transfer programmes on household food security in Mangwe District, Zimbabwe, employing a mixed-methods approach to generate a nuanced understanding of the intervention's impacts. Quantitative data were collected through structured questionnaires that utilised validated indicators such as the Household Food Insecurity Access Scale (HFIAS), Dietary Diversity Score (DDS), and Food Consumption Score (FCS), enabling statistical analysis of changes in food access, availability, and nutritional diversity. Concurrently, qualitative insights were obtained via semi-structured interviews with beneficiaries, local officials, and programme administrators, providing contextual understanding of household experiences, challenges, and perceptions. The theoretical foundation integrates Amartya Sen's Entitlement Approach, which conceptualises food security in terms of access and resource entitlements, with the Sustainable Livelihoods Framework, which assesses how households leverage various assets to build resilience and diversify livelihoods amidst shocks. The findings indicate that cash transfers, mainly unconditional, have contributed significantly to improving household food access, dietary diversity, and local market activity, thus reducing food insecurity levels among beneficiaries. However, systemic challenges persist, including infrastructural deficits, inflationary pressures, irregular disbursement schedules, and limited financial literacy, which hinder the realisation of optimal outcomes. The study highlights the importance of strengthening disbursement mechanisms, advocating for digital platforms such as mobile money—to ensure timely and transparent transfers. Additionally, it recommends targeted investments in rural infrastructure, including roads and market facilities, to improve market access and food availability. Expanding coverage and transfer amounts is necessary to cope with rising costs and inflation, while financial literacy and asset-building initiatives are vital for fostering long-term resilience. The research underscores that cash transfer programmes should be embedded within broader socio-economic development strategies, including income diversification and social protection policies, to achieve sustainable food security in rural Zimbabwe. The study provides valuable empirical evidence to inform policymakers, development agencies, and stakeholders and advocates for a holistic, context-specific approach to social protection that addresses both immediate needs and systemic constraints. Ultimately, it demonstrates that well-designed and integrated cash transfer schemes can serve as effective catalysts for enhancing food security, reducing vulnerability, and promoting sustainable livelihoods in marginalised rural communities.

Key words: Impact, Cash Transfers, Food Security, Market Dynamics, Household Access to

Food

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LIST OF ABBREVIATIONS

APA: American Psychological Association

CCT: Conditional Cash Transfer

DDS: Dietary Diversity Score

FAO: Food and Agriculture Organization

FEWSNET: Famine Early Warning Systems Network

FCS: Food Consumption Score

GNI: Gross National Income

IDPs: Internally Displaced Persons

IPCC: Intergovernmental Panel on Climate Change

NGO: Non-Governmental Organization

PPP: Purchasing Power Parity

SNHCP: Somalia Shock Responsive Safety Net for Human Capital Project

UBI: Universal Basic Income

UCT: Unconditional Cash Transfer

UN: United Nations

UNDP: United Nations Development Programme

UNICEF: United Nations International Children's Emergency Fund

WFP: World Food Programme

WHO: World Health Organization

WMO: World Meteorological Organization

CHAPTER ONE

INTRODUCTION

1.1 Background of study

In in most developing countries around the World, social cash transfers (SCT) have grown in importance as part of social security schemes. Many poverty-targeted projects aim to increase food security among beneficiaries. Food insecurity is common among vulnerable people in Sub-Saharan African and developing countries, and it disproportionately affects low-income households. Children are especially vulnerable to food insecurity, as a healthy diet and nutritional meals are essential for their growth. Food security is "when all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life" (World Food Summit, 1996). The four components of food security, availability, access, utilisation, and stability must all be satisfied for this to be achieved. Each of the four facets of food security may be impacted by cash transfers. Households may invest in their farming methods and raise production at the household level by using their improved purchasing power. Families that have greater financial access to food can buy a wider variety of goods and more food. Finally, a consistent household income may help to close food gaps throughout the year and stabilise food intake over time. Currently, there is not a single food security metric that can capture all aspects of food security; rather, several complementary measures must be employed to capture the many aspects of food security. Spending on food, dietary diversity and frequency, consumption patterns, experiences of food insecurity, and self-assessed metrics are common indicators of food security.

The main aim of this introductory chapter is to examine the Impact of Cash Transfers on Local Food Markets and Food Availability in Zimbabwe. The researcher will present a comprehensive detail of the background of the study, statement of the problem as well as the purpose and objectives of the study. More so, research assumptions, delimitation of the study, the significance of the study, definition of terms, research limitations, are also presented in this introductory chapter. Finally, a summary highlighting all aspects explored will cap up this chapter

Nowadays, social cash transfers, or SCTs, are present practically everywhere in the world. SCTs concentrate on reducing poverty. Food insecurity is a major issue in these regions. It is particularly for the poorest families, as some vulnerable groups are more affected by hunger than others. Since a child's physical and mental growth depends on eating enough food, children are most at risk from food insecurity.

From governments to organizations, institutions are actively aiding individuals through cash transfers. These regular payments allow individuals to meet their basic needs (Pega et al., 2014). There are numerous ways to transfer cash to an individual to encourage growth and deflate poverty, such as basic human development. CCTs are Conditional Cash Transfers, which aim to promote certain behaviours amongst the concerned parents, such as putting their children in school or visiting the doctor. The program is primarily used in Latin America as well as in parts of South and East Asia for human capital development and to terminate the cycle of poverty.

On the other hand, the Unconditional Cash Transfers refer to the grants provided to the recipients without demanding specific actions from them. UCTs are commonplace in Sub-Saharan Africa. More modern is the concept of Universal Basic Income, which consists in handing out unconditional cash transfers to all citizens. It has been operational in Mongolia and Iran, although in its infancy stage in several countries. A handful of developing nations have resource constraints that impede the implementation of UBI projects.

Food insecurity is defined by FAO, IFAD and WFP (2015, p. 53) as "a situation that exists when people lack secure access to sufficient amounts of safe and nutritious food for normal growth and development and an active and healthy life". Food security: "exists when all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life" (1996, World Food Summit). Four dimensions must be accomplished to achieve food security: availability, access, utilization, and stability. SCTs may affect all four possible dimensions by boosting household production, purchasing power, food consumption, and enhancing resilience to shocks.

At the moment, there is no single, widely agreed measure that encompasses every dimension of food security. Rather, a combination of complementary measures is used, including food expenditure, dietary diversity, feeding practices and behaviours, experiences of food insecurity and self-perceived measures.

According to Bhalla et al (2018) cash transfers endure a significant impact on food security and nutrition. Studies in Latin America indicate that Conditional Cash Transfer (CCT) programs increase the food consumption of households, especially animal products (Fiszbein et al., 2009). In their comprehensive review, Hidrobo et al. (2015) confirmed the impact of social protection measures, cash transfers included, on food security. Cash transfers are much more than just handing out money benefits: they give recipients the freedom to decide about their own financial allocation, be it for food, education, healthcare, or other pressing needs (Barrientos et al., 2010). Cash transfers enable poor families to get a regular financial transfer in support of consumption smoothening over a given period of time and also build up so-called resilience against shocks (Arnold et al., 2011; McGuire & FAO, 2015).

According to Osman and Abebe (2023) in Somalia, the combination of persistent conflict, climatic shocks, and economic instability provides a forbidding context, characterized by extreme food insecurity. The World Food Programme (WFP) estimates that about 7.1 million people, nearly half of the population, are now facing acute food insecurity, some demanding urgent interventions. Cash transfer programmes have emerged during this background as a key centre of gravity in the emergency response. They are designed primarily to help families buy food in local markets, thus meeting urgent nutritional needs and cementing local economies. By giving cash directly to vulnerable families, these programs provide the capacity for those families to make choices about how to meet their nutritional needs and preferences to ensure dignity and autonomy during hard times.

Cash transfer projects in Somalia seem to have a dual purpose, namely provision to improve household food security and boost local markets into creating a ripple effect that could lead to the entire community benefitting. As households receive cash, they inject liquidity into local economies, propelling vendors to raise their stocks, which in turn could lead to price reductions as they compete for business. This has been especially relevant in rural areas where market access can be somewhat restricted. Yet significant challenges of implementing such programs are enormous. Ongoing fighting, displacement, and lack of infrastructure may limit cash transfers' reach to the most vulnerable groups. Furthermore, over time, market volatility and exchange rate swings can reduce the purchasing power of cash transfers, so it's critical to determine the best course of action through ongoing monitoring and adjustments to meet the

Somali people's urgent needs (World Food Programme, 2021). An integrated approach that synchronizes both immediate humanitarian aid with long-term solutions is essential to the stability and resilience of food availability in Somalia.

Since 1980, Zimbabwe's government has embarked on many different social protection programs as they are recognized as a vital instrument for attaining human development. However, socio-economic shocks have been contributing to increasing demand for social protection over the years (UNICEF, 2020). Unfortunately, due to Zimbabwe's unstable macroeconomic environment, the effectiveness of these programs has been thwarted with poor economic performance leading to irregular and inadequate funding, whereby only 1.2% of GDP (7.3% of the national budget) is devoted to social protection (UNICEF, 2020; Ravillion, 2016). Furthermore, a small population of Zimbabweans is covered by these programs, leaving the roof of many more vulnerable persons and households.

The HSCT program primarily targets households that are mildly food insecure but have hopes to move up to the next level of food security due to its underfunding. According to an overall framework created by the United Nations Partnership on Cash Transfers (CTP) in close coordination with other government partners, between 2012 and 2020, an estimated 250,000 households participated in the HSCT program and received cash transfers from CTP in both rural and urban areas. Food security in Zimbabwe has been severely hampered due to production challenges and economic constraints.

According to Owusu-Addo et al (2020), decision-making and cash sequences give household stakeholders ideas to improve their engagement skills in ways that enhance welfare through wealth accumulation or, in this unlikely case, educational implications. While this should otherwise provide them with higher disposable incomes, The group's response with respect to cooking and meal practices headed towards achieved levels of empowerment were noted after attaining complete meal security.

It remained a complex observation from the past that unconditional cash handouts provoke the continuous upward flow of saving behavior. In Bulawayo and Gwanda, cash transfers have shown nominal evidence of diminishing food insecurity among households, at least in those two cases indicated. Cash transfers cannot fit into schemes that depend on conditionality but deal

with structure for measures aimed to address the food problem. Worst-hit women were actually in Ganjuwa district. Ndlovu et al documented large disparities between our findings indicating distributions following distributions over a relatively short period of time in urban Bulawayo townships.

According to Oxfam (2020), revealed that with the establishment of the cash transfer program, beneficiaries could buy nutritional food and set aside some money for health care and education. There was a notable increase in the food uptake of the beneficiaries. The cash transfer program facilitates beneficial diets. Better food consumption scores naturally represent improved food security for cash transfer beneficiary households in Sakubva suburb. Most studies thus far have focused on urban contexts (Bulawayo, Mutare) with others focused on rural contexts (Bindura). There is a need for further studies to understand the disparity in cash transfer effectiveness across rural and urban landscapes. This study endeavours to contribute to the limited studies on the effects of cash transfers on food security in Mangwe District, being one of the chronically food insecure districts in Zimbabwe.

1.3 Problem statement

Food security is an indicator of household economic power and necessary to attain a good standard of living. The UN envisaged its goal to free the world from hunger by 2030 and achieve food security as part of the post-2015 Agenda for Sustainable Development Goals. Reports from the World Food Organisation on Food Security and Nutrition also suggest that one in eleven individuals-more than 733 million people-are hungry, and one out of five of them live in Africa. It says undernutrition rates range from 7.5% in Northern Africa to 29% in Eastern and Central Africa, with Lukwa et al. (2023) this means that they estimated that 33% of Zimbabweans will be malnourished.

There will be between 4 and 5 million people Food Security Phase Three due from 2024 December to at least March 2025 (Zereyesus et al., 2022), which marks a substantial upturn from the current FEWSNET estimate of 3.5 million people who will likely face severe food insecurity during the same time period for 2023 to 2024.

There are two primary causes for the enormous number of people who are acutely food insecure. The first is the impact of drought on agriculture, which has reduced agricultural output for rural

households. With a fall in crop sales and reduced opportunities for farm labour, farmers' incomes have eroded. In rising food prices, income drops are further compounded from declining purchasing power and food-access constraints. Low-income households spend nearly fifty percent of their income on food expenses. These difficulties are compounded by macroeconomic instability, restricting household incomes and their explorations toward income-generating endeavours. This is particularly problematic when agricultural output shocks occur since households need to find other sources of income to maintain household income levels.

Given the projections of worsening food security status and crop deficits several social programs have been introduced to mitigate food insecurity, cash transfer being one of them. However, ever since cash transfers have been implemented from 2011, there is still a dearth of empirical evidence on the impact of cash transfers on food security, in Zimbabwe, especially in rural areas. Much of the existing literature on the impact of transfers on food security originates from urban centres, particularly Mutare and Bulawayo. Only one study has been conducted so far in rural areas by Nyakabau (2020) in Ward 12, Bindura District, of which the results cannot be generalised to all rural populations. Therefore, the study sought to assess the impacts of the cash transfer programme on food security in Zimbabwe with a case study of Mangwe District.

1.4 Main research objective

To assess the impact of cash transfer programmes on food security in Mangwe District.

1.5 Specific objectives

1. To identify the types of cash transfers received in Mangwe District.
2. To assess the effect of cash transfers on household market access, which include distance to markets, market prices, and availability of food products.
3. To examine the relationship between cash transfers and household dietary diversity, with respect to the consumption of nutritious and culturally acceptable foods.
4. To assess the challenges faced in cash transfer programmes that affect the food security of households.

5. To recommend strategies for improving the effectiveness and sustainability of cash transfer programmes in enhancing food security in Mangwe District.

1.5 The Research Questions

1. What is the Mangwe District's current cash disbursement model?
2. How do cash transfers affect market accessibility, food availability, and pricing in Mangwe District?
3. Have cash transfers led to an increase in the consumption of more nutritious and culturally appropriate foods among households in Mangwe District? Were there any changes in dietary diversity?
4. What are some of the major challenges that households in Mangwe District encounter when trying to access cash transfer programs?
5. What strategies can be adopted to improve the implementation, reach, and impact of cash transfer programmes on household food security in Mangwe District?

1.6 Significance of the study

1.6.1. Government Agencies

Findings of this research will provide crucial information for government organisations, particularly the Ministries of Finance, Agriculture, Labour and Social Welfare, and Public Service. These ministries can enhance their policymaking and program design procedures by applying the findings and suggestions from this study. The study will provide evidence-based insights that can help create more effective cash transfer systems and social welfare programs for vulnerable populations. Analysing the effectiveness of existing programs will allow these agencies to pinpoint gaps and areas needing improvement, which will guide resource allocation and targeting strategies.

The recommendations from the study can promote collaboration across diverse ministries so as to forge a unified platform tailored toward food security. From this information, decision-makers can make informed choices that give rise to sustainable initiatives to alleviate poverty. As such, the government actions meant for improving the living conditions in vulnerable regions would eventually be applied more effectively in a way responsive to national developmental ambitions.

This study shall generate a reference framework for policies articulated with a view toward the socioeconomic problems confronting the people of Zimbabwe.

1.6.2 International Organizations

International organizations such as the World Bank, UNICEF, and WFP will find the lessons drawn from this research quite useful in their work in Zimbabwe. This knowledge could enable these institutions to formulate very targeted and culturally relevant programs to truly meet the needs of affected populations. By virtue of appreciating the local conditions and challenges, these organizations are able to design not only more effective but also more sustainable programs over time. Furthermore, the findings of the study may teach these international organizations valuable lessons learned from previous initiatives, which therefore enhances the potential of avoiding history. Integration of such findings into their operational frameworks may help optimize their reach and functional benefits to vulnerable communities. International organizations will utilize the recommendations of this study in partnership with local stakeholders to create partnerships that cement overall implementation of their programs. The overall research findings may also strengthen advocacy within the international community around priority areas for investment and engagement in food security and social protection in Zimbabwe.

1.6.3 Non-Governmental Organisations (NGOs)

Non-government organisations, including Oxfam, Save the Children, and CARE, will benefit immensely from the findings of the study, especially regarding the enhancement of their cash transfer initiatives and food security-related interventions. The findings of the study will provide such NGOs with empirical evidence that may be utilised to inform their programmatic adjustments and promote greater coordination with the needs of the beneficiaries. Having knowledge of the socio-economic context in the localities, NGOs will be in a position to shape their interventions in a manner that assistance reaches the most vulnerable segments of the population efficiently. The research will also provide best practices and new modes of providing aid, thus ensuring effectiveness and efficiency. Lessons to be learned may also enable proper monitoring and evaluation systems, which will enable NGOs to monitor their program achievement in the long term. Collaborating with government and international organisations, supported by evidence, can help strengthen strategic partnerships and create more coordinated

support systems for vulnerable groups. Ultimately, this research seeks to enable NGOs to implement evidence-based interventions that strengthen resilience and food security, ensuring their missions are in tune with the evolving needs of the communities they support.

1.6.4 Local Community

The findings of this research suggest that improved program design and implementation will directly benefit local communities, especially those involved in cash transfer programs and their leaders. By incorporating the views and insights of these communities, the study aims to develop solutions that are more suited to local needs. Enhanced cash transfer programs can provide better access to essential resources, allowing families to fulfil their basic needs while also planning for the future. Additionally, this research has the potential to empower local leaders by providing them with the knowledge and tools they need to effectively advocate for their communities, ensuring their concerns are heard in policy discussions. By fostering greater collaboration with program developers, community members can actively participate in creating sustainable strategies that promote long-term food security and economic self-sufficiency. 8 Localized action plans, as well, founded on the research, can leverage the resources available in communities, thus facilitating a sense of ownership and empowerment among the subjects. Briefly, the research seeks to enhance the resilience of at-risk communities by promoting an extended and integrated model of program implementation.

1.6.5 Academia and Research Institutions

The findings of the research have significant implications for research and academic institutions, which will improve existing knowledge on cash transfers and food security in Zimbabwe. The research outcomes and findings will help scholars and researchers as they can guide the design of their future research activities and academic programs. By reflecting the views and opinions of such communities, the research will help come up with solutions that are more appropriate to the local situation. Improved cash transfer programs can enable more individuals to receive what they require so that families can cater to their basic needs and even save for the future.

