

# A Process Evaluation of Social Protection Policy in the Unconditional Cash Transfer Programme for Vulnerable People: A Case of Chipinge District, Manicaland Province, Zimbabwe

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## Article History

Received: 07 June, 2022

Accepted: 20 July, 2022

Published: 03 August, 2022

## Citation

Machimbidzofa, G. (2022). A Process Evaluation of Social Protection Policy in the Unconditional Cash Transfer Programme for Vulnerable People: A Case of Chipinge District, Manicaland Province, Zimbabwe. *Journal of Social and Humanities Studies*, 1(1), 13-26.

<https://doi.org/10.56388/jshs220803>

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**Abstract:** This study is a Process evaluation of the Unconditional Cash Transfer (UCT), which is implemented by the International Rescue Committee (IRC), in Chipinge District. The study assessed the program's implementation methods. The study utilized a mixed methodology approach. Semi structured interviews were utilized to interview beneficiaries and project staff. A total of 10 interviewees were interviewed and 80 questionnaires were distributed to beneficiaries. Interviewees were purposely selected, and 80 questionnaire respondents were randomly selected. The author also gathered data through document analysis and observations. The study assessed if activities were being carried out according to plan, if non-cash and cash resources utilized according to plan, and whether the skills and competencies of the personnel were adequate. The study also analyzed beneficiary satisfaction and potential changes to the UCT program's implementation. The findings were that UCT activities are being carried out according to plan. Cash and noncash resources are always available for the implementation of the UCT Programme and there is no abuse of funds. The findings indicated that the personnel are qualified enough for the implementation of the programme and that beneficiaries are satisfied with the UCT programme services. The study recommended that it might be necessary to increase the frequency of the cash transfer payments to a monthly basis instead of bi-monthly to empower the beneficiaries to generate more income. It was recommended that there be an exit strategy to phase out eligible beneficiaries and bring in new beneficiaries. It was also recommended that the payment process may be electrified to cut costs and for easy tracking of payments. Since the study was based on a single case, Chipinge, it was recommended that there is need to conduct process evaluations on the UCT programme in other parts of the country to get a broader spectrum on the implementation of the UCT programme.

**Keywords:** Unconditional Cash Transfer(UCT); Process evaluation; Zimbabwe

## 1. Introduction

This research is on the process evaluation of the Unconditional Cash Transfer (UCT) programme which is being implemented by the International Rescue Committee (IRC). The evaluation focused on Chipinge district which is situated in the Manicaland Province. Process evaluations are aimed at enhancing a current programme by understanding it more fully (Sharpe 2011). Process evaluations measure what is done by the programme, and for whom these services are provided (Posavac 2015). They assist in the identification of active ingredients of treatment and assess whether a programme is meeting accepted standards of care (Sharpe 2011). This evaluation focused on research questions centered on if the activities being carried out are according to plan, how the cash and non-cash resources are being used according to the programme plan, the quality and quantity of personnel and if it matches with the demands of the programme, the satisfaction of the beneficiaries and the improvements that can be made on the implementation of the programme.

The author conducted an evaluability assessment on the UCT before carrying out process evaluation of the programme. Persaud (2021) asserts that the planning of any type of project evaluation, which should lead to improved project performance, requires the evaluator to make several decisions. Persaud (2021) states that it is vital to conduct an Evaluability Assessment (EA) first prior to evaluation to assess whether a project is feasible, appropriate, and ready to be evaluated. The study therefore conducted an evaluability assessment on the UCT programme.

## 2. Materials and Methods

### 2.1 Developing Research Questions

To come up with the research question, the author had to consider these basics of process evaluation. The research questions on the UCT programme represent the standard questions for process evaluation. The research questions chosen seek to provide answers on the UCT programme organization, service utilization and also to examine the resources of the programme. The research questions enabled the researcher to make judgements about all the processes carried out in the implementation of the UCT programme. To come up with the research question, the author had to consider these basics of process evaluation (Patten 2016). The research questions on the UCT programme represent the standard questions for process evaluation. The research questions chosen seek to provide answers on the UCT programme organization, service utilization and to examine the resources of the programme. The research questions enabled the researcher to make judgements about all the processes carried out in the implementation of the UCT programme.

The process evaluation for the UCT programme was guided by the following research questions.

- i. What activities are being carried out for the UCT programme and are they the same with those on the programme plan?
- ii. Are the cash and non-cash resources being utilized according to plan?
- iii. Do the numbers, competencies, and skills of personnel match with the required skills, numbers and competencies required for implementing the project as stated in the programme plan?
- v. Are the beneficiaries satisfied with the UCT programme services?
- vi. What improvements can be made on the implementation of the UCT programme?

### 2.2 Methodology

This study employed the mixed methods approach, which consists of both qualitative and quantitative approaches. To acquire qualitative data, non-probability sampling was utilized to select beneficiaries, and project employees for interviews. Non-probability sampling involves selecting units from a population in a non-random manner, so they do not have an equal chance of being chosen, and the degree to which the sample differs from the population is unknown (Fulop and Avvisati, 2022). In this study beneficiaries and project staff of the UCT programme were purposely selected as they had the required characteristics for the process evaluation of the UCT programme.

#### 2.2.1 Qualitative

The phrase qualitative research refers to study approaches such as ethnographic, naturalistic, anthropological, and participant observer research (Mishra 2016). The interplay of variables is especially important in this type of inquiry, and data is typically acquired using open-ended questions that allow for direct quotations (Slaton et al 2017). The researcher is an essential component in qualitative research. The goal of qualitative research is usually to get a better understanding of the research object (Haven and Van Grootel, 2019.). Data for qualitative research is invariably obtained by observation, in-depth interviews, focus group discussions, and examination of pertinent documents, images, and video or audio tapes (Levin and Forward 2021). The fundamental benefit of qualitative research is that it allows for the collection of rich and extensive data, which allows for a thorough knowledge of the topic under investigation. The most significant limitation of qualitative research is that the examination of qualitative data is typically rigorous and taxing. It is hard and time consuming since it requires coding and rigorous classifying of patterns detected in data (Braun et al 2016). Semi-structured interviews, observations, and a review of pertinent UCT program materials and images were used to collect qualitative data for this evaluation.

Semi structured questions were used, and the interviews enabled the researcher to organize data along clear themes that are easy to analyze. The semi structured interviews enabled the interviewees to express their views in their own terms and they also provided not just answers but reasons for the answers.

Observations were also used in the project. Observations do not rely on people's willingness to provide information thus this will help the researcher in collecting data on activities of the UCT programme and data on beneficiaries' satisfaction with UCT services without relying on the willingness of the participants. The study also made use of document analysis.