1.7 Delimitation of the Study

Timeframe

The study spans six months and will concentrate primarily on data collecting and analysis. This chronology is important because it provides a clear picture of Zimbabwe's cash transfer programs and food security operations during that time. While this allows for a thorough investigation and collection of relevant data, the findings may have limited applicability to other times or ongoing changes in the socioeconomic landscape. The study's findings and conclusions will be based on the settings and context of those six months, potentially overlooking longer-term patterns or seasonal variations that could affect the effectiveness of cash transfer schemes.

Population Size

The study will concentrate on a specific demographic of about 300 people, namely households that benefit from cash transfer programs in certain locations of Zimbabwe. Although this sample size allows for in-depth qualitative and quantitative research, it may not accurately represent the diverse experiences of all beneficiaries across the country. The findings may not apply to larger populations or places with different socioeconomic conditions. The study acknowledges that, while its goal is to offer light on the efficiency of cash transfer programs, the results may vary dramatically across different populations, geographic areas, and cultural settings in Zimbabwe.

Recruitment of Participants

Participants will be chosen using a targeted sampling strategy, with a focus on households participating in cash transfer programs provided by various NGOs and government organisations in specific areas. This strategy aids in the collection of significant and relevant data connected to the research objectives; yet, it has some disadvantages. In this regard, the study excluded participants who are not beneficiaries of cash transfers, but have related food security challenges, since participants have to be taken from specific programs. Selection of participants through specialized organizations could, however, introduce bias because more participants would be in more active roles compared to less active beneficiaries. Hence this recruitment method is meant to give very important and specific data, and at the same time limit representation to a narrow variety of experiences.

Research Design

This form of study uses a mixed-method research design by gathering qualitative and quantitative methods towards understanding cash transfer programs and food security in Zimbabwe. While the design provides a very broad perspective on a particular research issue, the scope of this approach still relies only on specific qualitative interviews, surveys, and data analysis from selected programs. Thus, conclusions are limited by possible methods chosen and about the types of data considered since there might be other important variables or perspectives that wouldn't have been captured by the research. Logistical considerations, such as time and resource constraints, may also narrow the scope of qualitative interviews, thereby compromising the richness of context data obtained. In this way, the findings will be best understood as representative of the research design employed rather than an exhaustive exploration of the subject matter.

1.8 Limitations of the Study

Sample Size and Generalisability

Another drawback is that this study's sample size is rather small, at around 300 people. This may limit the widespread applicability of its findings. The collected data can be viewed as valuable inputs for the decision-making of cash transfer beneficiaries, but due to the narrow emphasis, the results will not be considered applicable to other demographic groups in Zimbabwe.

There is a risk that this limitation might affect the correctness of the conclusions by becoming too broad, as the study would have been unable to thoroughly reflect numerous communities' experiences and problems. A possible future study will consider a much larger and more varied sample to include the different demographics and regions, so to address this limitation. Both the short-term and long-term impact of financial aid can be researched and thus, this will give birth to the adoption of best policy as well as practice recommended to overcome or correct the situations that are posing a threat to the welfare of people

Dependence on Self-Reported Data

Besides that, the above analysis came with some restrictions. For example, this analysis was heavily based on subject information which was self-reported and given by other participants. This may have a chance for the report to be biased and inaccurate. The respondents could have been conditioned to provide socially desirable answers instead of the factual narratives of their

experiences, which in turn would interfere with the accuracy of the results. It was a limitation that might undermine the validity of its findings because they would fail to give a true representation of the effectiveness and impact of cash transfer programs on food security and general well-being. The design of future studies could be strengthened by the triangulation of different data collection techniques, such as interviews, focus group discussions, and quantitative surveys, to reduce the biases incurred by self-reports. Additionally, to enhance the validity of self-report data, direct observation and evaluations by third parties would yield a more exhaustive and reliable insight into participants' experiences.

Time Constraints

The research was conducted within the scope of a limited six-month timeframe. By that time, the cash transfer programs, and their impacts would have been underway. Hence, it might have missed out capturing long-term trends, seasonal patterns, or shifts in the socio-economic environment that are variables that affect the efficiency of these programs. These points suggest that the results may not have needed accuracy in reflecting the long-term changes in food security and financial transfer through time. Future longitudinal research might alleviate this challenge, so that researchers may learn tracking changes across a longer time frame. Such a way would go on to provide important insights into the long-term viability and evolving impact of cash transfer schemes, ultimately advancing our knowledge on the influence of these programs in assuaging food insecurity in Zimbabwe.

1.9 Definition of terms

Cash Transfers: Cash transfers are a social protection mechanism to reduce the poorest households' vulnerability to shocks and build human capital by smoothing consumption and sustaining expenditure on education and social welfare (Fisher et al., 2017).

Food Security: Food security exists when all people, always, have physical and economic access to sufficient safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life (FAO, 2008).

Food Insecurity: The inability to consistently obtain adequate food for an active, healthy life is known as food insecurity. It can take many different forms, such as the necessity to make compromises on quality and diversity or the uncertainty around food access or intermittent

supply (Coleman-Jensen et al., 2020). Recent studies have focused on the nutritional value of food as well as its quantity, emphasising the intricate interactions between environmental, social, and economic factors that lead to food insecurity (Duncan et al., 2020).

Climate Change: Climate change is defined as a significant and lasting alteration in weather patterns and temperatures, primarily driven by human activities, such as greenhouse gas emissions, land-use changes, and deforestation. According to the Intergovernmental Panel on Climate Change (IPCC, 2021), these anthropogenic factors have led to global warming, which contributes to extreme weather events, rising sea levels, and shifts in ecosystems. Recent studies highlight the pervasive impacts of climate change on biodiversity, agriculture, and human health, underlining the urgent need for mitigation and adaptation strategies (Smith et al., 2019; ONU, 2020). This multifaceted challenge necessitates global cooperation and immediate action to reduce emissions and enhance resilience (WMO, 2021). Addressing climate change is critical for ensuring a sustainable future for both people and the planet. Ultimately, effective climate action is imperative to mitigate the adverse implications of this ongoing, global phenomenon.

Hazard: A hazard is defined as a dangerous phenomenon, substance, human activity, or condition that may cause loss of life, injury, or other health impacts, property damage, loss of livelihoods and services, social and economic disruption, or environmental damage (Heylin, 1986).

1.10 Organization of the study

This research is organized into five chapters. Chapter 1 introduces the study, providing context, describing the study area, and outlining the problem, significance, aim, objectives, and scope. Chapter 2 reviews existing literature on cash transfer programs and food security, and presents a conceptual framework. Chapter 3 explains the research methodology, including design, sampling, data collection instruments, validity, reliability, ethics, and data analysis procedures. Chapter 4 presents the research findings and discussions aligned with the study objectives. Chapter 5 summarizes the study, draws conclusions, and provides recommendations.

1.11 Chapter summary

This chapter presented the background to the study, the significance of the study, statement of the problem as well as the objectives and research questions. The major aim of the study is to assess the impact of cash transfer programmes on food security in Zimbabwe. The next chapter presents the literature review.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter delves deeply into the existing literature on cash transfer programmes and their influence on food insecurity, highlighting the critical relationship between financial assistance and the nutritional status of vulnerable households. It undertakes a comprehensive examination of various cash transfer models including Conditional Cash Transfers (CCTs) and Unconditional Cash Transfers (UCTs) and assesses their effectiveness in addressing food security challenges. By synthesising research findings from diverse geographical contexts, the chapter offers insights into the mechanisms through which cash transfers can enhance food access, availability, utilization, and stability. Additionally, it considers the different forms of food insecurity chronic and transitory alongside their broader implications for health and socio-economic development. The review incorporates theoretical frameworks, particularly Amartya Sen's Entitlement Approach, to contextualise the dynamics of food access and entitlements. Through this synthesis, the chapter identifies significant gaps in the literature, particularly concerning the specific socio-economic contexts of low-income communities, which informs the necessity of this research. Ultimately, the examination of existing literature sets a foundation for the empirical investigation presented in subsequent chapters, ensuring that the study is grounded in established knowledge while contributing new insights to the discourse on cash transfers and food security.

2.2 Conceptual Framework

The conceptual framework serves as an essential blueprint for understanding the intricate relationships between cash transfer programmes and their effects on food security (Islam, 2020). It proposes a structured approach to evaluate how different types of cash transfers can differentially impact food security indicators, which are critical for assessing overall well-being in vulnerable populations. Specifically, this framework dissects the dimensions of cash transfers by categorising them into Conditional Cash Transfers (CCTs) and Unconditional Cash Transfers (UCTs), allowing for a comparative analysis of their effectiveness. The framework draws attention to four essential components of food security: availability, accessibility, utilisation, and stability. Availability pertains to the quantity and quality of food accessible in a given setting, while accessibility focuses on individuals' ability to procure food based on income and resources. Utilisation refers to how well individuals can transform available food into nutritious meals that

meet their dietary needs, and stability concerns the overall resilience of food resources to economic or environmental shocks (Maxwell & Smith, 1992). By elucidating these dynamics, policymakers can design tailored interventions that sufficiently address the specific challenges of food insecurity, thus maximising the beneficial impacts of cash transfer mechanisms on affected households.

2.2.1 Types of Cash Transfers

Cash transfers can primarily be categorised into two types: Conditional Cash Transfers (CCTs) and Unconditional Cash Transfers (UCTs). According to Chitombi (2020), CCTs are a targeted approach that links financial assistance to specific compliance behaviours, while UCTs provide financial support without any strings attached. This distinction is vital, as each type exhibits unique characteristics and functional objectives that cater to different aspects of poverty alleviation and food security. For instance, CCTs often aim to foster human capital development by incentivising behaviours such as school attendance or healthcare utilisation, thus aiming for long-term improvements in social and economic conditions (Fiszbein & Schady, 2009). Conversely, UCTs focus on immediate poverty alleviation, enhancing consumption among households by providing the freedom to allocate cash according to their pressing needs (Haushofer & Shapiro, 2016). Understanding these frameworks equips stakeholders with the necessary knowledge to deploy cash transfer mechanisms that best fit the socio-economic contexts of target populations, ensuring both immediacy in aid and long-term developmental outcomes.

2.2.2 Conditional Cash Transfers (CCTs)

Conditional Cash Transfers (CCTs) are specifically designed to provide financial assistance on the condition that beneficiaries fulfil certain predefined criteria, such as attending educational institutions or accessing essential health services. The underlying rationale for implementing these programmes echoes a dual objective: offering immediate financial relief while encouraging behaviours that facilitate long-term human capital investment (Bastagli et al., 2016). This approach aims not only to provide short-term assistance but also to alter behaviours that perpetuate poverty. For example, CCTs have been shown to improve school attendance rates, ultimately leading to better educational achievements (Fernald et al., 2008). This educational uplift subsequently fosters enhanced economic potential for families over generations. By

ensuring children are educated and receiving vaccinations, CCTs switch the focus from mere financial aid to comprehensive, sustainable improvements in well-being which can lead to improved food security as household incomes stabilise and grow over time.

i) Implications of Conditional Cash Transfers

CCTs can significantly enhance household food security by incentivising behaviours that prioritise education and health, which are often critical factors in breaking the cycle of poverty (Graham et al., 2015). When families receive cash based on their children's school attendance and health check-ups, it not only improves immediate access to food but lays the groundwork for improved economic opportunities in the future. Research has demonstrated that as educational attainment rises, so too does overall household income, creating a positive feedback loop that further enhances food security (Duflo, 2001). As healthier children are better positioned for educational success, their families experience an upward mobility that promotes both food stability and financial independence (Khan & Bano, 2018). Hence, the implications of CCTs extend beyond immediate benefits, influencing a generational shift in socio-economic conditions that contributes to more sustainable food security outcomes.

ii) Rationale for Conditional Cash Transfers

The justification for the implementation of CCTs is rooted in the belief that conditionality encourages responsible behaviour among beneficiaries, thereby fostering the effective allocation of financial resources towards human capital development (Santos et al., 2015). This relationship underscores the premise that by defining clear conditions for financial aid, programmes not only alleviate immediate financial stress but also promote long-term improvements in various aspects of social health, including education and nutrition. By linking cash transfers to behaviours aimed at enhancing health and educational outcomes, policymakers hope to combat the cyclical nature of poverty (Garcia & Moore, 2013). Empirical evidence supports the assertion that educational investments stemming from CCTs lead to greater socio-economic development over time (Maluccio & Flores, 2005). This strategic alignment establishes a framework wherein cash transfers serve as both a direct response to poverty and an investment in a community's human capital, ultimately working to uplift families from the grips of poverty and towards a more food-secure future.

2.2.3 Unconditional Cash Transfers (UCTs)

In contrast to Conditional Cash Transfers (CCTs), Unconditional Cash Transfers (UCTs) offer monetary assistance without imposing specific requirements on recipients. This distinguishing feature allows beneficiaries the flexibility to use the funds for their immediate needs, such as food, healthcare, education, or other essential resources. The inherent absence of conditionality means that recipients are not mandated to meet criteria, such as enrolling in school or attending health check-ups, to receive support. This aspect is particularly significant in contexts where compliance with conditions may pose barriers due to factors like lack of access to education or healthcare facilities (Noble et al., 2018). UCTs primarily aim to bolster beneficiaries' immediate consumption levels and enhance food security by providing them with resources to procure necessities without delay. The ability of recipients to allocate funds as they see fit encourages them to respond to their unique circumstances, rather than focusing solely on the stipulations linked to cash transfer programmes (Devereux & Sabates-Wheeler, 2004).

i) Implications of Unconditional Cash Transfers

The empowerment associated with UCTs is significant; they provide beneficiaries with the agency to prioritise their unique needs based on their current life situations. For many low-income households, the ability to direct funds towards immediate and pressing concerns can drastically improve overall well-being. Research indicates that UCTs can have positive impacts on various socio-economic indicators, as recipients may choose to invest in critical areas such as health services or education, thereby enhancing their quality of life (Bastagli et al., 2016). For example, financial resources available for healthcare can lead to improved health outcomes by allowing households to access necessary medical treatment. Furthermore, when beneficiaries have the autonomy to address their specific needs, it fosters a sense of dignity and respect, as opposed to the potential disempowerment often associated with conditional assistance (Fitzgibbon, 2011). Ultimately, the implications of UCTs extend beyond meeting immediate consumption needs; they also contribute to the long-term resilience and stability of households by enabling them to build a buffer against future shocks (UNDP, 2017).

ii) Advantages of Unconditional Cash Transfers

One major advantage of UCTs is their capability to provide immediate access to financial resources for vulnerable households (Ansong et al., 2023). By eliminating requirements that often

accompany cash transfer programmes, UCTs can lead to higher satisfaction levels among recipients. Research shows that when beneficiaries are relieved of the burden to comply with specific conditions, they typically experience an improvement in their overall quality of life, as they can quickly address urgent needs (Gelbach & Pritchett, 2002). Moreover, unrestricted cash transfers have been demonstrated to stimulate local economies: as households spend their funds on goods and services, this increased demand can enhance local market activity and support community businesses (Davis et al., 2016). Additionally, UCTs are often more cost-effective to administer compared to CCTs, as they require less bureaucratic oversight and monitoring (Aker & del Ninno, 2016). By fostering a more direct injection of cash into local economies, UCTs play a crucial role not only in improving household food security but also in promoting economic resilience at the community level (Pope et al., 2017). As a result, they serve as a vital tool for humanitarian responses and development strategies aimed at alleviating poverty and food insecurity.

2.3 The Link between Cash Transfers and Food Security

The relationship between cash transfers and food security is multi-faceted, encompassing critical dimensions such as food availability, accessibility, utilisation, and stability (Gavrilovic et al., 2023). Each of these dimensions plays a significant role in determining the overall food security status of households. By providing additional financial resources, cash transfer programmes can enhance access to food, thereby addressing immediate nutritional needs while potentially supporting long-term development goals. Understanding how cash transfers influence these dimensions is essential for designing effective interventions that address food insecurity in vulnerable populations.

2.3.1 Food Availability

Food availability refers to the sufficient supply of food in terms of quantity and quality for a population. Cash transfers can play a pivotal role in bolstering food availability by enabling households to invest in agricultural inputs such as seeds, fertilisers, and irrigation systems. Increased financial resources allow families to enhance their productivity, which can lead to improved food production over time. As households grow more food, they not only satisfy their nutritional needs but can also contribute to local markets, fostering a cycle of increased food supply and demand.

Moreover, as more households engage in agricultural activities due to enhanced purchasing power, this stimulates local economies and encourages more farmers to participate in food production. This additional activity can lead to better utilisation of land and sustainable agricultural practices, contributing to greater resilience against food shortages. The ripple effect of cash transfers thus extends beyond individual households, positively impacting community food systems and supporting local food security initiatives.

In areas where food availability has been historically low, cash transfers can act as a catalyst for change. By addressing the financial constraints faced by farmers and low-income households, these programmes enable access to more diverse food products, often leading to improved dietary diversity. Ultimately, enhancing food availability through cash transfers can significantly mitigate the risks associated with food insecurity, providing a strong foundation for a healthier population.

2.3.2 Food Accessibility

Food accessibility is another critical dimension of food security, concentrating on the ability of individuals to obtain sufficient, nutritious food. Cash transfers enhance food accessibility by raising household incomes, which allows families to purchase food more readily. As cash grants provide financial relief, they also enable beneficiaries to navigate socioeconomic barriers such as poverty and limited market access. Higher incomes can empower families to buy fresh produce and other healthy food options, improving overall dietary intake.

Furthermore, a significant aspect of food accessibility is the reduction of barriers related to transportation and infrastructure. In rural or underserved areas, cash transfers can alleviate the burden of travel costs, enabling families to procure food from distant markets without incurring excessive expenses. As households utilise their enhanced financial resources to offset such costs, they can access a broader range of food products, further ensuring a stable supply of nutritious options for their members.

As access improves, the overall health and well-being of households can noticeably increase. Enhanced food accessibility means individuals are more likely to consume adequate calories and vital nutrients, which, in turn, promotes better health outcomes. By addressing the underlying

economic constraints that hinder food access, cash transfers play a crucial role in fostering food security on both individual and community levels.

2.3.3 Food Use and Utilisation

Food utilisation goes beyond mere access and availability; it refers to individuals' ability to achieve nutritional well-being through the consumption of a diverse and balanced diet (Scott and Vallen, 2019). Cash transfers can lead to improved food utilisation as increased income allows households to diversify their food purchases, incorporating more fruits, vegetables, and protein sources into their meals. Access to higher-quality foods can significantly enhance nutritional intake, especially for vulnerable populations such as children, pregnant women, and the elderly.

Moreover, enhanced food utilisation requires an environment supportive of healthy dietary practices. Effective nutrition is contingent not only on the availability of food but also on factors such as health, sanitation, and education. Cash transfers can play a dual role by providing financial means for purchasing nutritious food while also facilitating access to health services and nutrition education that can improve dietary choices. This holistic approach fosters an environment conducive to better health outcomes.

Educational initiatives tied to cash transfer programmes can further underscore the importance of balanced diets and proper food preparation, ensuring that households maximise the benefits of their increased income (Khan et al, 2023). By equipping beneficiaries with the knowledge needed to make informed dietary choices, cash transfers not only improve immediate food utilisation but also contribute to the long-term health and well-being of communities. When households are empowered to make healthier choices, the overarching goal of food security becomes more achievable.

2.3.4 Food Stability

Food stability refers to the resilience of food systems and the consistent availability and accessibility of food, even amidst fluctuations such as seasonality and economic shocks (Kumareswaran et al, 2022). Cash transfers can be instrumental in promoting food stability by smoothing income and consumption patterns. This stabilising effect shields households from the immediate impacts of financial crises, unexpected expenses, or seasonal food shortages. Reliable

cash flow can enable families to plan ahead and maintain a steady supply of food, reducing their vulnerability to food insecurity.

Moreover, during crisis situations such as natural disasters or economic downturns, cash transfers can provide essential support, helping households maintain their consumption levels and access to nutritious food. The flexibility of cash allows families to prioritise their spending and adapt to changing circumstances, making it easier for them to manage their food needs without resorting to negative coping strategies. By cushioning families from shocks, cash transfers contribute significantly to the stability of food supplies.

Ultimately, the relationship between cash transfers and food stability underscores the importance of integrating social protection mechanisms within broader food security interventions. By enhancing household resilience and ensuring steady access to resources, cash transfer programmes can play a pivotal role in building more robust food systems. This, in turn, supports long-term food security by equipping communities with the tools they need to weather challenges and ensure consistent access to essential nutrition across time.

2.4 Types of Food Insecurity

Food insecurity is a pressing global issue that can be classified into two primary forms: chronic and transitory. Understanding these distinctions is crucial for tailoring effective interventions and strategies to mitigate their effects. Chronic food insecurity, often seen as a long-term condition, usually results from systemic barriers such as poverty, economic instability, and inadequate access to essential resources. In contrast, transitory food insecurity is typically triggered by sudden occurrences, such as natural disasters, economic shocks, or conflicts, leading to temporary periods of food shortages for affected households. Addressing these differing forms of food insecurity requires tailored responses that consider their unique causes and implications.

2.4.1 Chronic Food Insecurity

Chronic food insecurity is defined by a consistent and long-term inability to access sufficient food to maintain a healthy lifestyle. Individuals experiencing chronic food insecurity often belong to low-income households where systemic issues, such as prolonged poverty, unemployment, and lack of access to education, play a critical role (FAO, 2017). These marginalized populations struggle to obtain the nutritional food necessary for healthy living,

which often results in adverse health outcomes, including malnutrition and chronic diseases (Osman et al., 2018). As a consequence, those facing chronic food insecurity may also experience reduced productivity and economic opportunities, further entrenching them in the cycle of poverty (Alderman et al., 2018).

Factors contributing to chronic food insecurity often include limited access to essential resources such as land, credit, and technology, essential for agricultural production and income generation (Béné et al., 2016). Consequently, households may find themselves reliant on low-quality food options, which exacerbates health issues and contributes to malnutrition (Marmot, 2015). Furthermore, chronic food insecurity can impact children's educational outcomes, as inadequately nourished children may struggle to perform well in school because of malnutrition on cognitive development (Morrison et al., 2018). Hence, the intertwined relationship between chronic food insecurity and socio-economic disadvantage creates a persistent challenge that demands long-term and comprehensive interventions in family welfare and community development.

To address chronic food insecurity effectively, multifaceted approaches are essential. These may include the implementation of social protection programmes, improved access to education, and healthcare services to empower vulnerable communities (De Schutter, 2014). Moreover, policies that enhance food production and resilience, such as investing in local agricultural systems and promoting sustainable practices, can provide key solutions (FAO, 2018). Evidence from successful programmes suggests that integrating cash transfers with education and health initiatives can ameliorate the negative effects of chronic food insecurity, ultimately leading to improved nutritional standards and socio-economic upliftment (Baird et al., 2013).

2.4.2 Transitory Food Insecurity

Transitory food insecurity is a temporary and often acute condition that arises from unexpected events, such as natural disasters, economic fluctuations, or political instability (Coates et al., 2007). During these periods, households may find themselves struggling to access sufficient food due to sudden disruptions in their income or food supply (Pritchard et al., 2018). Such experiences create an urgent need for targeted interventions that can alleviate the immediate pressures on vulnerable populations and restore stability. Unlike chronic food insecurity,

transitory food insecurity can be more effectively addressed with short-term support mechanisms and emergency responses.

Natural disasters, such as droughts and floods, can severely affect agricultural production and disrupt food supply chains, leading to rapid increases in food prices and reduced availability (Kouadio et al., 2016). Similarly, economic shocks such as job losses due to economic downturns can lead to transitory food insecurity, as households suddenly lose their primary source of income and are unable to purchase essential food items (Wiggins et al., 2015). In many cases, these temporary shortages can quickly escalate into health crises, particularly for the most vulnerable members of society, such as children and the elderly, who may already be nutritionally at risk (Graham et al., 2019).

According to Moosa (2023), pointed out that, addressing transitory food insecurity requires agile and responsive strategies that focus on both short-term relief and long-term recovery. Emergency food assistance, cash transfer programmes, and food-for-work initiatives are often employed as immediate solutions (Bloem et al., 2010). Additionally, establishing early warning systems and preparedness plans can help communities anticipate and respond to potential crises more effectively (Gillespie et al., 2015). By reinforcing local food systems through support for agricultural diversification and resilience, policymakers can enable households not only to recover from periods of transitory food insecurity but also to become less vulnerable to future shocks (Barrett et al., 2016).

2.4.3 Implications of Chronic and Transitory Food Insecurity

The implications of both chronic and transitory food insecurity are profound and far-reaching, with significant consequences for individuals, communities, and national economies (Beck, 2024). Chronic food insecurity has persistent effects on health, leading to malnutrition, stunted growth in children, and increased susceptibility to diseases (Huizer et al., 2021). These health challenges perpetuate cycles of poverty, as individuals with poor health may be less productive in the workforce, limiting their income potential and ultimately deepening their socio-economic struggles (Mali et al., 2018). Furthermore, chronic food insecurity can impair educational opportunities, creating generational consequences where children do not reach their full potential, thereby undermining long-term economic growth and stability (Hoddinott et al., 2015).

In contrast, while transitory food insecurity may be temporary, its implications can be equally severe, particularly for vulnerable households. The immediate impact of food scarcity can lead to malnutrition, as individuals are forced to consume lower-quality food or reduce their intake to stretch limited resources across family members (Martinez et al., 2019). Furthermore, transitory food insecurity can destabilise families and communities, leading to increased stress, conflict, and social disruption (Vandemoortele, 2018). If not adequately addressed, the cumulative effects of repeated episodes of transitory food insecurity can erode individual and household resilience, making families more vulnerable to future crises (Windfuhr et al., 2019).

Ultimately, the effective response to both chronic and transitory food insecurity necessitates comprehensive strategies that consider the nuances of each form. Long-term solutions targeting chronic food insecurity must address the underlying causes of poverty through social and economic development initiatives, while immediate, responsive measures are essential for addressing the acute needs of households experiencing transitory food insecurity (Ruel et al., 2018). Policymakers must thus design interventions that are adaptable and context-specific, enabling communities to build resilience across both chronic and transitory food insecurity dimensions, fostering a sustainable trajectory toward improved food security for all (Maxwell et al., 2018).

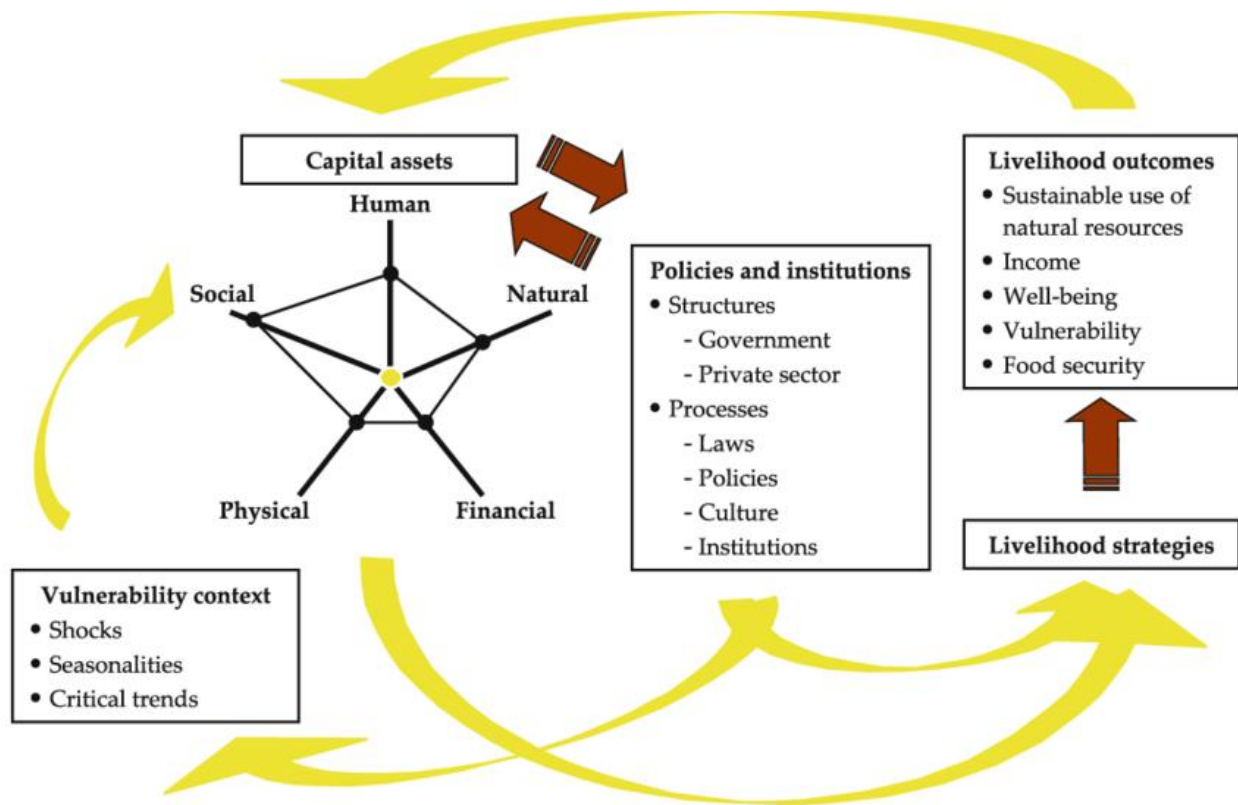
2.5.1 Amartya Sen's Entitlement Approach (1981)

This theory emphasises that food security is primarily determined by individuals' entitlements to what they are able to access through their means of livelihood, including production, trade, labour, and transfers. It challenges the notion that food scarcity alone causes hunger, highlighting that lack of access or inadequate entitlements are often the root causes of food insecurity. In the context of Mangwe District, where many households face economic hardships, this framework is relevant because it helps assess whether cash transfers expand beneficiaries' entitlements, thereby improving their ability to access sufficient and nutritious food. It also draws attention to systemic inequalities and structural barriers that restrict access, such as limited market participation or lack of productive assets. By focusing on empowerment and resource access, the framework guides the evaluation of whether cash transfers effectively enable households to meet their food needs. It underscores that sustainable food security depends not just on food availability but on the capacity of households to secure access through their entitlements, which

cash transfers can potentially improve. This approach informs policy recommendations aimed at enhancing social protection systems to address these fundamental access issues and reduce hunger.

2.5.2 Sustainable Livelihoods Framework (Chambers & Conway, 1992)

The Sustainable Livelihoods Framework explores how households utilise a diverse set of resources, human, social, natural, financial, and physical, to maintain and improve their livelihoods amidst shocks, stresses, and changing conditions. It emphasises a holistic approach, recognising that resilience and long-term food security depend on the ability to adapt and diversify income sources. In the Mangwe District context, this framework is relevant because cash transfers can serve as a catalyst for building resilience by providing financial capital that complements other resource bases. It helps analyse how households leverage these transfers to invest in productive activities such as farming, small businesses, or diversifying food sources, thereby reducing vulnerability to shocks like droughts or economic downturns. The framework also considers the importance of social networks, access to land, and community support structures that influence livelihood sustainability. It advocates for interventions that strengthen these resource pools, enabling households not only to meet immediate food needs but also to establish sustainable pathways out of poverty. Applying this model highlights the need for comprehensive strategies that go beyond income support to foster resilience, diversify livelihoods, and ensure enduring food security.



Source: http://dx.doi.org/10.1007/978-981-10-0983-9_5

2.5.3 Market Systems Theory (Harvey & Reed, 2004)

This theory posits that sustainable development and improved food security are rooted in functional, inclusive, and resilient market systems that efficiently connect producers, traders, and consumers. It emphasizes that markets should operate transparently, with accessible infrastructure, reliable information, and fair competition to ensure that food reaches vulnerable populations at affordable prices. In the context of Mangwe District, this theory is pertinent because cash transfers are intended not only to increase household income but also to stimulate local market activity. It guides the analysis of how cash injections influence local food markets, including supply chains, food prices, and availability. Strengthening market systems can enhance the capacity of local vendors to stock diverse nutritious foods, promote price stability, and improve access for low-income households. This approach underscores that cash transfers are most effective when coupled with efforts to improve market infrastructure, reduce transaction costs, and foster linkages between producers and consumers. It highlights the importance of a systemic perspective that considers market dynamics, policy environment, and stakeholder

participation to create sustainable pathways for food security. Ultimately, this theory advocates for integrated interventions that develop resilient food markets, ensuring that cash transfer programs have lasting impacts on household well-being.

2.6 Case Studies from Other Countries

2.6.1 Social Cash Transfers in India

Figure 1:



Source: The Policy Chronicle

According to the Policy Chronicle, people in India received conditional cash transfer

India's Conditional Cash Transfer (CCT) programmes have emerged as a vital strategy for improving socio-economic conditions among its most vulnerable populations. One notable scheme is the Pradhan Mantri Ujjwala Yojana, launched in 2016, which aims to provide subsidised liquefied petroleum gas (LPG) connections to low-income households (Government of India, 2016). This initiative not only alleviates energy poverty but also contributes significantly to improving child nutrition and health outcomes. Enabling families to shift from traditional cooking methods to cleaner energy sources has resulted in better air quality in homes, leading to reduced respiratory ailments (Chakraborty et al., 2018). Furthermore, CCTs promote educational attendance, as families who receive financial incentives are more likely to invest in their children's education and healthcare, targeting chronic poverty (Desai et al., 2020). Recent studies have shown that there is a direct correlation between CCT participation and improved dietary habits among children, with beneficiaries consuming more fruits and vegetables (Bargain et al., 2019). This evidence reinforces the necessity of structural cash support systems to integrate health, education, and economic stability for impoverished households. Therefore, the success of programmes like Pradhan Mantri Ujjwala Yojana illustrates how well-structured cash transfer initiatives can serve as multidimensional strategies to combat food insecurity and foster resilience in low-income communities in India.

Challenges encounter while scaling up CCTs in India

The development of CCT schemes at the national level poses a severe capacity issue to the Indian government. As of 2020, over 88 million Indians were living below the poverty threshold line. Centrally funded schemes like MGNREGA have increased coordination between central financing and local delivery, but the public distribution system has little experience providing and monitoring income transfers closer to the point of effect. Because CCT systems must be adapted to the socioeconomic subtleties of a region, state and local governments must become more involved in financing and overseeing such schemes. This offers a substantial capacity challenge because national project financing in India remains heavily centralised.

Furthermore, because CCTs solely address demand restrictions, their effectiveness is hampered by infrastructure deficiencies. In India, the problem is acute. According to a paper published in PLOS Medicine, "due to chronic low government expenditure on health care, there is only one primary health centre (PHC) for 34,641 people, one government doctor for about 20,000 rural

residents and most public health facilities do not have adequate medicines." Furthermore, many Indians do not have bank accounts. Even among rural residents who have accounts, a countrywide survey (2018-19) found that only 11% have 'excellent' financial literacy.

Based on this evidence, Kartik Akileswaran and Arvind Nair, two Harvard Kennedy School professors, have concluded that India is not yet prepared for CCTs. First, they believe that India still needs "essential additional capability in identifying households and linking households to bank accounts," and second, that economic welfare will only improve if the monetary benefit of CCTs exceeds the PPP of prior subsidies. Their calculations indicate that the government's implementation plan fails to address the shortcomings, and hence they believe that India should not yet expand CCT systems to a national scale. Their recommendation is for India to emulate Bolsa Familia's (Brazil) example and implement CCTs in a 'bottom-up' way, beginning at the regional level and eventually scaling up.

2.6.2 Social Cash Transfers in Somalia

According to Lind et al (2023), in Somalia, social cash transfer programmes have played a critical role in mitigating the effects of protracted conflicts and frequent climatic shocks that have led to widespread food insecurity. Amidst significant challenges, including droughts and floods, cash transfers have provided much-needed support to vulnerable populations, enabling them to secure immediate nutritional requirements (World Food Programme, 2020). For instance, the Somali Cash Consortium, which includes several humanitarian organisations, has implemented cash-based interventions designed to enhance food access and improve livelihoods for internally displaced persons (IDPs) and other at-risk communities (US Agency for International Development, 2019). These cash assistance programmes not only help families meet their basic food needs but also allow them to retain their dignity by choosing how best to utilise the funds. Evidence shows that cash transfers have increased household purchasing power, enabling better access to food and essential services (Gordon et al., 2020). Furthermore, these initiatives have fostered resilience by promoting local markets and encouraging investment in small-scale enterprises, ultimately contributing to long-term food security. By supporting the local economy and empowering recipients, cash transfer programmes in Somalia demonstrate how humanitarian assistance can be effectively structured to address both immediate needs and longer-term recovery objectives amidst ongoing instability (Oxfam, 2021). These lessons

underscore the importance of tailored cash transfer strategies in crisis-affected settings, paving the way for more sustainable solutions to food insecurity.