Reviewing existing documents helped in understanding the history, philosophy, and operation of the program and the organization in which it operates (Smith 2016).

#### 2.2.2 Quantitative

Quantitative research methodology is objective. It is a formal systematic process in which numerical data are analyzed. It describes, tests, and examines cause and effect relationships, using a deductive process of knowledge attainment (Thomas et al 2022). Examples of quantitative methods now well accepted in the social sciences include survey methods, laboratory experiments, and numerical methods. The major advantage of quantitative research is that it produces data which lend themselves to objective statistical analysis and that it enables the collection and analysis of data from huge samples within a short period of time (Kumar 2018). Its major limitation is that it does not allow for the collection of detailed data. To mitigate these shortcomings of quantitative methodology in this study, it was complemented by qualitative methodology. A questionnaire was used to gather quantitative data. As Robins (2019) observes, the questionnaire is cheap to use even when the universe is large and is widely spread geographically. In this investigation, the questionnaire enabled the researcher to gather data from a sizable number of beneficiaries of the UCT programme and the questionnaire also limited traveling costs for the researcher as the questionnaires were distributed on the same date and collected as well on another date from all beneficiaries as they were collecting their cash

transfers. Kothari et al (2015) also notes that a questionnaire is free from the bias of the interviewer. A questionnaire also gives respondents adequate time to give well thought out answers, besides enabling the use of large samples thus making the results more dependable, reliable, and easy to generalize to the study population (Pallant 2020). In view of these advantages of use of a questionnaire, the researcher considered it appropriate to use a questionnaire for quantitative data collection together with semi structured interviews for qualitative data collection.

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**Table 1.** Data collection matrix.

Evaluation Question	Data sought by question	Data Sources
1. What activities are being carried out for the UCT programme and are they implemented according to plan?	-Qualitative Data on the activities being carried out and if they are implemented according to plan. - Observations and document analysis on the activities.	-Master, annual, Quarterly, monthly, weekly plans, Meeting reports, annual reports, registers, and semi structured interviews with staff and the funders. - Observations on the programme site.
2. Are the cash and non-cash resources being utilized according to plan and are they adequate?	Qualitative data on the adequacy of cash and non-cash resources and if the resources are being utilized according to plan.	Semi-structured interviews with project staff and the funders.
3. Do the numbers, competencies and skills of personnel match with the required skills, numbers and competencies required for implementing the project as stated in the programme plan?	-Qualitative Data on how the competencies and skills of personnel match with the required skills and competencies required for the UCT programme. -Quantitative data on the number of beneficiaries who are satisfied with personnel's competencies and skills.	Semi-structured interviews with project staff. -Observing the project staff as they conduct UCT programme duties. - Questionnaire responses from beneficiaries.
4. Are the beneficiaries satisfied with the UCT programme services?	-Qualitative Data on how beneficiaries are satisfied with the UCT services. - Quantitative Data on the number of beneficiaries who are satisfied with the UCT programme services.	Semi-structured interviews with beneficiaries. -Observations on beneficiaries during UCT programme services and document analysis. - Questionnaire responses from beneficiaries.
5. What improvements can be made on the UCT programme?	Qualitative and quantitative data on the improvements that can be made on the implementation of the UCT programme	Questionnaire responses from the beneficiaries -Semi structured interviews with the funders, project staff and beneficiaries.

### 2.3 Data analysis Strategy

The research used the mixed methods approach to enhance the validity and reliability of the results. The survey design which basically employs the quantitative approach to data collection was used to collect data. Quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS). Questionnaires which consisted of closed questions which are appropriate for quantitative measures were used to enable the analysis of statistical data. Qualitative data was analyzed using thematic analysis. The collected data from semi-structured interviews and document analysis was grouped under relevant themes or topics. Quantitative analysis with SPSS was complementary to the qualitative study with thematic analysis under relevant themes.

## 3. Results

### 3.1 Demographic Characteristics of Respondents

Figure 1 shows the level of education of respondents. 20% only went to school up to primary level. Those under secondary constitute 14%. Those who did not go to school at all constitute 66 % of the total respondents.

Figure 2 illustrates the proportion of males and females. The majority (72%) of the participants were females while males were the minority (28%). This displayed active participation by women in assistance interventions compared to men. The statistics also support the notion that most men in Chipinge district have left their homes in search of employment in other districts and neighboring countries like South Africa, leaving women to head homes.

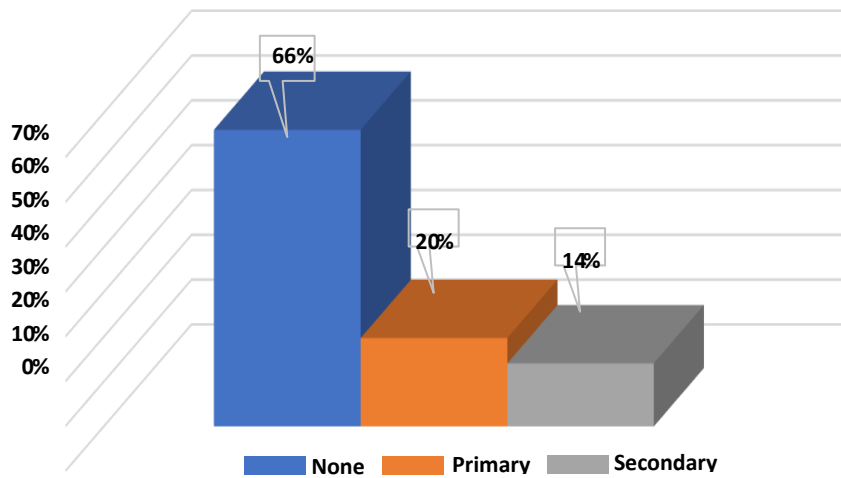


Figure 1. Level of education of respondents.