Figure 2: A picture of people in Somalia receiving the cash.

Source: World Bank 2023

According to World Bank Group (2023) , over 250,000 Somali households are set to benefit from \$100 million in additional financing for the World Bank-funded Somalia Shock Responsive Safety Net for Human Capital Project (SNHCP). The new financing will provide emergency cash transfers to 215,000 households affected by floods and drought. It will also extend ongoing safety net support to 200,000 poor households with regular nutrition-linked unconditional cash transfers (UCT) for six months and provide UCT to a recertified cohort of 50,000 beneficiaries.

2.6.3 History of Cash Transfers in Zimbabwe

The history of cash transfer programmes in Zimbabwe dates to the economic turmoil experienced after the year 2000, which precipitated widespread food insecurity and poverty among the population. Following land reforms and subsequent socio-economic challenges, including hyperinflation and declining agricultural productivity, many households found themselves vulnerable and unable to secure necessities. In response, the Zimbabwean government and various non-governmental organisations (NGOs) initiated cash transfer initiatives aimed at cushioning the most affected populations from these economic shocks (Zezza et al., 2015).

One of the notable programmes launched was the Harmonised Social Cash Transfer (HSCT) programme in 2011, which sought to provide direct monetary support to the poorest households. This initiative aimed not only to alleviate immediate hunger and malnutrition but also to restore dignity and empower recipients to make their own choices regarding food and other needs. Studies have shown that these cash transfers significantly improved household food security, increased access to essential services, and permitted beneficiaries to invest in productive assets (Chigeza, 2017). The HSCT programme has been particularly effective in rural areas, where it has mitigated the effects of seasonal food shortages and economic volatility.

Over the years, cash transfer programmes in Zimbabwe have been adjusted to enhance their reach and effectiveness, often incorporating lessons learned from previous implementation phases. However, they are not without challenges; issues such as inflation, logistical constraints, and political instability continue to affect the sustainability of these programmes (Makiwa et al., 2021). Despite these hurdles, the evolution of cash transfers has underscored their critical role in improving food security among vulnerable groups, while also promoting a broader understanding of the social safety net within Zimbabwe's socio-economic landscape.

2.6.4 Implications of Cash Transfers in Zimbabwe Rural Homes

In rural Zimbabwe, cash transfers play a pivotal role in improving household income. By providing families with regular financial support, these programmes empower households to manage their economic priorities more effectively (Handa et al , 2022). Increased cash flow enables families to invest in essential goods and services, leading to noticeable enhancements in living standards. For example, families can allocate funds towards education, healthcare, and agricultural inputs. This financial stability often translates to a decrease in reliance on subsistence farming alone, allowing households to pursue diversification of income-generating activities. Furthermore, enhanced household income can contribute to a better quality of life, fostering resilience against future economic shocks. Consequently, improved income can facilitate greater investment in community development, benefiting not only individual households but also local economies.

Cash transfers significantly improve access to food for vulnerable families in rural areas (Daidone et al , 2019). With increased financial resources, households are better equipped to purchase food, addressing immediate nutritional needs. This increased access leads to improved

dietary diversity and nutritional intake, which is essential for the health and well-being of family members, particularly children. Cash transfers can also buffer families against seasonal food shortages, allowing them to buy food supplies when prices are lower during harvest seasons. Additionally, improved access to food can reduce household anxiety related to food scarcity and hunger. The availability of cash enables families to respond promptly to food availability fluctuations, thereby enhancing food security for all members. As a direct result, cash transfers foster healthier communities by ensuring that families achieve their nutritional requirements.

Moreover, cash transfers contribute to overall socio-economic stability in rural Zimbabwe (Ndlovu et al ,2021) . As household income and food security improve, families can invest in local markets, stimulating economic activity within communities. This flow of money circulates through local enterprises, enhancing job opportunities and economic growth. Furthermore, increased food security reduces vulnerability to external shocks, enabling households to withstand economic fluctuations and crises more effectively. Additionally, sustained improvements in living conditions can lead to better education outcomes, as families invest more in their children's schooling. With less economic uncertainty, communities can collectively work towards development goals, creating a positive cycle of progress. A stable socio-economic environment is crucial for fostering a sense of community and cooperation, which can further amplify the benefits of cash transfer programmes.

Inflation

However, challenges such as inflation pose significant risks to the efficacy of cash transfers in rural Zimbabwe (Muchinguri, 2023). Rising inflation erodes the purchasing power of cash transfers, thereby diminishing the benefits intended for vulnerable families. As prices for goods and services increase, the real value of the financial assistance may not suffice to meet even basic needs. This inflationary pressure can undermine the stability that cash transfers are designed to provide, placing additional strain on households already grappling with economic challenges (Agenor et al , 2013) . Families may find themselves compelled to spend cash transfers quickly on immediate needs, resulting in insufficient provisions for future expenses. Consequently, the unpredictability of inflation can lead to feelings of insecurity and anxiety among households relying on these transfers. Policymakers must, therefore, consider inflation control measures to ensure the effectiveness of cash transfer interventions.

Market access

Market access is another critical challenge that can hinder the effectiveness of cash transfers in rural Zimbabwe (Chinyoka, 2017). Even when households receive cash assistance, limited access to markets can restrict their ability to purchase necessary goods and services. Infrastructure deficiencies, such as poor road conditions and inadequate transport facilities, frequently impede movement to and from markets. This lack of access can result in increased transportation costs, further straining household budgets and discouraging families from purchasing non-food items essential for well-rounded livelihoods. Additionally, rural markets may lack the variety and quantity of goods needed to satisfy household demands. Consequently, households may find themselves in a difficult position, compelled to accept higher prices for limited goods or unable to procure necessary supplies altogether. Improved market infrastructure and accessibility are thus vital for ensuring that cash transfers translate effectively into meaningful improvements in household well-being.

2.7 The Link between Cash Transfers and Improved Dietary Security in Households

According to Chinyoka (2017) , the relationship between cash transfers and improved dietary security among households in Zimbabwe is a critical area of study, especially given the country's complex socio-economic landscape. Cash transfers have the potential to significantly enhance food security by increasing household incomes, enabling families to purchase a wider variety of nutritious foods. However, the success of these programmes hinges on various factors, including effective implementation, beneficiary engagement, and the broader economic context in which these transfers operate. As evidenced by numerous studies, cash transfers can lead to improved dietary quality, better health outcomes, and a reduction in malnutrition rates when properly executed (Burchi et al , 2018). Nevertheless, understanding the challenges faced by these initiatives is crucial for policymakers and practitioners aiming to optimise cash transfer impacts on dietary security.

2.7.1 Challenges Faced in Cash Transfers in Zimbabwe

Despite the recognised potential of cash transfer programmes in Zimbabwe, several challenges undermine their effectiveness and sustainability (Skovdal et al , 2020). Limited funding remains a significant barrier, as many programmes struggle to secure adequate financial resources to reach all intended beneficiaries, resulting in gaps in coverage. Additionally, the phenomenon of

hyperinflation has eroded the purchasing power of cash transfers, making it increasingly difficult for recipients to afford basic food items. Bureaucratic inefficiencies further complicate the situation, often leading to delays in disbursement and mismanagement of funds, which can cultivate frustration among recipients. Moreover, community distrust towards governmental and non-governmental organisations can hinder programme participation, as beneficiaries may be sceptical about the intentions and reliability of these initiatives. Considering these challenges, it is apparent that merely providing cash transfers is not sufficient; comprehensive strategies must be employed to mitigate these obstacles and enhance the effectiveness of these programmes.

2.7.2 Solutions to Solve Cash Transfer Challenges

To overcome the challenges associated] with cash transfer programmes in Zimbabwe, a multi-faceted approach must be adopted, focusing on strategic investments and stakeholder engagement. Firstly, enhancing the funding base for these initiatives is essential; this could be achieved through partnerships with international agencies and local organisations committed to poverty alleviation. Additionally, improving infrastructure, particularly in rural areas, will facilitate better distribution of cash transfers and ensure that beneficiaries have access to local markets where they can purchase food. Secondly, ongoing policy reforms are necessary to streamline bureaucratic processes, ensuring that funds reach those who need them promptly and efficiently. Finally, employing a participatory approach that involves community members in programme design and implementation can foster trust and sense of ownership among recipients. By integrating these solutions, cash transfer programmes can be made more effective, ultimately leading to improved dietary security and enhanced quality of life for households across Zimbabwe.



Figure 3: Channels of Cash Transfers used in Zimbabwe

Source: TechZim

In Zimbabwe, the channels of cash transfers have evolved significantly in response to the country's economic challenges and the need for efficient financial transactions (Simatele, 2021). One of the most prominent methods is EcoCash, a mobile money platform launched by Econet Wireless in 2011. EcoCash has enabled millions of Zimbabweans, particularly those without access to traditional banking services, to perform various transactions such as sending and receiving money, paying bills, and purchasing goods. This platform has been vital in promoting financial inclusion in a nation where hyperinflation has rendered the national currency less stable and reliable. EcoCash transactions can be conducted via mobile phones, allowing users to make payments conveniently and securely, which is particularly important in urban and rural areas where banking infrastructure is limited (Hanyane, 2020).

In addition to mobile money services like EcoCash, bank transfers have also become a common method of cash transfers in Zimbabwe (Munyoro et al ,2017). Although access to banking services can be challenging due to limited infrastructure and the lack of trust in the formal banking system, many people still rely on bank transfers for larger sums of money. Commercial banks in Zimbabwe have introduced products and strategies to facilitate these transfers, including the use of eco-friendly digital banking apps and online services. However, the

persistent issues of liquidity and restricted access to foreign currency often complicate these transactions (Shoko et al., 2021). Despite these challenges, bank transfers remain essential for businesses, enabling them to engage in trade and make significant investments within the economy.

Cash in Hand continues to be a significant mode of cash transfer in Zimbabwe, particularly in rural areas where digital payment systems are less prevalent. The preference for cash transactions can be attributed to a general lack of trust in electronic banking, fear of government intervention, and the tangible nature of physical money. While hard cash transactions allow for immediate exchanges without the need for technological intermediaries, they are also fraught with challenges such as scarcity and the risk of theft. This has led many individuals and businesses to seek out informal money changers, creating a parallel economy that operates outside of official channels. Consequently, while various cash transfer methods coexist, the dynamics of each channel reflect the broader economic landscape of Zimbabwe and the adaptations made by its citizens to cope with ongoing financial instability (Mavhunga, 2019).

2.8 Research Gap

The existing body of research on cash transfer programmes and food security in Zimbabwe predominantly concentrates on urban areas such as Bulawayo and Mutare, leaving a significant gap in understanding rural districts like Mangwe. There is limited empirical data exploring how cash transfers influence food security within these rural contexts, where unique socio-economic and infrastructural challenges persist. Additionally, current literature insufficiently addresses the role of local market dynamics such as price fluctuations, market accessibility, and infrastructure limitations in mediating the effectiveness of cash transfers, which is critical for understanding their real impact on household food access and availability. Furthermore, few studies have examined the sustainability and long-term effects of these interventions in rural settings, making it difficult to assess whether cash transfers lead to lasting improvements in food security or merely short-term relief.

Moreover, there is a notable under exploitation of gender roles, cultural norms, and community-specific socio-cultural factors that influence how households utilise cash transfers and manage food security. These factors can significantly shape household decision-making and resource allocation, yet they remain largely overlooked in existing research. This study aims to fill these

gaps by focusing specifically on the rural Mangwe District, integrating an analysis of local market conditions to understand their mediating effects. It also emphasises household perceptions and experiences over a short-term period, providing nuanced insights into the immediate and potential sustainable impacts of cash transfers in this underserved rural community.

2.9 Summary

In this chapter, the existing literature concerning cash transfer programmes and their influence on food security was examined, highlighting the critical linkage between financial assistance and nutritional outcomes for vulnerable households. This review synthesised various forms of cash transfers, notably Conditional Cash Transfers (CCTs) and Unconditional Cash Transfers (UCTs), noting their distinct roles and methodologies in addressing food insecurity across diverse contexts. Furthermore, the importance of improving food availability, accessibility, utilisation, and stability through such initiatives was underscored, along with the significant implications of chronic and transitory food insecurity for vulnerable communities. By contextualising the discussion within Amartya Sen's Entitlement Approach, the chapter articulated the necessity for comprehensive interventions that enhance the entitlements of low-income households, ultimately leading to improved food security. Yet, the chapter also identified significant research gaps surrounding cash transfers' impact, particularly in rural Zimbabwe, thereby emphasising the need for further empirical inquiry to inform policies and practices that effectively address food insecurity. As a result, the findings and gaps presented in this literature review serve as a foundation for the empirical investigation detailed in subsequent chapters, aiming to advance the discourse on cash transfers and food security in Zimbabwe.

CHAPTER THREE: METHODOLOGY

3.1 Introduction

This chapter describes the method employed in this study to investigate the influence of cash transfer programs on food security in Mangwe District. A sound methodology ensures that the research goals are achieved with high levels of validity and reliability. In this section, the research design and participant selection, data collection methods, and data analysis techniques adopted in this study will be discussed. It will also outline ethical issues considered in the study, measures adopted to ensure data quality, and a general time frame covering all research activities. This chapter is structured to give information that will provide an understanding of how the study was conceived and put forward.

3.2 Research Design

3.2.1 Explanation of the Research Type

This research is going to use mixed method approach which is best for this research. Mixed methods are essential because they allow for a comprehensive examination of the specific problems at hand by taking into account a variety of perspectives on social dynamics. To measure the several aspects of household food security, such as food availability and access, food resource usage, and food resource stability, a structured questionnaire will be created. Such data will be informative on giving a statistical dimension to how food insecurity measures among the participants vis-a-vis whether there are any correlations between cash transfers and food security outcome.

Also, qualitative insights will be sought through semi-structured interviews targeting beneficiaries as well as other stakeholders like local officials and program administrators. These interviewed persons would have a deeper engagement, allowing them to voice their experiences, thoughts, and challenges about cash transfer programs. The combination of both qualitative and quantitative data will not only measure the outcomes but also provide narrative context explaining vast factors that have shaped these outcomes. Thus, such a comprehensive study will enhance the credibility of the findings in providing an understanding of how cash transfers interplay with local market dynamics and household access to food. Ultimately, the mixed-method design grants policymakers the possibility of arriving at tangible recommendations that

appreciate the role of both the statistical evidence and the beneficiaries' perspective in shaping effective interventions for food security.

3.2.2 Justification for the Research Design

This study specifically needs a mixed methods design to assess cash transfer effects on food security as measured by indicators and to engage with the subjective experiences of their participants. The combination of quantitative findings with qualitative narratives highlights the multiple dimensions of food security and lends greater strength to the findings. The emergence of such different sources of data strengthens the validity of research findings and potentially impacts policy more delicately

3.2.3 Description of the Research Framework

Sen's "Entitlement Approach" will serve as its foundation. This idea can be used to identify entitlements-accruing ways by which people obtain food and other necessities (Sen, 1981). Hence it is especially relevant to look into whether cash transfers can supplement the entitlements of poor households and change the latter's condition of food security. This focus brings out the dimensions of food security: availability, access, utilization, and stability-all of which provide a thorough understanding of the effects of cash transfer programs (Maxwell & Smith, 1992). Yes, it involves checking if more money will make households better at farming, purchasing more different food or, if a disaster happens, keeping in mind dealing with shocks from the economy (Burchi et al., 2019). The approach raises the issue of social and economic structures that facilitate or constrain access to food, thereby guiding investigations into systemic factors affecting the successful outcome of cash transfers (Mohiddin, 2018). In line with Sen's approach, not just the immediate impacts of cash transfers but also these impacts are placed within the context of broader socioeconomic dynamics, and thus, the study contributes toward a more finely grained understanding of food security in long Mangwe District.

3.3 Participant sampling

3.3.1 Description of the Target Population

The chosen population for this research will be households that are in cash transfer schemes within Mangwe District. This population is important because it comprises individuals and households who are food insecure due to economic, social, and ecological factors. Households in that district have to grapple with a perennial shortage of adequate and reliable access to food,

thus making them the very best population for judging how such mechanisms in society impact their livelihoods. These cash transfers are most definitely lifelines to the destitute important assistance to gain access to food and hopefully a good overall wellbeing. Besides, giving due consideration of the experiences that these households go through is very important for informing policymakers and other stakeholders about the effectiveness of such initiatives. With this, it increases efforts to provide a well-rounded view of how the cash transfers have been at play in the dynamic of food security at a very localised level of vulnerability and economic deprivation. As well, this target population works toward another aspect of making progress toward achieving sustainable development, concerning improving the welfare of marginalised communities.

3.3.2 Sampling Method Used

The method that would be used is purposive sampling, the use of purposive sampling in selecting study participants who would otherwise have qualified for cash transfer programs. This form of non-probability sampling is much more preferred as it allows researchers to purposively select individuals who have specific characteristics related to the research questions. This study, therefore, focuses on households directly affected by cash transfer interventions, looking at the deep nuances involved in the experiences, challenges, and outcomes. Purposive sampling enables one to have a diversified representation of households by capturing those having different levels of the full impact of food insecurity; hence, enriching the qualitative evidence. This method makes it possible to understand the impact of cash transfers on food security at the levels of the participants themselves, who have the first-hand experience that can shed light on the intricacies and nuances of their situations. Moreover, purposive sampling enables the researcher to include households having entirely different demographics: differences in family size, age and socio-economic status. Thus, this kind of purposive sampling enhances the relevance and precision of the study such that the derived insights are based on the realities faced by respondents.

3.3.3 Sample Size and Selection Criteria

A sample of 250 households was used as participants to ensure robust findings representative of the focal population. The evaluation of the sample size has been based on considerations of statistical power and the need for diversity among participant experiences. With the selection of 250 households, robust quantitative analysis can be performed while allowing extensive

qualitative interviews [s]. The method for selection includes households that received cash transfers from government and/or non-governmental sources, households experiencing various degrees of food insecurity, and households that are willing to take part in the research voluntarily. Including these varying degrees of food security will broaden the understanding of the impact of cash transfer programs in different household contexts and needs. The volunteering criteria will also ensure the ethical integrity in respecting the respondents' autonomy and thus ensure their genuine input into the research. This will honour the spirit of qualitative research, which is concerned with capturing authentic experiences and perspectives. The final result of the diverse and engaged sample will contribute enormously to the study that investigates the intersection between cash transfers and food security in the Mangwe District.

3.4 Data Collection Methods

3.4.1 Overview of Data Collection Techniques

A combination of surveys and semi-structured interviews would collect data either independently or in association with different contexts. This will therefore include understanding how cash transfer programs modify a complex dimension such as food security. Structured surveys, for instance, will be used to survey households at the site in order to quantitatively represent food security variables like availability, access, utilisation, and dietary diversity, among others. This quantitative data will be a sufficiently strong numerical representation of the food security state in the target population. Parallely, semi-structured interviews will collect qualitative self-experiential evidence from households that provides more in-depth insight into relevant contextual factors affecting households and their food security outcome. This dual methodology recognises the multifaceted nature of food security, in part through numerical trends and in part through the lived reality of participants. These integrative approaches will lead to a much more refined understanding of diverse households' ways through which cash transfer has been able to enhance their food security, thus contributing to the richness of the study's findings. Indications of the stimuli to cause exercise in researchers will also provide beyond-the-surface insight into understanding the interplay of both quantitative and qualitative data during analysis.

3.4.2 Justification for Chosen Methods

Structured survey and semi-structured interview methods were employed to facilitate the collection of statistical patterns and personal stories, respectively, of food security. Structured

survey methods can very easily adapt food security indicators into numbers that can, very quickly and efficiently, allow the researcher to make statistically valid conclusions about the overall place of food security in the community. The semi-structured interview, however, allows the exploration of these experiences, feelings, and views that are often lost in purely quantitative assessments. This qualitative approach allows the number to be contextualised and deepens understanding of the reasons for the existence of certain trends, leading to an explanation of why food security issues are in existence. It therefore allows for strong triangulation of data from two methods as any of the methods can be able to validate findings from the other and/or provide a more nuanced understanding. It increases both reliability and validity of research results and hence also makes more possible any recommendations made actionable. This approach leads finally toward a more integrated perspective of cash transfer and food security, and thus lends credence to both empirical and experiential conclusions.

3.4.3 Tools and Instruments Used for Data Collection

Instruments for the surveys will be designed according to internalised food insecurity measures like the Household Food Insecurity Access Scale (HFIAS), which ensures that the assessment captures relevant dimensions of food security. These tools are validated, which contributes to the increased reliability of data gathered since reliable comparisons can now be made among the data collected in this study and similar research contexts. An interview guide with a moderate degree of restraint will be made for qualitative interviews to guide a structured but flexible discussion with the participant. The guide will include open-ended questions aimed at evoking rich, detailed narratives and encouraging participants to articulate their views on how cash transfers have impacted their food security. Key themes that will need to be identified beforehand for ensuring that critical inquire are covered-but the semi-structured nature allows for unexpected insights to emerge. These instruments will also be pretested for clarity and relevance; therefore, any problems noted in the piloting regarding clarity or relevance can easily be remedied before arriving at the final, fully realized instruments. While researchers need tools that can elicit the types of information required to answer their questions, participants need them to be easy to use and sympathetic to their concerns. Thus, the considered design and selection of these instruments will accrue positively to the overall quality and depth of the research findings.

3.4.4 Pilot Testing of Data Collection Tools

Approximately fifteen households would register for the pilot test done to validate the working of the instruments developed for the survey and interview, which were considered for the study. This will serve as a very preliminary step to identify ambiguities in the questions and build assurance that they would be easily understood by participants from divergent backgrounds. Thus, feedback collected from these sessions would give pertinent inputs about the understanding of the questions asked and thereby allow researchers to refine them for clarity and provide closeness to research objectives. This testing and revision cycle gives full merit to these tools in collecting meaningful and truthful data. It also impacts insights that will be used to amend and adjust under-interview guides; so that they stay focused yet flexible to explore themes that will emerge as needed. Moreover, engaging with participants during the pilot stage also helps to put potential respondents at ease in a conducive environment for the main interviews. The pilot test is therefore seen as a signal of methodological rigour and an effort to improve the quality of data collected for the main study.

3.5.1 Quantitative Analysis Techniques

The quantitative data collected through structured questionnaires was analysed using descriptive statistics to summarise the central tendencies and variability within the dataset. Measures such as means, medians, standard deviations, and frequency distributions will provide an overview of household food security indicators, including HFIAS, DDS, and FCS scores. To identify relationships between variables, correlation analyses such as Pearson's or Spearman's coefficient will be employed, depending on the data distribution. Inferential tests like ANOVA will be used to compare mean differences across different groups (e.g., income levels or household sizes), while chi-square tests will assess associations between categorical variables such as cash transfer receipt and food security status. These analyses will help discern patterns and significant predictors influencing household food security outcomes in Mangwe District.

Regression analysis forms a core component of the quantitative approach, allowing the researcher to examine the impact of cash transfers on food security while controlling for potential confounders. Multiple regression models, such as linear regression for continuous outcomes (e.g., DDS or FCS scores) and logistic regression for binary outcomes (e.g., food secure versus insecure), will be applied.

The multiple linear regression model is generally expressed as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \varepsilon$$

In this equation:

Y represents the **outcome or dependent variable**, i.e. food security score.

X_1, X_2, \dots, X_n are the **independent variables**, i.e. the amount of cash transfer received, household income, or access to markets.

β_0 is the **intercept**, indicating the expected value of Y when all X variables are zero.

$\beta_1, \beta_2, \dots, \beta_n$ are the **coefficients** that show how much each independent variable contributes to changes in the dependent variable.

ε is the **error term**, capturing other factors not included in the model.

This regression helps identify which variables most strongly influence the outcome and by how much, offering insights, for instance, into how cash transfers may contribute to improving food security.

3.5.2 Qualitative Analysis Procedures

Qualitative data from semi-structured interviews will be transcribed verbatim and imported into NVivo or R for coding and thematic analysis. An initial open coding process will be employed to identify meaningful segments relating to perceptions, challenges, and behavioural responses to cash transfers, local market dynamics, and cultural factors influencing food utilization. These codes will be grouped into broader themes such as 'perceived benefits,' 'barriers to market access,' or 'cultural food preferences.' Thematic analysis involves examining the patterns and relationships among these codes to understand the underlying reasons behind quantitative findings. This iterative process enables the researcher to interpret participants' experiences, providing contextual depth to the numerical data. The integration of themes with quantitative results will offer comprehensive insights into the social and economic factors shaping food security outcomes in Mangwe District.

3.5.3 Data Integration and Triangulation

The mixed-methods approach necessitates the convergence of quantitative and qualitative findings to enhance validity and deepen understanding. Data integration will be achieved through triangulation, where qualitative themes explain or complement statistical patterns observed in the quantitative analysis. For example, if regression results indicate that market access significantly

predicts food security levels, qualitative insights can elucidate specific barriers, such as transportation issues or cultural food taboos, that influence this relationship. Conversely, qualitative data can generate hypotheses for further quantitative testing. This convergent design ensures that numerical trends are grounded in participants' lived experiences, strengthening the overall credibility of the research. By systematically comparing and synthesizing findings from both sources, the study will produce nuanced conclusions about how cash transfers influence local market dynamics and household food security in Mangwe District.

3.5.4 Ethical Considerations in Data Analysis

Throughout the data analysis process, ethical considerations will be maintained to protect participant confidentiality and ensure integrity. Personal identifiers will be removed or anonymized during data coding, with secure storage of raw data in password-protected environments. When reporting findings, care will be taken to avoid revealing identities or sensitive information, especially given the vulnerability of food-insecure populations. Additionally, the researcher will remain transparent about limitations and avoid overgeneralization of results, acknowledging that findings are context-specific. Ethical rigor will also involve accurately representing participants' perspectives, avoiding misinterpretation or bias. Ensuring these ethical standards in data analysis upholds the dignity and rights of participants while maintaining the credibility and trustworthiness of the research outcomes.

3.6 Ethical Considerations

3.6.1 Overview of Ethical Guidelines Followed

The research was taken by ethical principles espoused by the American Psychological Association (APA) will be guided by these principles such as integrity, respect, and accountability are aspects of ethical research with human subjects. Guidelines are needed to promote ethical research practices regarding sensitive topics such as food security. The local ethics review board's guidelines will also be followed to ensure that the research is in accordance with ethical expectations and standards within the region. The proposed study will be reviewed by the board in terms of its ethical soundness: risks to participants versus benefits from research. This dual oversight not only reinforces the ethical foundation of the study but also augments the credibility and trustworthiness of the process. Researchers will always refer to these ethical frameworks to guide their actions and decisions, aiming toward a holistic approach to ethical

considerations throughout the study at all stages of data collection. Overall, a firm commitment to the guidelines would form the bedrock for responsible research.

3.6.2 Informed Consent Process

Regardless of disparities in reading and comprehension skills, each participant will receive clear, understandable written and spoken explanations of specific issues.. The informed consent process is very significant to this study, as it ensures that all participants are educated about the objectives, procedures, potential risks, and benefits of the research before they volunteer to take part in the study. Also, to create a climate of openness and transparency, researchers will also talk with participants to address any concerns or questions they may have. Thus, participation in consent-taking becomes a process in which consent-taking is not merely a formality but is a genuine consensus that is based upon an informed choice. Special attention will be paid to ensuring that the vulnerable populations' agreement is truly voluntary and uncompromised. Participants will be free to withdraw from the study at any time when they do not feel like continuing without facing any harm. The focus on informed consent demonstrates the study team's dedication to protecting participants' rights and freedom as well as the moral integrity of data gathering.

3.6.3 Confidentiality and Anonymity Measures

The identities of participants will be anonymised during the entire process of research for their confidentiality and privacy protection. All the data collected will be securely stored in password-protected files accessible to authorised research personnel only. Personal identifiers will be removed, and each participant will receive a unique code for the purpose of data management while ensuring that individual identities remain preserved in confidentiality and reducing the possibility of revealing any personally identifiable information. all participant data will be generalised before findings are reported. For research that addresses sensitive topics like food security, where stigma and vulnerability may exist, adhering to anonymity is particularly important. Additionally, the researchers will make sure that no data is shared with outside parties without the subjects' express prior agreement. Periodic audits over the data storage and handling processes will be conducted to ensure adherence to confidentiality procedures and integrity of the participants' information. Such exhaustive protocols enhance ethical

responsibility on the part of the research team in maintaining confidentiality as well as respect towards all participants.

3.6.4 Addressing Potential Ethical Dilemmas

The researcher will continue monitoring any ethical dilemmas that might arise in the course of the study crucially, keeping the rights and welfare of participants. Since ethical dilemmas cropped up without warning, the open communication channels of the team would serve as the source for promptly and responsibly managing any forthcoming ethical issues or problems. Researcher meetings occur when researchers would gather to discuss their ethical perspectives on matters concerning ethics in research. If any ethical dilemma arises, the research team shall consult the Local Ethics Review Board for guidance and possibly their expertise in dealing with complicated situations under prescribed ethical standards. The process and procedures for reporting and dealing with grievances will also put in place for participants to make complaints about their participation in this study. This altogether, proactive way of dealing with future ethical dilemmas assures the open research-audit-ability process. It allows the research environment to be ethical for it to tolerate dignity and welfare for all who participate and be the hallmark of conducting research with integrity and respect as espoused by the team.

3.7 Data Quality Criteria

A high data quality is necessary for the success of the study, and many measures will be put in place to ensure the data collected is accurate, reliable, and representative. Intensive training for data collectors will be carried out. Best practices in data collection techniques will be re-emphasized, as well as the importance of consistency in the data collectors' interactions with research participants. Well-developed and reliable standard surveys will be validated to eliminate bias in reporting to make sure that data collected reflects the constructs of interest. Double data entry protocols will be followed and adopted to catch any errors early in the process. The tools will also be pre-tested to understand salient areas before full-scale data collection. All data will be cleaned systematically, and any anomalies or inconsistencies identified will be examined and rectified. In addition, data collected will be compared to multiple sources to enhance overall robustness and validity of conclusion by triangulation. The data will thus be audited regularly and have feedback loops established to allow researchers to evaluate persistent data quality and any necessary correction. In this way, it will be ensured that the entire strategy is embedded into

research design; thus, the subsequent data will be that much higher in quality and credible and actionable insights have formulated.

It is highly important for success in this study to have high data quality; therefore, various measures have been put in place to ensure that the data collected is accurate, reliable, and representative. First, intensive training will be held for data collectors on all best practices and techniques for data collection, as well as on the importance concerning the consistency of all interactions with participants in the study. Standard surveys will be developed and validated to cut down on biases in the reporting and make sure they reflect accurately the data that is being researched. Double entry protocol practice during entry of data will be instituted to record errors early in the process. The tools, as well, will undergo pilot testing to understand critical areas before full-scale data collection begins. After data collection, a systematic approach to data cleaning will be followed, where all anomalies or inconsistency will be examined and corrected. Various triangulation methods, by which data from many sources will be compared, will also be adopted to cross-validate findings from the study, further strengthening the overall robustness of the findings. In addition, regular audit and feedback loops will be established so that ongoing researcher assessment can be made on data quality to enable immediate adjustments where necessary. Thus, all such extensive strategies will be embedded in the research design, ensuring that the resultant data will be the highest quality from which credible and actionable insights may be drawn.

3.9 Summary

This chapter has elaborated on the methods by which research on the impact of cash transfer programs at the food security level in Mangwe District will be pursued. This is a mixed-methods design, where quantitative and qualitative approaches have been employed in order to gain a rich understanding of the inquiry within research. The issues of ethics were are rigorously planned to safeguard participant rights and uphold data quality through various measures. A time line of research activities clearly shows key milestones to execute the study. The next chapter will outline the study findings accompanied by discussions based on the data collected.

CHAPTER 4: RESULTS PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presents a detailed analysis and interpretation of the data gathered to examine the impact of cash transfer programmes on household food security in Mangwe District. It offers both a statistical overview and a nuanced exploration of household experiences by integrating quantitative survey results with qualitative interview insights. The chapter begins by outlining the demographic characteristics of the participants, providing a contextual foundation for understanding the socio-economic landscape within which the programme operates. It then moves into a structured presentation of quantitative data, revealing trends, variations, and measurable outcomes across core food security indicators. Complementing the numerical data is a thematic analysis of qualitative interviews, which sheds light on household perspectives, implementation dynamics, and lived experiences with the cash transfer initiative. These narratives enrich the analysis, offering valuable context to the statistical findings. The discussion is organized around the key research objectives, allowing for targeted examination of how cash transfers influenced:

- **Local market functionality and household purchasing power**
- **Access to and availability of nutritious food**
- **Dietary diversity and nutrition outcomes**
- **Household resilience and coping mechanisms**

By weaving together qualitative and quantitative findings, the chapter draws out patterns, relationships, and emergent themes, forming a cohesive narrative of programme effectiveness and community impact. This integrated approach provides a holistic understanding of how cash transfers operate in complex rural contexts. Ultimately, this chapter sets the stage for the final discussion and policy implications by critically engaging with the evidence and exploring its relevance for future programming in food-insecure regions.

4.2 Demographics of Participants

Table 1: Shows the demographics (n=250)

Age Group	Number of Participants	Percentage (%)
< 25 years	40	16
25–34 years	70	28

35–44 years	60	24
45–54 years	50	20
55–64 years	20	8
> 65 years	10	4
Education Level	Number of Participants	Percentage (%)
No formal education	50	20
Primary education	80	32
Secondary education	70	28
Tertiary education	50	20
Household Size	Number of Participants	Percentage (%)
1–2 members	80	32
3–4 members	90	36
5–6 members	50	20
> 6 members	30	12

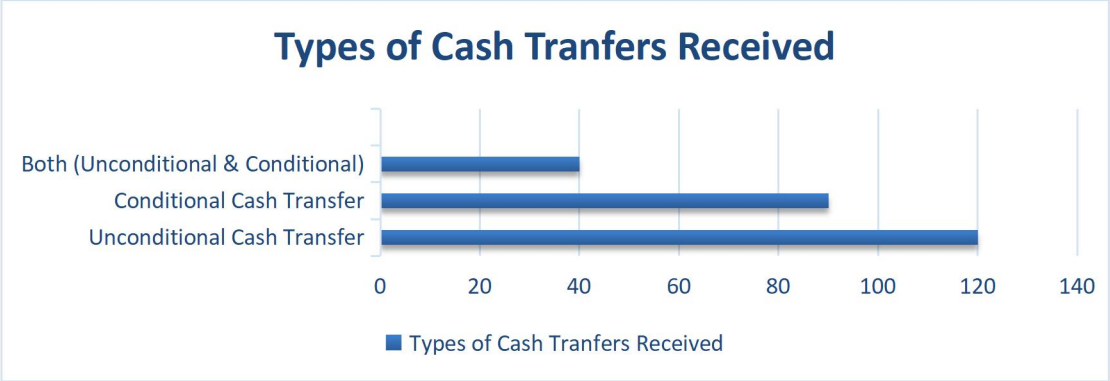
Source: Primary Data

4.3 Findings

This section presents an integrated analysis of both quantitative and qualitative data gathered during the study. It is structured according to the research objectives to provide a comprehensive understanding of the impact of cash transfer programmes on household food security in Mangwe District. Each subsection synthesises statistical trends and thematic insights to explore programme effects.

4.3.1 To identify the type of cash transfer received in Mangwe District

This subsection examines the different forms of cash transfers accessed by households within Mangwe District, revealing a mixed landscape of conditional and unconditional support. The data indicates that unconditional transfers are widely appreciated for their simplicity and accessibility, especially among vulnerable populations who may find compliance with conditions challenging. Conversely, conditional transfers are valued for their focus on promoting health and education, although their strict requirements can sometimes exclude the most vulnerable. Some households benefit from both types, using the flexibility to optimise their support. The qualitative insights further elaborate on how the frequency and regularity of disbursements influence household financial planning and stability.