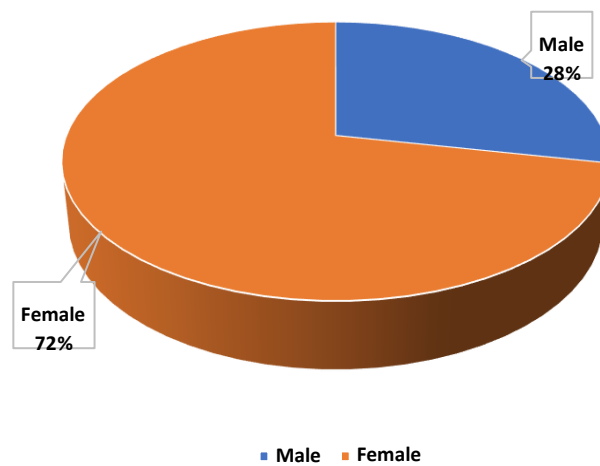
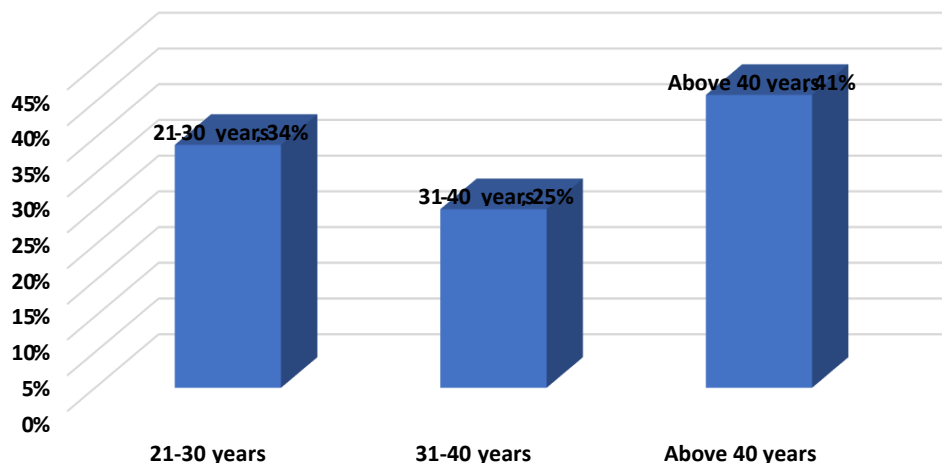


Figure 2. Gender of respondents.

Figure 3 shows most beneficiaries who answered the questionnaires were above 40. Age was an element of the selection criteria in which the elderly were targeted and in this context the elderly were those aged 40 years and above. From Figure 3 the elderly were 41% which is synonymous with the country’s demographic structure.



**Figure 3.** Age structure of respondents.

### 3.2 Efficiency and Effectiveness of the UCT Activities

The project staff and beneficiaries were all interviewed using semi-structured interviews to provide answers on the efficiency and effectiveness of the UCT activities. The author asked the project staff about the activities that they should carry out as according to plan and the activities that they have carried out of those activities listed on the programme plan. The researcher asked the beneficiaries on the activities that they are aware of and those that they know have been carried out. The researcher also reviewed the documents that have been listed for the UCT activities

#### 3.2.1 Project staff

The interviewees generally expressed the view that they knew all the activities stated on the project plan. For instance, a participant remarked that: *“The programme activities include conducting awareness campaigns on Gender based violence(GBV),formation of Safe spaces for GBV victims, establishment and Strengthening of Community Feedback/Accountability Mechanisms, formation of child protection committees; training of Help desk Committees and the general staff; awareness campaigns on nutrition, education and child mortality; baseline data collection; stakeholder engagements; training of child protection committee and general project staff and beneficiaries on child abuse, nutrition, education; household targeting and verification; targeting and approval of beneficiaries; conducting Post Distribution Surveys(PDM), monitoring and issuing out of cash transfers.”* (Interviewee 1, 2021). Likewise, another interviewee mentioned that: *“A Management Information System was set up and plays an important role in the UCT operational cycle from targeting, approval, verification, generation of payment schedules, change management processes to monitoring and evaluation.”* Interviewee 2, 2021.

The activities that were pointed out by the project staff are the same activities that the study listed via document review. The project staff interviewed said that they have managed to carry out all the activities mentioned above. A participant stated that: *“We have managed to carry out all the activities that I listed as part of the programme plan. Awareness campaigns have been held to educate the beneficiaries on nutrition, health, GBV, and Education to reduce child mortality and improve their lives so they can rise from poverty. Help desk committees have been formed to assist beneficiaries at ward level, Client feedback/reporting mechanisms have been created (CRM) Child protection committees have been formed to raise more awareness on child abuse and create avenues where those abused can be assisted. The project staff have been trained so they familiarize themselves with the activities of the UCT programme.”* (Interviewee 1, 2021). One participant opined: *“We have done field monitoring trips here in Chipinge districts.”* (Interviewee 3, 2021).

The study also observed the payment process as it was being carried out. Basing on the documents that were availed to the researcher by the Project coordinator, the evaluator noted that the project has carried out all the activities listed on the programme manual. All the reports were availed including the activity reports which also showed evidence of the activities done.

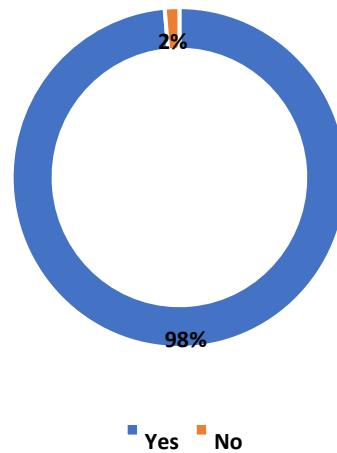
#### 3.2.2 Beneficiaries

The beneficiaries indicated that the activities that they are aware of are training on health, education and nutrition, client reporting mechanisms (CRM), targeting of households, approval of households and verification.

The interviewees also indicated that the activities that they are aware of have been carried out. One stated that: *“I am aware of training on nutrition, GBV, CRM, health, education, issuing out of cash transfers bi-monthly, targeting and verification of households. The project staff came to assess our poverty conditions as part of the targeting. After that we were approved as beneficiaries of the UCT programme. Before we receive the cash transfers we go through the process of verification where we must produce our identification cards as proof that we are the real beneficiaries of the programme. We are aware that people from IRC give us cash transfers.”* (Interviewee 7, 2021).

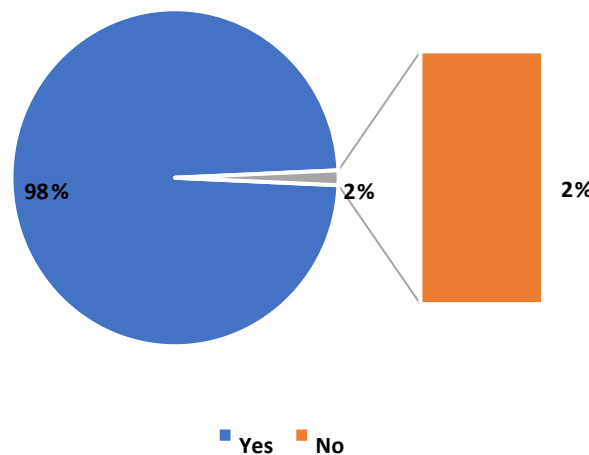
Figure 4 shows that most questionnaire respondents were aware of programme activities. 98 % agreed that they were aware of the programme activities whilst 2% were not aware of the programme activities. Another interviewee remarked that: *“Of the*

activities of the programme, we have received cash transfers bimonthly. We are verified before we receive the payments to avoid cheating.” (Interviewee 8, 2021).



**Figure 4.** Programme activities awareness.

Figure 5 shows that the activities that the respondents are aware of have been carried out as part of the programme plan. Likewise, 98% of questionnaire respondents also agreed that the programme activities that they are aware of have been carried out. Only 2% disagreed with the assertion that all the programme activities they are aware of were carried out.



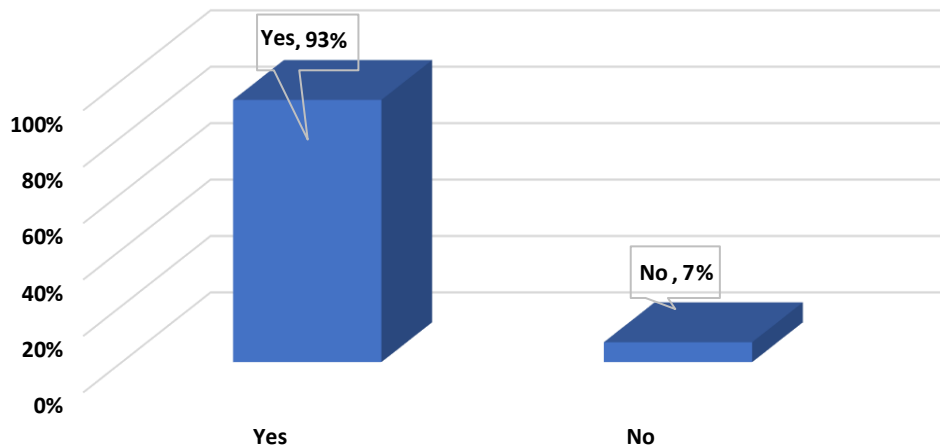
**Figure 5.** Knowledge of whether all Programme activities have been carried out.

### 3.3 Utilization of cash and non-cash Resources

#### 3.3.1 Beneficiaries

Respondents showed that they understood the objectives of the programme as this would then influence them to understand the whole purpose of the cash transfers to some extent. The interviews similarly opined that the purpose of the cash transfers is to help them rise out of poverty hence improvements on their health, education, and nutrition. A respondent remarked that: “I do understand the objectives and I understand that I should use the money to suit the objectives of the programme which is to assist the poor get on their feet to reduce poverty in Zimbabwe.” (Interviewee 10, 2021).

As shown in Figure 6, 93% respondents agreed that they understand the objectives of the UCT programme. 7% disagreed that they are not fully aware of the programme’s objectives.



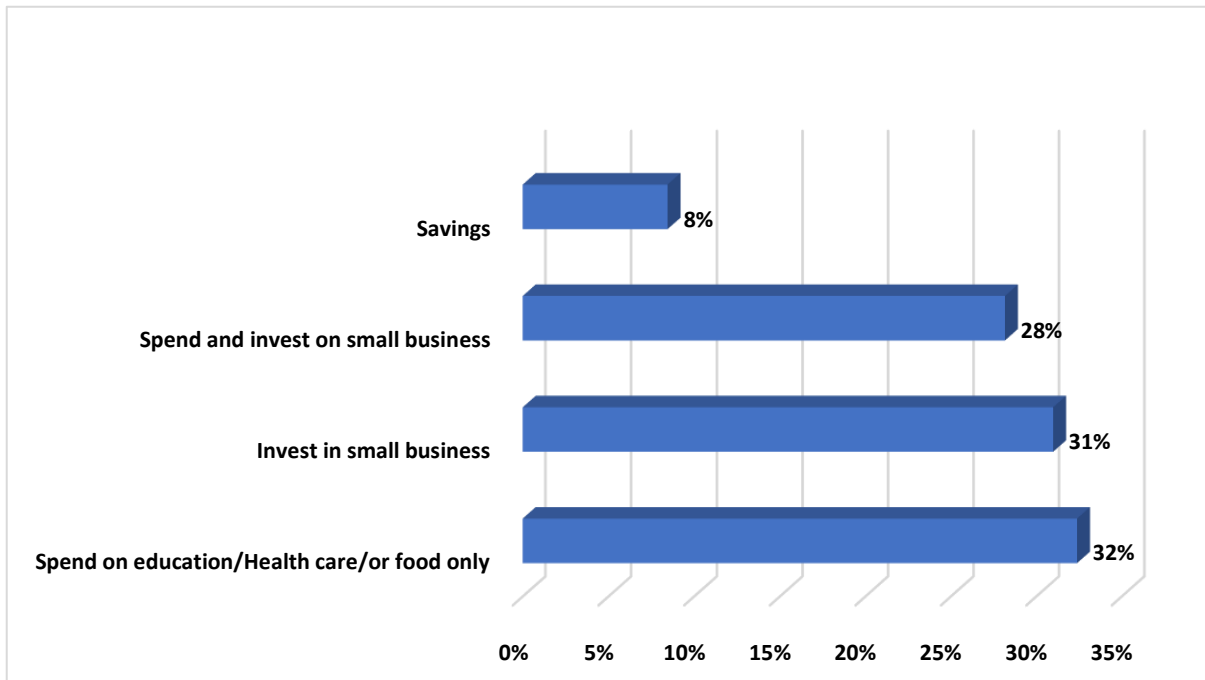
**Figure 6.** Understand the Objectives of the UCT programme.

The interviewees indicated that they receive various amounts of cash transfers depending on the size of the household and that they also receive correct amounts of the cash transfers. One respondent opined that: *“I receive \$50.00 bi-monthly because I have a big family. I always receive this amount; the project staff do not cheat us.”* (Interviewee 8, 2021). Another respondent remarked that: *“I receive \$20.00 bi-monthly because I have a small family. I always receive the correct amount.”* (Interviewee 7, 2021).

All the respondents agreed that they receive the correct amount of cash transfers. Interviewees 1, 2 and 3 and questionnaire respondents also indicated that they really do appreciate the whole idea of cash transfers and that getting money is better for them than just getting food staff as donations. The interviewee also appreciates the unconditionality that comes with the cash transfers and has also managed to use the money on education, health, and nutritious food. A respondent opined that: *“I really do appreciate the idea of cash transfers and the unconditionality that comes with it. Cash enables us to pay for fees for the children, health care and buy nutritious food like matemba (dried fish). Our children are not chased from schools for not paying school fees. I have also managed to start a business. I have received correct amounts of cash transfers, on time, and regularly and did not face any challenges with the payment process.”* (Interviewee 7, 2021). The respondents also pointed out that they have managed to utilize the cash on several things which are starting a business, education, health, and groceries. They have managed to improve their diets as well. A respondent mentioned that: *“I have managed to start a chicken rearing business with the cash transfer. I started off with just 25 chickens. Now I keep 50 chickens every month. This has enabled me to buy my groceries for the family and provide nutritious food for my family. Now I can even afford to improve my children’s health so they can live longer.”* (Interviewee 8, 2021).