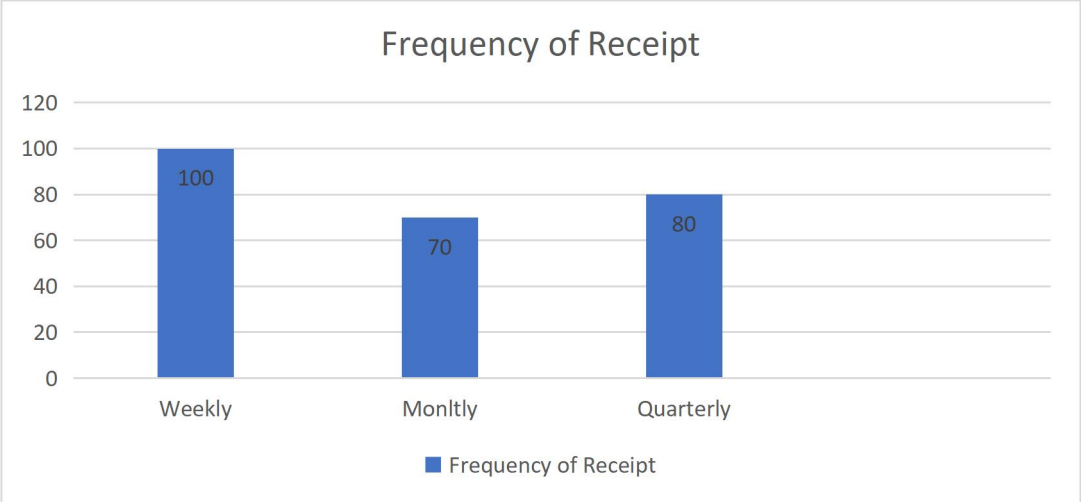


Types of Cash Transfer (n=250)

Source: Primary Data

Participants’ responses reveal that the choice or receipt of different cash transfer types depends on household needs and program design. Those receiving unconditional transfers value the simplicity and ease of access, often citing fewer barriers to disbursement. Conversely, conditional transfers are appreciated for their focus on health and education outcomes, though some participants find the conditions difficult to meet consistently. A subset benefits from both, utilising the flexibility to maximise support.

Qualitative Analysis



Frequency of Receipt of Cash Transfers

Source: Primary Data

Qualitative Explanation

Many participants receiving weekly payments report that this frequency helps them plan daily expenses better and reduces the risk of depleting funds quickly. However, some mention that weekly disbursements can be unpredictable if disbursement processes are inconsistent. Participants receiving monthly payments often find this schedule manageable, aligning with their income cycles. Some note delays or irregularities that affect their budgeting. Those on quarterly disbursements often mention that this schedule allows for larger, more manageable amounts, but sometimes leads to periods of financial strain before the next payment. Some participants express difficulty in planning expenses over such intervals.

Table 3: Receipt of Full Amount Regularly(n=250)

Do Participants Receive the Full Amount Regularly?	Number of Participants	Percentage (%)
Yes, regularly (full amount each time)	150	60
No, irregular or partial payments	100	40

Source: Primary Data

Qualitative Explanation

Many participants report that they receive the full transfer amount consistently, which helps in planning and meeting household needs. They often attribute regularity to well-established disbursement processes. A significant number of participants experience delays, reductions, or inconsistent payments. Common reasons include inflation eroding value, logistical challenges, or disbursement system failures. Some mention that partial payments limit their ability to cover household expenses fully.

4.3.2 Market Access and Food Availability

This subsection explores how cash transfer programmes influence households' ability to access markets and ensure food availability. Quantitative data shows that a significant proportion of households report improvements in food availability and market access. The infusion of cash enabled beneficiaries to purchase food directly from local traders or retailers, enhancing their ability to respond to immediate household needs. Furthermore, this improved access was

associated with increased food availability, particularly during lean seasons, when in-kind food support is often irregular or insufficient. Despite these improvements some households reported that transportation costs and inflationary trends often diluted the value of cash received, reducing purchasing power. Rising food prices driven by broader economic instability meant that households sometimes had to prioritize quantity over quality in their food purchases, leading to limited dietary diversity. The qualitative responses added further texture to these observations showing that irregular market access and logistical challenges remain key barriers, often exacerbated by distant markets or infrastructural deficiencies. Taken together, these findings suggest that cash transfers are instrumental in improving short-term food access, yet their impact is moderated by systemic challenges in the local market environment. The programme’s effectiveness could be greatly enhanced if integrated with broader development interventions that target transportation, infrastructure, and inflation mitigation measures. Strengthening these complementary systems would not only enhance market functionality but also ensure that the gains from cash-based support are sustained and equitably distributed.

Table 4: Market Access and Food Availability(n=250)

Indicator	Number of Participants	Percentage (%)	Comments
Households reporting improved food availability	100	40	Based on responses indicating 'Much better' or 'Better'
Households reporting no change or worsening	50	20	Based on responses indicating 'No change' or 'Worse'
Households with regular market access (weekly or more)	60	24	Based on the frequency of market visits (weekly, often)
Households with limited or no market access	40	16	Based on responses indicating 'Rarely' or 'Never'

Source: Primary Data

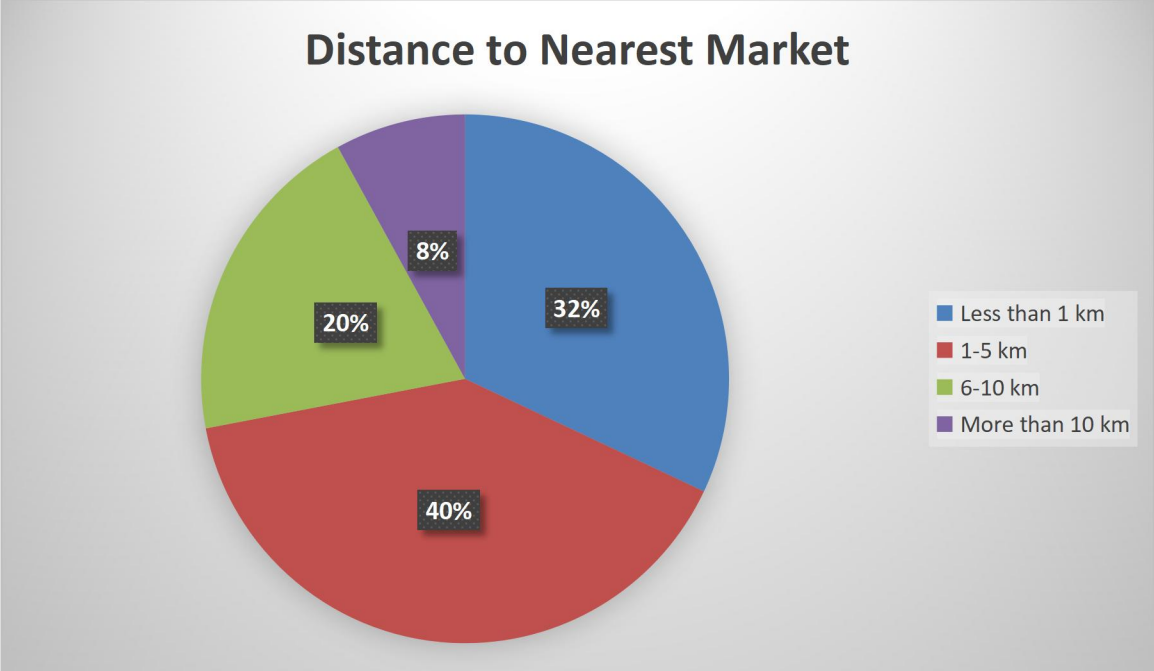


Fig 5: Distance to Nearest Market(n=250)

Source: Data collected by the Researcher

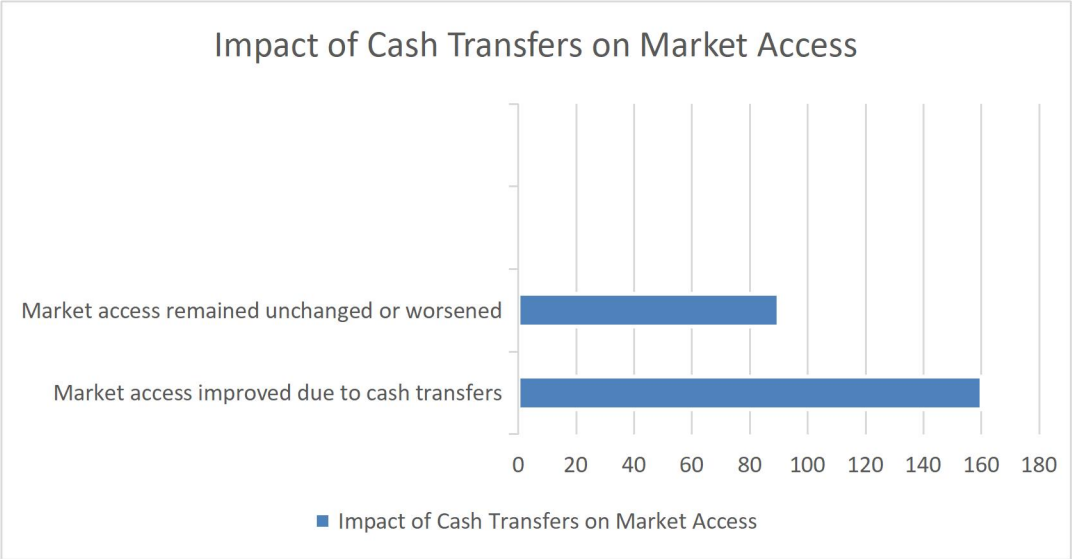


Fig 6: Impact of Cash Transfers on Market Access(n=250)

Source: Primary Data

Qualitative Explanation

Table 7: Food Security - Household Food Insecurity Access Scale (HFIAS) Indicators (n=250)

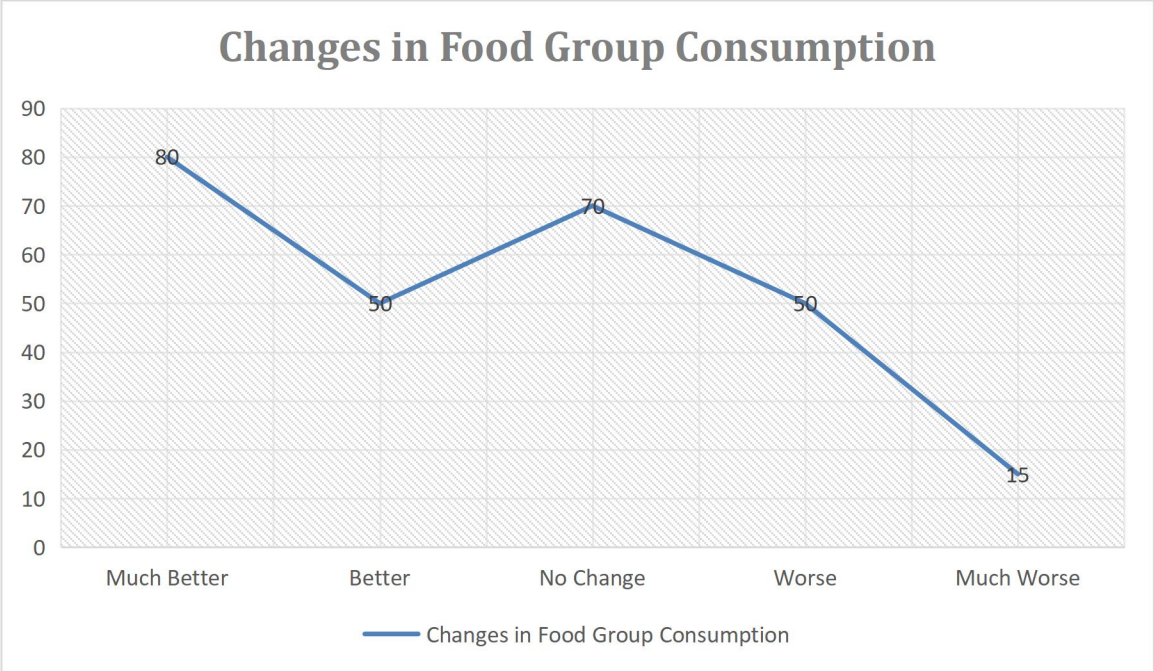
Indicator	Number of Participants	Comments
Households experiencing moderate to severe food insecurity	100	Respondents indicating 'Much worse', 'Worse', or 'No change' but with underlying insecurity signs
Households with acceptable food access	90	Respondents indicating 'Better', 'Much better', or 'No change' with no signs of severe insecurity
Participants reporting reduced food access due to market issues	60	Respondents citing 'Lack of access to markets', 'Limited transportation', or 'Inflation eroding value' as reasons for food access challenges

Source: Primary Data

Qualitative Respondents

4.3.3 Dietary Diversity and Food Consumption

Here, the analysis focuses on changes in household dietary patterns and food group consumption, highlighting a generally positive trend associated with the cash transfer interventions. The data indicates that over half of the respondents experienced improvements in dietary diversity, with increased access to fruits, proteins, and dairy products. However, there remains a notable minority experiencing limited improvements or even declines, often linked to inflation and market constraints. The qualitative insights shed light on the varying degrees of dietary variety, with some households able to diversify their diets more substantially than others. The findings underscore that while cash assistance can catalyze better nutrition, complementary interventions such as nutrition education, market strengthening, and price stabilization efforts are essential to sustain and broaden dietary improvements across all segments of the population.

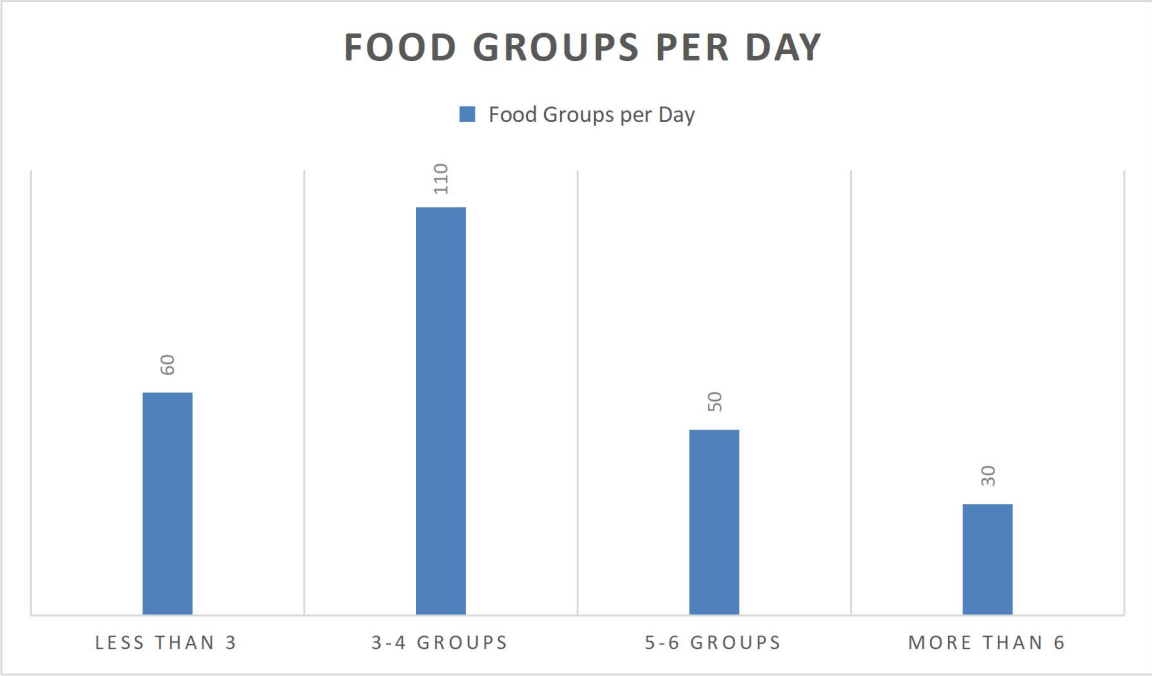


Changes in Food Group Consumption (Food groups, Fruits, Protein, Dairy) (n=250)

Source: Primary Data

Qualitative Analysis:

The majority of respondents (52%) reported an improvement in food group consumption, with 32% indicating it was "Much Better" and 20% stating "Better." This suggests that the cash transfer programmes have positively impacted household dietary diversity, enabling greater access to a variety of foods, including fruits, proteins, and dairy products. Conversely, 20% of participants experienced no change, indicating stability but limited enhancement, while 20% reported a decline, reflecting challenges such as inflation, limited market access, or insufficient transfer amounts. Overall, these findings point towards a generally positive perception of dietary improvements, although a significant minority still face setbacks, highlighting the need for complementary support measures like nutrition education and market infrastructure development.

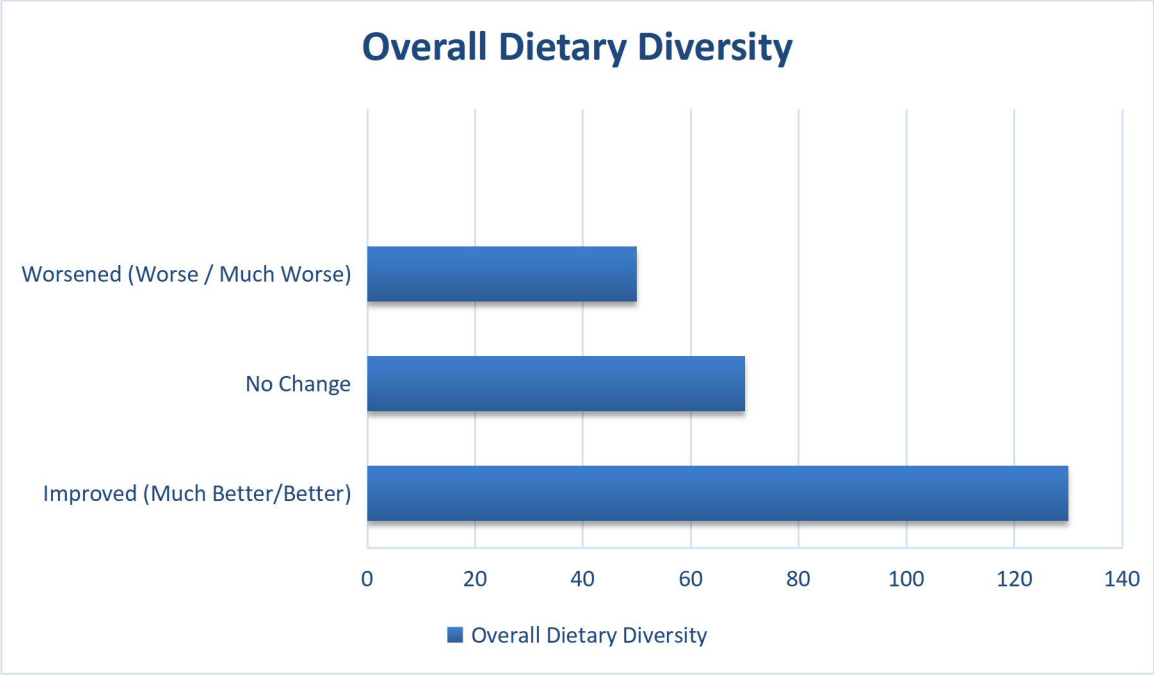


Food Groups per Day(n=250)

Source: Primary Data

Qualitative Analysis:

Most respondents (68%) reported consuming between 3 to 6 food groups per day, indicating moderate dietary diversity. The 24% consuming fewer than three groups suggest limited variety, potentially due to economic constraints or market access issues. A smaller proportion (12%) reported consuming more than six food groups, reflecting households with better resources or knowledge of dietary diversity. This distribution underscores the importance of ensuring consistent income flow through cash transfers, enabling households to diversify their diets further. It also hints at the necessity for targeted nutrition education and improved supply chains to support households in increasing their daily food variety, thus promoting better nutritional outcomes and resilience against food insecurity.