Document analysis also showed that beneficiaries spend the cash transfers on groceries. Another respondent mentioned that: *“I have not managed to start a business because I use the cash transfer to pay for school fees for my grandchildren. Their parents both died, and I must educate them so they can have a bright future.”* (Interviewee 9, 2021).

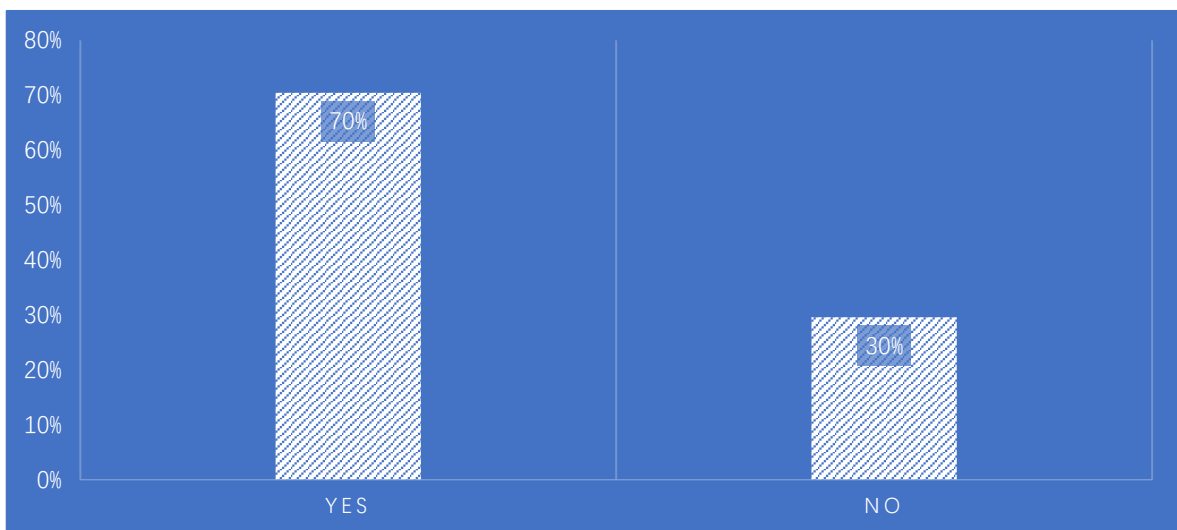
Figure 7 shows the various things that the respondent has used the money on. 32% have spent the cash transfers on health, education, or food only. 31% used cash transfers on small business investments, 8% saved the cash transfers and 28% spent the money but at the same time they invested on small businesses as well.



**Figure 7.** What the Cash transfers have been Used On.

Not all of the interviewees have used the money on starting businesses, education as expected. Some have used the money to pay debts though it is encouraged that they use the money for education, health, and nutrition. It must be noted that the beneficiaries had the freedom to choose a category or a mix of categories to spend their money on without reservation. One participant opined that: *“There are times when I have used the money to pay a debt though I am supposed to use the money on investing in small businesses, education, and health. The money comes in two months at times I must borrow money and then pay the debt when I receive the cash transfer.”* (Interviewee 10, 2021).

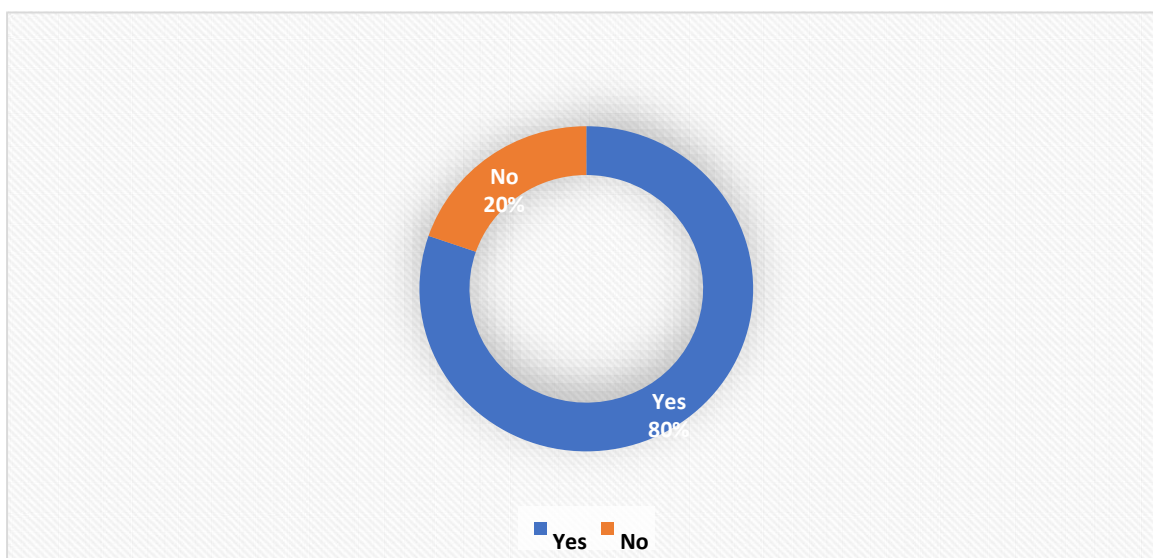
Figure 8 shows 70% managed to start businesses using the cash transfers. Only 30% have not managed to start a business yet using the cash transfers.



**Figure 8.** Percentage of respondents who used money to start a business.

Figure 9 indicates that not all beneficiaries use the money as expected. It depicts that 80% used the money as expected and only 20% disagreed that they used the money as expected.





**Figure 9.** Respondents who used the cash transfer as expected.

### 3.3.2 Project Staff

The interviewees felt that the beneficiaries are the intended target population for the UCT programme hence they should be given the cash transfers. *“We visited all the beneficiaries to really assess their poverty and food insecurity situations according to our standards. The beneficiaries are all labor constrained. What we have seen is heart breaking. All the beneficiaries in Chipinge are labor constrained and they really need the assistance that is being given to them.”* (Interviewee 2, 2021). The interviewees 1, 2 and 3 pointed out that the money per household depends on the size of the family. Bigger families are given more, and smaller families are given less on a bi-monthly basis. *“When we visit the beneficiaries during the targeting of households, we also check on the size of the household. Usually those with small families are given less money and those with bigger families are given more money. Those given more are given around \$50.00. Those with very small families are given around \$20-\$25.”* (Interviewee 3, 2021).

The interviewees also pointed that the cash transfers are unconditional therefore, beneficiaries are not obliged to spend the cash on specific things but as project staff they encourage the beneficiaries to spend the money on education, health, and small businesses so that they won't stay in poverty and graduate from being beneficiaries of the programme and pave way for other prospective beneficiaries who are labor constrained. Interviewees 1, 2 and 3 gave similar statements that the cash transfers are unconditional. One participant stated that: *“The cash transfers are unconditional. We therefore encourage the beneficiaries to spend the money on education, health, nutrition, and small businesses. With good health and good nutrition, beneficiaries can therefore be able to improve their health and that of their dependents hence lessening mortality rates.”* (Interviewee 2, 2021).

The interviewees similarly mentioned that the non-cash resources that are also required for the programme are programme vehicles, fuel, personnel. The interviewees also mentioned what these non-cash resources are used for. They pointed out that the vehicles are needed to move or transport the project staff as they carry out the programme activities such as targeting and monitoring and evaluation. One participant remarked: *“Fuel is needed for the programme vehicles. The vehicles are used to carry the project staff during the targeting process where they visit households of the prospective beneficiaries. They are also used when going into the field for targeting of beneficiaries and monitoring and evaluation activities. The vehicles are also needed to carry the project staff to the pay points. Personnel is needed to carry out all the activities of the programme.”* (Interviewee 3, 2021).

The interviewees 1, 2 and 3 gave the opinion that the cash and non-cash resources are always available and adequate to carry out the implementation of the programme. A respondent opined that: *“The funders always avail the resources right on time. The personnel, fuel and project vehicles are always available for the programme. The beneficiaries always receive their cash transfers bimonthly as expected. We have never had delays in giving out the cash transfers because of not having the funds.”* (Interviewee 2, 2021).

## 3.4 Quality and Quantity of Personnel

### 3.4.1 Beneficiaries

The interviewees indicated that they are happy with the personnel of the UCT programme. The beneficiaries pointed out that the personnel of the UCT programme works well with them. The interviewees also felt that the number of personnel is enough to carry project activities such as targeting, verification of beneficiaries and issuing out of cash transfers, conducting PDM surveys, attending to beneficiary feedback and complaints. An interviewee opined that: *“I am happy with the personnel which works well with us. The personnel treat us with respect.”* (by Interviewee 9, 2021).

Questionnaire respondents all agreed that the project personnel work well with them. Also, all beneficiaries agreed that the personnel are adequate for the payment processes. The interviews also stated that personnel have also trained them on nutrition, child abuse and protection, health, GBV and education as according to the programme plan. The interviewees also said that through these training, child protection committees have also been formed. The committees are made up of the project staff and us the community members. An interviewee opined that: *“The personnel has also trained us very well on nutrition, child protection, GBV, education and health issues.”* (Interviewee 7, 2021).

All the respondents (100%) agreed that they received training on nutrition, GBV, CRM, education, health, and child protection. One of the interviewees pointed out that he was a member of the child protection committee in Chipinge and that child protection committee members are also trained so that they familiarize with the UCT programme and the payment process. The respondent went on to mention the roles of the child protection committees which are to identify children who are physically and sexually abused as well as those that have no one to take care of them. The respondent remarked that: *“I am a member of a child protection committee. We work with the project staff in identifying the children in need of social protection services in our community. We have family clubs where we train each other on good 64 parenting skills meant to protect our children from abuse and early marriages. As a child protection committee member, I have also been trained on the programme and beneficiary payment process. Committees have really been useful in protecting vulnerable children.”* (Interviewee 8, 2021).

100% questionnaire respondents agreed that the child protection committees are being useful in Chipinge District in protecting children as all the respondents agreed that the committees are being useful.

### 3.4.2 Project staff

The interviewees concurred that their duties include targeting and approval of beneficiaries, verification of beneficiaries' identity cards, grievance handling, reconciliation processes, monitoring, and evaluation activities, training the beneficiaries on nutrition, GBV, child abuse, health and education and issuing out the cash transfers to beneficiaries. A participant remarked that: *“My duties include targeting and approval of beneficiaries, verification of identity cards, grievance handling, reconciliation processes, monitoring and evaluation activities, training the beneficiaries on nutrition, GBV, child abuse, health and education and issuing out the cash transfers to beneficiaries.”* (Interviewee 3, 2021).

The interviewees also pointed out that they have been trained through workshops that are conducted by IRC to help project staff familiarize themselves with the UCT programme at district and ward level. The workshops have equipped the project staff so that they carry out their duties and responsibilities fully. The interviewees mentioned that they have been trained on how to identify households in need of social protection, on Management of Information Systems (MIS), operations, targeting and verification. The interviewees also noted that they also do on the job training to expose them to the practicability of certain programme activities. A participant opined that: *“I have received training via workshops. The topics covered during the workshops are GBV, MIS, operations, targeting and community verification. I have had the privilege to attend the workshops and the topics were on GBV, MIS, targeting, operations and community verification. I have been trained on the job of managing. I have also been trained on the purpose of the UCT programme and UCT activities.”* (Interviewee 2, 2021). Another interviewee noted that: *“I have been trained on MIS. I have been trained on social protection, on how to target beneficiaries and on how to use Microsoft Excel for database management.”* (Interviewee 1, 2021).

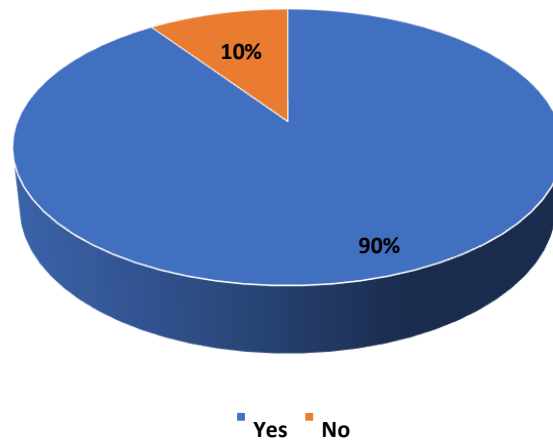
The interviewees predominant felt that they are qualified enough to implement the UCT programme and that the skills and competencies of the rest of the project staff will enable the UCT programme to be implemented well. The interviewees also noted that they do not need more training unless new aspects are introduced to the programme. The interviewees also noted that they have actively participated in the training to make the implementation of the UCT programme a success. An interviewee remarked that: *“I am qualified for identifying programme beneficiaries, verification, for carrying out the payment process and MIS. If new issues are added to the programme, then I may require training on the new issues.”* (Interviewee 10, 2021). Another interviewee opined that: *“I also feel that the project staff is well qualified to implement the programme. Everyone actively participates in the training so that we successfully implement the programme. Those chosen to go for workshops attend the workshops.”* (Interviewee 9, 2021). The interviewees also agreed that they work well with each other. *“I work well with my colleagues. We work with employees from the government as well and we have never had problems with working with those that are outside IRC.”* (Interviewee 8, 2021).