Overall Dietary Diversity–Improvement or Worsening

Source: Primary Data

Qualitative Analysis:

Over half of the respondents (52%) perceived an overall improvement in dietary diversity, indicating that cash transfers have contributed positively to household food security. This perception aligns with increased access to a variety of food groups, including fruits, proteins, and dairy, as evidenced in earlier data. However, 28% reported no change, suggesting that while some households benefit, others remain stagnant possibly due to structural barriers like inflation or market limitations. A notable 20% observed a deterioration in their diet diversity, highlighting the ongoing challenges faced by vulnerable groups. These insights reveal that while cash transfer programmes are effective for many, targeted interventions, such as market access enhancement and nutrition education, are essential to ensure more equitable and sustained improvements across all households.

4.3.4 Challenges in Cash Transfer Programs

This subsection identifies the key challenges faced by beneficiaries in accessing and benefiting from cash transfer programmes. Quantitative data points to issues such as delays and interruptions in disbursements, while qualitative responses elaborate on the effects of these

disruptions on household food security and planning. Other notable challenges include limited market access, inflation eroding transfer value, transportation difficulties, and low financial literacy. Vulnerable groups such as the elderly, disabled, and female-headed households encounter additional barriers, including mobility and social restrictions. These insights underscore the need for targeted support, systemic reforms, and infrastructure development to optimise programme effectiveness and ensure equitable benefit distribution.

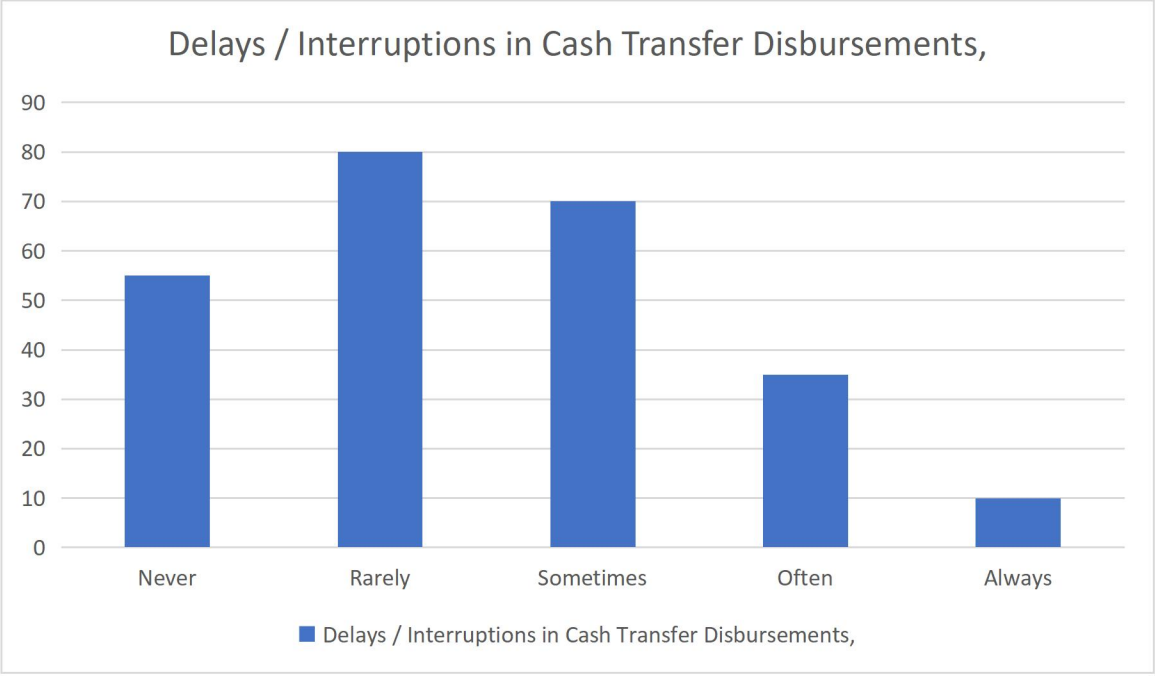
Ease of Access to Food in Cash Transfer Programs(n=250)

Response Category	Number of Respondents	Percentage (%)
Very Easy	50	20%
Easy	70	28%
Neutral	80	32%
Difficult	35	14%
Very Difficult	15	6%

Source: Primary Data

Qualitative Analysis:

The majority of respondents (58%) perceive access to food as either "Very Easy" or "Easy" under the cash transfer programs, indicating generally positive perceptions of food accessibility. Participants highlight that cash transfers allow households to purchase food directly from local markets, giving them flexibility and control over their food choices. However, a significant minority (20%) report challenges in accessing food, citing factors such as limited market access, transportation issues, and inflation eroding the value of transfers. Some respondents also mention that even with cash, access to food remains constrained due to seasonal market shortages or distant markets, suggesting that while cash transfers improve food access, infrastructural and economic barriers still hinder optimal access for vulnerable households.



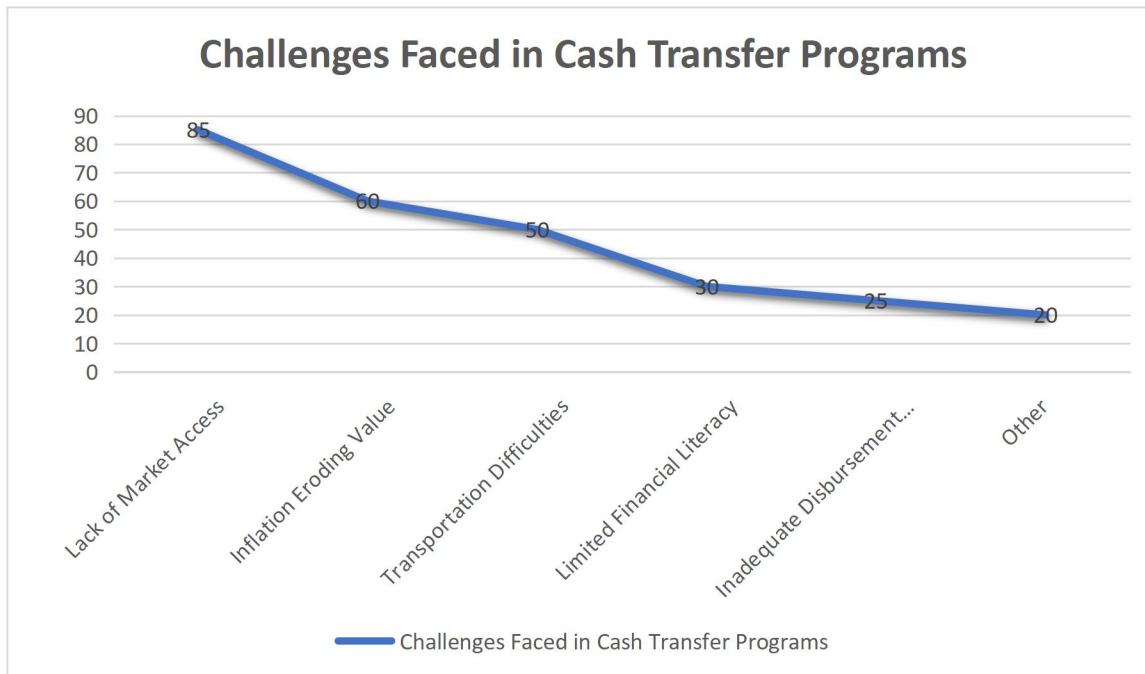
Delays/

Interruptions in Cash Transfer Disbursements(n=250)

Source: Primary Data

Qualitative Analysis:

Responses reflect that delays and interruptions are a common concern among beneficiaries, with nearly half (42%) experiencing delays at least sometimes or often. Respondents report that inconsistent disbursement schedules, such as quarterly or irregular disbursements, disrupt household planning and food security. Challenges such as bureaucratic bottlenecks, logistical issues, and sometimes corruption or mismanagement are cited as causes of delays. Beneficiaries express frustration over the unpredictability, which hampers their ability to purchase food consistently. This unpredictability diminishes the effectiveness of cash transfers, reducing household resilience and increasing vulnerability during lean periods. The findings suggest that streamlining disbursement systems and maintaining regular schedules are critical for improving program impact.



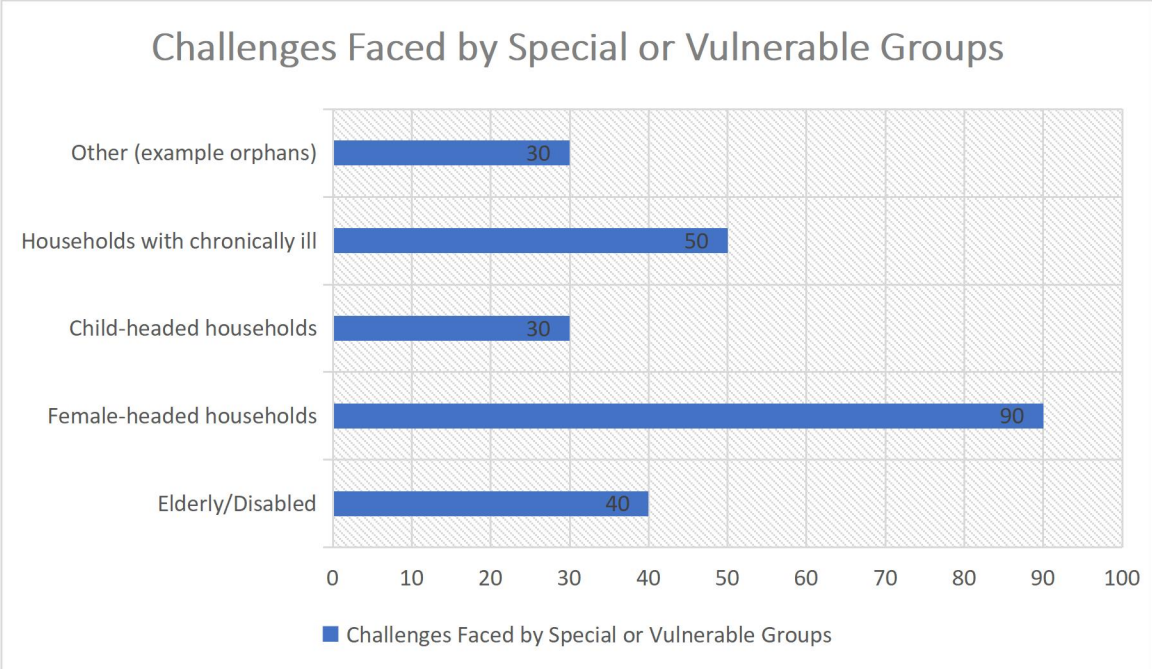
Challe

Challenges Faced in Cash Transfer Programs

Source: Primary Data

Qualitative Analysis:

The major challenge faced by respondents pertains to a lack of access to markets, which hampers their ability to purchase sufficient or quality food despite receiving cash transfers. Inflation is also a significant concern, as it diminishes the real value of transfers, reducing household purchasing power. Transportation difficulties further restrict beneficiaries from reaching markets, especially in rural or remote areas. A notable portion of respondents also highlight limited financial literacy, which affects their ability to effectively manage transfers and make informed purchasing decisions. These challenges collectively undermine the objectives of cash transfer programs, emphasising the need for complementary interventions such as market infrastructure development, financial education, and regular disbursements to enhance food security outcomes.



Challe

Challenges Faced by Special or Vulnerable Groups (n=250)

Source: Primary Data

Qualitative Analysis:

Respondents from vulnerable groups, such as the elderly, disabled, and female-headed households, face unique challenges in accessing cash transfers and food. Many report difficulties in mobility, which hinder their ability to collect disbursements or purchase food, especially in areas with poor infrastructure. Female-headed households often cite social barriers and limited access to information or financial literacy as additional hurdles. Chronically ill and child-headed households face compounded vulnerabilities, often lacking support networks and facing increased food insecurity. These findings underscore the importance of targeted interventions, such as home visits, special arrangements for transfer collection, and supplementary in-kind support, to ensure that these groups fully benefit from cash transfer programs.

4.3.5 Program Improvement Strategies

This subsection discusses proposed strategies for enhancing the effectiveness and sustainability of cash transfer programmes. Both quantitative and qualitative data emphasise the importance of improving disbursement regularity, infrastructure, and beneficiary targeting. Respondents advocate for expanding coverage, increasing transfer amounts, and introducing innovative

delivery methods such as mobile money platforms. Long-term strategies focus on fostering household resilience through savings, asset building, and financial literacy, along with strengthening community support networks. The insights suggest that a holistic approach, combining operational improvements with broader socio-economic initiatives, is vital for maximising programme impact and ensuring sustained food security benefits for households in Mangwe District.

Table 1: Effective Strategies for Cash Transfer Programmes(n=250)

Strategy	Frequency of Mention (Number of Respondents)	Notes / Observations
Improving disbursement timing/regularity	100	Consistently rated as very easy or easy by respondents.
Building better infrastructure	30	Seen as effective in improving access and efficiency.
Supporting access to markets / agricultural inputs	20	Enhances household income and food security.
Strengthening beneficiary identification	20	Improves targeting and reduces leakages.
Using mobile money platforms	10	Facilitates timely and cost-effective disbursements
Promoting savings/assets	10	Encourages household resilience and financial literacy
Community-based distribution points	10	Improves access, especially in remote areas.
Awareness campaigns	10	Raises awareness and enhances beneficiary engagement
Feedback mechanisms	40	Ensures accountability and program responsiveness.

Source: Primary Data

Qualitative Analysis:

The data indicates that strategies focusing on improving disbursement regularity and infrastructure significantly impact household perceptions of programme effectiveness. Many

respondents emphasized that timely disbursements help households plan better, reduce anxiety, and improve food security. Infrastructure improvements, such as building better roads and distribution points, directly enhance access to services and markets. Mobile money platforms are highly regarded for their efficiency and safety, reducing delays and transaction costs. Strengthening beneficiary identification reduces mismatches and improves the targeting accuracy, ensuring aid reaches intended households. Awareness campaigns and feedback mechanisms foster trust, accountability, and community engagement. Collectively, these strategies contribute to increased satisfaction and perceived effectiveness of cash transfer interventions, highlighting the importance of operational improvements alongside direct financial support.



2)Expa

nsion Strategies for Cash Transfer Programmes(n=250)

Source: Primary Data

Qualitative Responses

Respondents overwhelmingly support expanding the scope of cash transfer programmes, emphasizing the need to increase the number of beneficiaries and transfer amounts. Many households face rising costs due to inflation, and larger transfers or more frequent disbursements are perceived as necessary to maintain household resilience. Extending programme duration ensures sustained support, fostering long-term stability. Enhanced communication through radio and local media is viewed as vital for reaching more households, especially in rural areas. Expanding access to markets and agricultural inputs is also prioritized to promote income-generating activities, which can complement cash transfers. Infrastructure development in underserved regions is pivotal for equitable access, while collaboration with local organizations can facilitate smoother implementation at scale. Overall, these expansion strategies aim to deepen impact, improve coverage, and ensure sustainability.



Long-term Impact Strategies for Cash Transfer Programmes(n=250)

Source: Primary Data

Qualitative Analysis:

Stakeholders recognize that for cash transfer programmes to have a lasting impact, strategies must go beyond immediate relief. Promoting savings and asset accumulation is viewed as fundamental for household resilience, enabling households to withstand future shocks. Financial literacy training is seen as an enabler for households to make informed decisions about savings, investments, and expenditure. Supporting access to markets and inputs ensures that households can generate sustainable income, reducing dependency over time. Strengthening community networks fosters local ownership and capacity, crucial for long-term sustainability. Embedding cash transfers within national social protection policies can institutionalize support, ensuring continuity and scaling. Regular monitoring and evaluation allow programmes to adapt to changing needs, ensuring that the long-term benefits are maximised and sustained.

4.4 Discussion

The findings from Chapter 4 reveal a landscape of how cash transfer programmes influence household food security within Mangwe District, aligning and contrasting with the existing literature reviewed in Chapter 2. The predominance of unconditional cash transfers, as evidenced by the data, corroborates the global trend highlighted by scholars such as Haushofer and Shapiro

(2016), who emphasize the flexibility and immediate impact of UCTs on consumption and dietary diversity. Similar to findings by Chinyoka (2017), the data suggest that households predominantly value the ease of access, and the autonomy associated with unconditional transfers, which facilitate prompt food procurement and diversify diets. However, the reported irregularities in disbursement and market access challenges reflect the systemic barriers identified by Skovdal et al. (2020), underscoring that financial support alone does not automatically translate into improved food security unless complemented by infrastructural and logistical improvements. This contrast underscores the importance of integrating operational efficiency within the theoretical frameworks of market systems and livelihoods, as discussed in Chapter 2.

The data also reveal that cash transfer programmes have positively affected food availability and dietary diversity, aligning with the conceptual model of food security components outlined in Chapter 2. The increase in consumption of fruits, proteins, and dairy products observed in the findings supports the premise of Gavrilovic et al. (2023) that cash injections can enhance food accessibility and utilisation by enabling households to diversify their diets. Nevertheless, the persistent issues of inflation and market constraints, which have led to limited improvements for some households, resonate with the challenges documented by Muchinguri (2023) and Skovdal et al. (2020), emphasizing that macroeconomic instability undermines the potential benefits of cash transfers. These findings affirm the theoretical linkage between economic stability and food security, as articulated through the Entitlement Approach, which posits that access to food depends on both household entitlements and broader market conditions. The data thus reinforce that cash transfers, while vital, must be embedded within macroeconomic and infrastructural reforms to produce sustainable food security outcomes.