## 3.5 Beneficiaries' Satisfaction with the UCT services

### 3.5.1 Beneficiaries

The interviewees said that they are super satisfied with the UCT services. The project staff works well with the beneficiaries. Beneficiaries are happy with the process of getting their money transfers. They walk short distances to the pay points. They are also satisfied with the training that they are offered on health, child protection, GBV, nutrition, and education. For instance, one participant said: *“I am satisfied with the cash transfers that we get, the training we are offered on child protection, GBV, nutrition, health and education and the way the project staff works with us. I have no complaints. We travel short distances to get to the pay points. Even if one misses a payment, the staff assists one to get the cash transfer. Everything runs smoothly in terms of payment dates and correct amounts.”* (Interviewee 7, 2021).

The study also observed the beneficiaries as they collected their cash transfers to see how satisfied they were with the cash transfers. The researcher noticed smiles on the beneficiaries' faces to show that they really appreciated the cash transfers. The documents presented to the author also show that the beneficiaries are satisfied with the cash transfers.



**Figure 10.** Beneficiary satisfaction with UCT programme services.

As revealed in figure 10, 90% agreed that they are satisfied with the UCT services whilst 10% expressed dissatisfaction with the UCT services.

Another interviewee said: *“I am satisfied with the programme services. No one is cheating us on the money. The only problem is that sometimes, the other beneficiaries come late to the pay points, or they miss the payment.”* (Interviewee 8, 2021).

### 3.5.2 Project staff

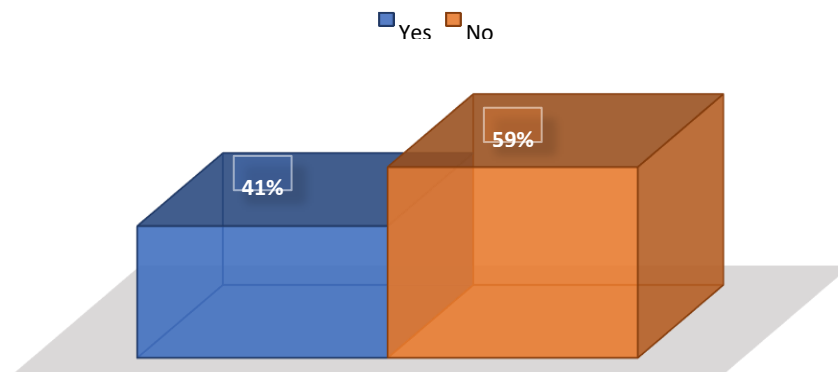
The interviewees indicated that the beneficiaries are satisfied with the programme services because there have been no complaints from the beneficiaries on anything concerning the programme services. *“We have project staff that handle grievances but we have never had grievances from the beneficiaries and this shows that they are satisfied with the programme services.”* (Interviewee 2, 2021).

## 3.6 Improvements on the UCT programme

### 3.6.1 Beneficiaries

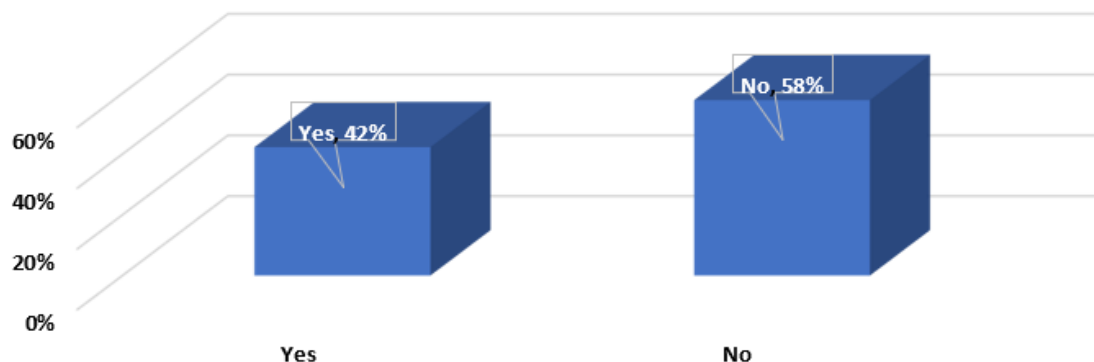
Interviewees indicated that they would want the programme to give them cash transfers more frequently for example, at least monthly and not bi-monthly so the money can be used on a multiple basis. For instance, a participant said that: *“We would be very grateful if the transfers could be given monthly so that I can use some of the money to start a business. All the money that I receive goes to school fees and I am left with nothing to help me generate more cash for my family. At times I end up borrowing money from friends and relatives. But at the same time changes may limit the number of people who may now benefit from the programme as the costs may increase.”* (Interviewee 9, 2021).

According to Figure 11, 41% agree that the frequency of the cash transfers should be changed to a monthly basis and not bi-monthly. On the other hand, 59 % disagree that the payment should be on a monthly basis.



**Figure 11.** UCT Payments Should be Changed to Monthly Basis.

As indicated in Figure 12, 42% agreed that the cash transfer amounts should be increased. 58% disagreed that the cash transfer amounts should be increased.



**Figure 12.** UCT Cash Transfers should be Increased.

### 3.6.2 Project staff

The interviewees opined that all project staff should at least attend the workshops conducted by IRC. A participant said: “I would want all the project staff to attend the workshops so that all the project staff benefit uniformly from the workshops for the implementation of the UCT programme.” (Interviewee 3, 2021).

## 4. Discussion

### 4.1 Efficiency and Effectiveness of the UCT Activities

The results indicated that the activities of the UCT programme have been carried out efficiently and effectively as according to the programme plan. The project staff indicated that all the activities on the programme plan have been carried out. It was evident that the project staff and the funders have both carried out their activities as according to the programme plan. Also, the beneficiaries were also aware of some of the activities, especially the activities that directly involve them such as training on nutrition, GBV, child protection, health, education, targeting, verification and the payment of cash transfers.