The integration of Amartya Sen's Entitlement Approach with the empirical data from Chapter 4 elucidates the pivotal role of resource access and systemic inequalities in shaping food security. The data indicating that some households still face food insecurity despite receiving transfers reflect systemic barriers such as limited market access, poor infrastructure, and inflation, which restrict entitlements. These findings echo Sen's assertion that food insecurity often stems from a lack of access rather than mere food scarcity. The qualitative insights into household experiences further demonstrate that cash transfers expand entitlements temporarily but are often insufficient

in contexts of structural economic challenges. This underscores the need for multi-dimensional interventions that address systemic inequalities, aligning with the conceptual framework that advocates for strengthening household resource bases and market systems to ensure long-term food security.

Furthermore, the findings substantiate the relevance of the Sustainable Livelihoods Framework (Chambers & Conway, 1992) by demonstrating how cash transfers serve as catalysts for livelihood diversification and resilience building. The data show that households leveraging transfers for farming inputs, small businesses, or diversifying food sources experience improved stability and nutritional outcomes, consistent with the framework's emphasis on resource-based strategies for resilience. However, the persistent barriers such as inflation and market access constraints indicate that resource augmentation alone is insufficient; social capital, infrastructure, and market linkages must also be enhanced to optimize livelihood strategies. This aligns with the framework's holistic perspective, suggesting that interventions need to be multi-layered—addressing financial, social, natural, and physical assets—to achieve sustainable improvements in household food security, as supported by the empirical evidence from Chapter 4.

The data from Chapter 4 both support and extend the theoretical insights discussed in Chapter 2. The empirical evidence confirms that cash transfer programmes have meaningful impacts on food availability, accessibility, and dietary diversity, consistent with the models of food security components. Simultaneously, the ongoing systemic challenges highlighted in the data—such as market constraints, inflation, and infrastructural deficits—underscore the limitations of cash transfers as stand-alone solutions, aligning with literature emphasizing the need for integrated approaches. Theories like Sen's Entitlement Approach and the Sustainable Livelihoods Framework provide valuable lenses for interpreting these findings, emphasizing that sustainable food security hinges on systemic reforms that expand household entitlements and resource bases. Overall, the interplay between data and theory demonstrates that while cash transfers are crucial, their effectiveness is contingent upon addressing broader macroeconomic and infrastructural determinants, thus informing policy directions that are comprehensive, context-specific, and resilient.

4.5 Conclusion

This chapter has provided a comprehensive presentation and analysis of the collected data regarding the impact of cash transfer programs on household food security in Mangwe District. Through demographic profiling, quantitative measures, and thematic qualitative insights, the findings reveal that cash transfers have contributed positively to household food access, dietary diversity, and local market dynamics, albeit with notable challenges such as market infrastructure limitations, inflation, and disbursement irregularities. The integration of statistical data and personal narratives underscores the nuanced realities faced by beneficiaries and highlights areas for program enhancement. These findings lay a solid foundation for interpreting the broader implications of cash transfer interventions and inform strategies for improving their effectiveness and sustainability. The following chapter will offer a conclusion, and recommendations based on the data that was presented and discussed in this chapter

CHAPTER FIVE: CONCLUSION & RECOMMENDATIONS.

5.1 Introduction

This final chapter encapsulates the essence of the entire research on the impact of cash transfer programmes on household food security in Mangwe District. It synthesizes the key findings aligned with each research objective, offers practical recommendations to enhance programme effectiveness, reflects on the overall conclusions drawn from the study, and suggests potential areas for further investigation. The overarching aim is to provide a comprehensive closure to the research while offering actionable insights for policymakers, development practitioners, and academic stakeholders. As food insecurity remains a pressing challenge in rural Zimbabwe, especially in Mangwe District, this chapter emphasizes the importance of evidence-based interventions and context-specific strategies to bolster household resilience and food security. The following sections will detail the major outcomes of each objective, provide practical suggestions based on empirical data, and outline the future directions for scholarly inquiry to deepen understanding and improve the efficacy of cash transfer programmes.

5.2 Conclusions

5.2.1 To identify the type of cash transfer received in Mangwe District

The first objective aimed to delineate the types of cash transfers households in Mangwe District receive. The findings revealed a mixed landscape of unconditional and conditional transfers. Most households appreciated the simplicity and flexibility of unconditional transfers, which are often disbursed weekly or monthly, providing immediate relief and enabling household-level consumption and investment. Conversely, conditional transfers, which incentivize behaviours like school attendance and healthcare visits, were valued for their long-term developmental benefits but faced challenges related to strict compliance requirements. Some households benefited from both types, leveraging the advantages of flexibility and targeted outcomes. Overall, understanding the prevalence of these transfer types is essential for tailoring programme design to community needs, ensuring both immediate food security and long-term human capital development.

5.2.2 To assess the effect of cash transfers on household market access, prices, and food availability

The second objective focused on evaluating how cash transfers influence households' ability to access local markets and ensure food availability. The data indicated that cash transfers have positively impacted household market access, with a significant proportion reporting improved food availability and more regular market visits. Nonetheless, infrastructural challenges such as distant markets, transportation costs, and inflationary pressures still limited full benefits. Respondents noted that while cash injections increased purchasing power, systemic issues like poor road networks and market supply constraints continued to hamper consistent access to diverse and nutritious foods. This underscores the importance of integrating cash transfer schemes with broader infrastructure development and market stabilization measures to maximize food security outcomes.

5.2.3 To examine the relationship between cash transfers and household dietary diversity

The third objective investigated whether cash transfers contribute to improved dietary diversity. The findings demonstrated a generally positive correlation, with over half of the households experiencing increased consumption of fruits, proteins, and dairy products. Many households reported diversifying their diets, attributing this to increased income flexibility. However, a notable minority faced persistent challenges related to inflation, limited market access, and insufficient transfer amounts, which hindered their ability to sustain dietary improvements. The qualitative insights emphasized that additional interventions such as nutrition education and market development are vital to sustain and amplify these gains, ensuring equitable nutritional outcomes across all households.

5.2.4 To assess the challenges faced in cash transfer programmes affecting household food security

The fourth objective aimed to identify obstacles hampering the effectiveness of cash transfer initiatives. The study revealed multiple challenges, including irregular disbursements, inflation erosion of transfer value, limited market access, transportation difficulties, and low financial literacy. Vulnerable groups such as the elderly, disabled, and female-headed households faced additional barriers like mobility constraints and social exclusion. Many respondents expressed frustration over delayed payments and systemic inefficiencies, which undermined their capacity to plan and secure food consistently. Such challenges necessitate strategic reforms, including

improving disbursement systems, infrastructure, beneficiary targeting, and financial literacy programs, to strengthen the impact of cash transfers on household food security.

5.2.5 To recommend strategies for improving the effectiveness and sustainability of cash transfer programmes

The final objective focused on providing actionable strategies. The study recommended several interventions: (1) Enhancing disbursement regularity through digital platforms like mobile money to ensure timely payments; (2) Improving market infrastructure, including roads and distribution points, to facilitate better access; (3) Expanding beneficiary coverage and transfer amounts to cope with rising costs and inflation; and (4) Implementing financial literacy and asset-building programs to foster household resilience. Additionally, fostering community participation, strengthening beneficiary targeting, and integrating cash transfer schemes within broader social protection policies were emphasized to ensure sustainability and long-term impact. These strategies aim to optimize programme efficiency, ensure inclusivity, and promote resilience against economic shocks.

5.3 Recommendations

Based on the empirical findings and analysis, the following recommendations are proposed to enhance the effectiveness, reach, and sustainability of cash transfer programmes in Mangwe District:

Improve Disbursement Systems and Infrastructure Development:

To address delays and irregularities in cash transfers, it is essential to leverage technology such as mobile money platforms like EcoCash. This approach can facilitate timely, transparent, and cost-effective disbursements, especially in remote areas where physical access to banking facilities is limited. Additionally, investments in rural infrastructure, including roads and distribution points, should be prioritised to improve market access and reduce transportation costs. These infrastructural enhancements will not only streamline cash transfer delivery but also support broader market activities, thereby reinforcing food security at the household level.

Expand Programme Coverage and Increase Transfer Amounts:

Given the rising costs of living, inflation, and food prices, it is crucial to review and increase the transfer amounts to match household needs effectively. Extending the duration of support and

increasing the number of beneficiaries will help cushion vulnerable households against economic shocks and seasonal food shortages. Policymakers should adopt dynamic transfer amounts adjusted for inflation, ensuring the real value of assistance is preserved. This approach will improve household purchasing power, dietary diversity, and overall food security.

Strengthen Beneficiary Targeting and Community Engagement:

Refining beneficiary selection criteria using data-driven approaches can ensure that support reaches the most vulnerable groups, including the elderly, disabled, and female-headed households. Community participation in programme design and monitoring can foster trust, transparency, and accountability. Awareness campaigns and feedback mechanisms should be institutionalized to incorporate beneficiary insights, making programmes more responsive and effective.

Promote Financial Literacy and Asset Building:

To ensure the sustainable impact of cash transfers, beneficiaries need financial literacy training to manage funds efficiently and make informed decisions. Asset-building initiatives such as savings groups and microcredit schemes can empower households to accumulate assets, diversify income sources, and reduce dependency on transfers. These measures will foster long-term resilience, enabling households to withstand future shocks and improve their food security status.

5.4 Main conclusion

This research has demonstrated that cash transfer programmes significantly influence household food security in Mangwe District, contributing to improved food availability, dietary diversity, and market access. The findings highlight that while cash transfers are effective in alleviating immediate food insecurity, systemic challenges such as infrastructural deficits, inflation, irregular disbursements, and low financial literacy hinder their full potential. The study underscores the need for a holistic approach that combines efficient delivery mechanisms, infrastructure development, beneficiary targeting, and capacity building to sustain positive outcomes. Importantly, cash transfers should be integrated within broader social protection and economic development strategies to foster resilience and long-term food security in rural Zimbabwe. The insights provided herein can inform policymakers, development agencies, and local communities to design more inclusive, effective, and sustainable interventions. Overall, this

study contributes valuable empirical evidence and practical guidance for enhancing the impact of social protection schemes within the context of complex socio-economic realities.

5.5 Areas for Further Study

Longitudinal Impact of Cash Transfers on Food Security

Future research should focus on longitudinal studies that track the long-term effects of cash transfer programmes over several years. This approach would provide insights into whether initial improvements in food security are sustained, amplified, or diminished over time. It would also help assess the lasting behavioural and socio-economic changes induced by these programmes, such as asset accumulation, household resilience, and community development. Understanding temporal dynamics is crucial because short-term gains may not necessarily translate into long-term sustainability without complementary interventions.

Gender Dynamics and the Role of Women in Cash Transfer Utilisation

Further studies should explore how gender influences the utilisation and impact of cash transfers. Women often play a central role in household food security, yet cultural norms, social restrictions, and decision-making power can limit their ability to leverage transfers fully. Investigating gender-specific barriers and facilitators can inform more gender-sensitive programme designs, ensuring women's empowerment and equitable benefits. Such research can also examine how targeted support to women enhances household nutrition and overall well-being, contributing to gender equality in development.

Comparative Analysis of Urban and Rural Cash Transfer Effectiveness

Research comparing the impact of cash transfer programmes in urban versus rural settings within Zimbabwe can uncover contextual differences influencing outcomes. Urban households may face distinct challenges, such as market saturation, higher living costs, and different social dynamics, which affect how transfers translate into food security. Conversely, rural households grapple more with infrastructural deficits and limited market access. A comparative study would provide nuanced insights into tailored strategies needed for diverse environments, optimizing resource allocation and intervention design across different community settings.

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Appendices A: Letter of consent

Letter of Consent to Participate in Research

Title of Study: *An Assessment of the Impact of Cash Transfers on Food Security: A Mixed-Methods Study of Local Market Dynamics and Household Access to Food in Mangwe District*

Principal Researcher: Memory Madzikanda Final year Masters student in Food security and sustainable Agriculture (MFS) at Bindura University of Science Education.

Purpose of the Study: You are invited to participate in a research study examining how cash transfer programmes influence household food security and local market dynamics in Mangwe District. The goal of this study is to understand the effectiveness of these programmes and identify areas for improvement to better serve vulnerable communities.

Procedures: If you agree to participate, you will be asked to respond to interview questions or participate in a focus group discussion lasting approximately [30–60 minutes]. With your permission, the session may be audio-recorded to ensure accuracy.

Confidentiality: Your responses will remain confidential. Information collected during the study will be used for academic purposes only and will not include your name or any identifying information in the final report.

Voluntary Participation: Your participation in this study is entirely voluntary. You are free to withdraw at any time without penalty or loss of benefits to which you are otherwise entitled.

Risks and Benefits: There are no significant risks associated with your participation. While you may not directly benefit, your responses will contribute to improving food security programmes in the district.

Consent Statement: By signing below, you acknowledge that you have read and understood the information provided and agree to participate in this study.

Participant's **Name:** _____ **Signature:**
_____ **Date:** _____

Researcher's **Name:** _____ **Signature:**
_____ **Date:** _____

Appendices B: Questionnaires

Coded Questionnaire: Cash Transfers and Food Security Study

Section A: Demographic Information

Q1. Age of Respondent: ____ (Open-ended numeric response)

Q2. Gender:

1 = Male

2 = Female

Q3. Household Size: ____ (Open-ended numeric response)

Q4. Education Level:

1 = No formal education

2 = Primary education

3 = Secondary education

4 = Tertiary education

Q5. Income Level (monthly): _____ (Specify amount in USD or ZW\$)

Q6. Duration of Receiving Cash Transfers:

1 = Less than 6 months

2 = 6–12 months

3 = More than 12 months

Section B: Objective 1 – Type of Cash Transfer

Q8. Current type of cash transfer:

1 = Unconditional Cash Transfer (UCT)

2 = Conditional Cash Transfer (CCT)

3 = Both

4 = Other: _____

Q9. Frequency of receipt:

1 = Weekly

2 = Monthly

- 3 = Quarterly
- 4 = Other: _____

Q10. Do you receive the full amount regularly?

- 1 = Always
- 2 = Often
- 3 = Sometimes
- 4 = Rarely
- 5 = Never

Section C: Objective 2 – Effect on Market Access & Food Availability

Q11. Receiving cash transfers has improved my ability to access local markets:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

Q12. The availability of food in local markets has increased since I started receiving cash transfers:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

Q13. Food prices in local markets have decreased or stabilized since the program began:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

Q14. The diversity of products in local markets has increased:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree

5 = Strongly Agree

Q15. The number of markets or vendors has increased in the area since cash transfers began:

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

Section D: HFIAS – Food Access & Insecurity Indicators

Q16. In the past 4 weeks, did you worry that your household would not have enough food?

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

Q17. Did you or any household member reduce the size of meals or skip meals because of lack of food?

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

Q18. Have household members gone a whole day without eating because there was not enough food?

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

Q19. In the past 4 weeks, did your household run out of food?

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

Q20. In the past 4 weeks, did you eat foods you did not prefer because of a lack of resources?

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

Q21. In the past 4 weeks, did anyone in your household go to sleep hungry?

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

Section E: Objective 3 – Dietary Diversity & Food Consumption

Q22. Since receiving cash transfers, increase in household consumption of:

a. Fruits and vegetables:

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

b. Protein-rich foods:

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

c. Dairy products:

1 = Never

2 = Rarely

3 = Sometimes

4 = Often

5 = Always

Q23. Number of food groups consumed daily:

- 1 = 1–2 groups
- 2 = 3–4 groups
- 3 = 5–6 groups
- 4 = More than 6 groups

Q24. Overall dietary diversity since receiving transfers:

- 1 = Much worse
- 2 = Worse
- 3 = No change
- 4 = Better
- 5 = Much better

Section F: Objective 4 – Challenges in Cash Transfer Programs

Q25. Ease of accessing cash transfer:

- 1 = Very easy
- 2 = Easy
- 3 = Neutral
- 4 = Difficult
- 5 = Very Difficult

Q26. Have you experienced delays or interruptions?

- 1 = Never
- 2 = Rarely
- 3 = Sometimes
- 4 = Often
- 5 = Always

Q27. Main challenges faced (select all that apply):

- 1 = Lack of access to markets
- 2 = Inflation eroding value
- 3 = Limited transportation
- 4 = Lack of information about disbursement
- 5 = Other: _____

Section G: Objective 5 – Strategies to Improve Implementation, Reach & Impact

Q28. Most effective strategies (select up to 3):

- 1 = Increasing transfer amount
- 2 = Improving disbursement timing/regularity
- 3 = Enhancing communication about program
- 4 = Increasing beneficiaries
- 5 = Strengthening beneficiary identification
- 6 = Providing financial literacy training
- 7 = Building better infrastructure
- 8 = Partnering with local organizations

Q29. Measures to expand coverage (select all that apply):

- 1 = Using mobile money platforms
- 2 = Community-based distribution points
- 3 = Collaborating with local leaders
- 4 = Transportation support
- 5 = Awareness campaigns
- 6 = Simplifying registration
- 7 = Using radio/local media

Q30. Strategies to maximize impact (select all that apply):

- 1 = Linking with nutrition/health education
- 2 = Supporting access to markets/agricultural inputs
- 3 = Encouraging savings/assets
- 4 = Complementary food vouchers/in-kind support
- 5 = Promoting savings groups
- 6 = Feedback mechanisms
- 7 = Monitoring & evaluation

Appendix C: Interview Questions

Is your household's primary source of income?

How often do you receive cash transfers, and are they regular?

What is the main use of the cash transfers you receive?

Have cash transfers improved your household's ability to access food markets? If yes, how?

What challenges do you face in accessing food markets?

Have cash transfers helped improve the dietary diversity of your household? If yes, in what ways?

Which food groups have become more accessible to your household due to cash transfers?

Do you feel that the amount of cash transfers is sufficient to meet your household's food needs?
Why or why not?

How has inflation or rising food prices affected the purchasing power of the cash transfers?

Do you prefer cash transfers over in-kind food assistance? Why?

Have cash transfers reduced the need for negative coping mechanisms, such as borrowing money or selling assets?

What other forms of support (e.g., nutrition education, market development) would complement cash transfers to improve food security?

What is the biggest challenge your household faces in achieving food security?

Do cash transfers influence your ability to plan household finances effectively? If yes, how?

What improvements would you suggest for the cash transfer program in your area?