### 4.2 Utilization of cash and non-cash Resources

The interviewees and questionnaire responses expressed that the non-cash and cash resources are utilized according to plan as evidenced by the responses of the interviewees. The utilization of the UCT resources was not only centered on the project staff and the funders but on the beneficiaries as well. The findings revealed that the cash transfers the beneficiaries receive are unconditional meaning that they can spend the cash transfer without any attachment to certain conditions. It was revealed that despite the unconditionality aspect of the cash transfers, beneficiaries are encouraged to use the money on buying nutritious food, education, medical treatments and starting small businesses so that they can break the poverty cycle in their households. Better health, education and nutrition enables the beneficiaries to break the yoke of poverty in their lives.

Cash transfers are delivered to households and are utilized through three channels which are spending, saving, and investing. In some cases, the cash transfers have multiple uses, that is the money is used for businesses, education, and medical treatment at the same time. Respondents showed that they understood the objectives of the programme as this would then influence them to understand the whole purpose of the cash transfers to some extent. It was evidenced that beneficiaries receive various amounts of cash transfers depending on the size of the household. Those with bigger households are given as much as \$50 and those with small households may be given around \$20-\$25 bi-monthly. It also evidenced that beneficiaries really do appreciate the whole idea of cash transfers and that getting money is better for them than just getting food staff as donations. The beneficiaries also appreciate the unconditionality that comes with the cash transfers and have also managed to use the money on education, health. Not all of them have used the money on starting businesses, education and health as expected. Some have used the money to pay debts though it is encouraged that they use the money for education, health, and nutrition. The project staff revealed that the beneficiaries are the intended target population for the UCT programme hence they qualify to be given the cash transfers.

The project staff also pointed that the cash transfers are unconditional therefore, beneficiaries are not obliged to spend the cash on specific things but as project staff they encourage the beneficiaries to spend the money on education, health, and small businesses so that they won't stay in poverty and graduate from being beneficiaries of the programme and pave way for other prospective beneficiaries who are labor constrained. It can be concluded that the utilization of cash and non-cash resources of the UCT programme is according to plan. The cash resources needed are for that cash transfers and allowances for the project staff. Non-cash resources required are fuel, personnel, and project vehicles. It was revealed that the vehicles are needed to move or transport the project staff as they carry out the programme activities such as targeting, verification, payment processes and monitoring and evaluation. It was also evidenced that the cash and non-cash resources are always available and adequate to carry out the implementation of the programme.

The study revealed that the project funders provide funding allowances for the programme staff allowances, for the cash transfers of all beneficiaries of the UCT programme, for all monitoring and evaluation activities as well. It was evidenced that the funders always avail the funding on time for the smooth implementation of the programme.

#### 4.3 Quantity and Quality of Personnel

The beneficiaries are happy with the personnel of the UCT programme. The beneficiaries pointed out that the personnel of the UCT programme works well with them. The interviewees also felt that the quantity of the personnel is enough to carry project activities such as targeting, verification of beneficiaries and issuing out of cash transfers. The interviews also stated that they have been trained on nutrition, GBV, child abuse and protection, health, and education as according to the programme plan. The interviewees also said that through these training, child protection committees have also been formed. The committees are made up of the project staff and the community members.

The child protection committee members are also trained so that they familiarize with the UCT programme and the payment process. The roles of the child protection committees which are to identify children who are physically and sexually abused as well as those that have no one to take care of them. This shows that the personnel responsible for the training is training the beneficiaries according to the project plan. The results of the study revealed that staffing is according to the programme manual. The project staff concurred that their duties include targeting and approval of beneficiaries, verification of beneficiaries' identity cards, grievance handling, reconciliation processes, monitoring, and evaluation activities, training the beneficiaries on nutrition, child abuse, GBV, health and education and issuing out the cash transfers to beneficiaries. These duties are listed in the programme manual. It can also be concluded that training of the project staff was done as according to the programme plan. The programme plan required the programme staff to be trained through workshops on various topics. IRC has covered topics on payment processes, GBV, operations, social protection, targeting and verifications. It was evidenced that the project staff was trained through workshops by IRC to help project staff familiarize themselves with the UCT programme. The workshops have also equipped the project staff so that they carry out their duties and responsibilities fully hence improving the quality of competencies and skills of the project staff. The project staff needed the skills so they would also be able to train beneficiaries on child protection, education, nutrition, and health.

The results of the study revealed that the project staff have been trained on how to identify households in need of social protection, on Management of Information Systems (MIS), GBV, targeting and verification. The results indicated that the project staff also have on the job training to expose them to the practicability of certain programme activities. Moreover, the interviewees also indicated that IRC has conducted, and supervised workshops as expected. It can be concluded that the UCT project staff are qualified enough for the implementation of the programme. The results also indicated that there may be a need for more training if new aspects are added on the programme manual. The results also revealed that the project staff has actively participated in all the training sessions. The results also revealed that the project staff and the government work well together in implementing the programme.

The IRC also has qualified personnel to handle the finances of the programme. The IRC indicated that their accountants are qualified enough to do reconciliations of funds. The accountants have degrees in accounting and this is good enough for bookkeeping. The findings revealed that IRC has reduced the risks associated with funds by contracting Securico which is a security company to handle cash transfers to and from the pay points.

#### 4.4 Beneficiaries' Satisfaction with the UCT services

The beneficiaries are super satisfied with the programme services because the project staff works well with them. Beneficiaries are also happy with the process of getting their money transfers because they walk short distances to the pay points and then get the correct amounts of the cash transfers. They are also satisfied with the training that they are offered on health, child protection, GBV, nutrition, and education. The findings also revealed that the project staff are convinced the beneficiaries are satisfied with the UCT because they have never had complaints from the beneficiaries on anything concerning the UCT programme services. The funders are also convinced that the beneficiaries are happy with the amount limits of the cash transfers. They have never complained about getting more money. The beneficiaries appreciate what they are getting.

#### 4.5 Improvements on the UCT programme.

The beneficiaries would want improvements on the frequency of the payments on a monthly basis so they can be able to use the cash transfers on multiple things such as education and starting small businesses. The beneficiaries would also want to increase the amount of cash payment, although some disagree, fearing that the number of beneficiaries would then be limited by costs to funders. The project staff would also want improvements on attendance of training sessions. The results also revealed that the funders indeed want improvements to be made on the payment process by making the payment process electronic. The funders expressed that an electric system would increase the safety of the cash transfers by minimizing moving cash in bulk. The study also revealed that electronic payments can be made via eco cash and Texta cash since these are the cheapest ways that can be used without the beneficiaries incurring huge bank charges. The electronic system would also make the tracking of payments easier with automated reconciliation and would also reduce costs and time involved in reconciliations. Costs would also be lessened by not contracting any security company to handle cash transfers.

**Ethical Statement:** This study has been approved by the Lupane State University Ethics Committee.

**Conflicts of Interest:** The author declares no conflict of interest.

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