

Dependency Syndrome or Empowerment? A Qualitative Study of The Lived Experiences of Unconditional Cash Transfer Beneficiaries in Masvingo, Zimbabwe

OLIVER MTAPURI

University of KwaZulu-Natal

mtapurio@ukzn.ac.za

JOSEPH DAITAI

ORCID: 0009-0007-9910-3577

Great Zimbabwe University

jdaitai@gzu.ac.zw

Abstract

This study examines the dual impact of Unconditional Cash Transfers (UCTs) on beneficiaries, focusing on the interplay between empowerment and dependency, a critical gap in existing literature that often overlooks the nuanced experiences of recipients in resource-constrained settings. Using a qualitative approach, in-depth interviews were conducted with 15 UCT recipients from rural Masvingo, Zimbabwe, to capture their lived experiences. Thematic analysis was employed to identify key patterns and insights, guided by Sen's Capability Approach and Self-Determination Theory, which emphasise the importance of resources, autonomy, and competence in fostering empowerment. Findings reveal that UCTs provide critical short-term relief, enabling beneficiaries to meet basic needs, invest in small enterprises, and improve household welfare. Participants reported enhanced mental health, reduced stress, and greater financial autonomy as significant benefits, aligning with the empowerment narratives of scholars like Haushofer and Shapiro (2016). However, challenges such as social stigma, heightened familial expectations, and limited access to complementary resources like training or capital constrained long-term self-sufficiency, echoing concerns raised by Lagomarsino (2019) and Devereux (2016). These findings underscore the need for UCT programs to go beyond financial assistance by integrating capacity-building measures, such as skills training and access to credit, to mitigate dependency risks and foster sustainable empowerment. Additionally, community sensitisation campaigns ensure beneficiaries feel dignified and supported in their journey toward self-reliance. By amplifying the voices of beneficiaries, this study contributes to the evolving discourse on UCTs as a transformative tool for poverty alleviation, offering actionable insights for policymakers and practitioners aiming to design holistic social protection strategies.

Keywords: Dependency, Empowerment, Lived, Unconditional, Beneficiaries.

Introduction

Unconditional cash transfers (UCTs) have emerged as a notable approach within social protection programs, aiming to alleviate poverty and provide financial relief without behavioural conditions imposed on recipients. While widely praised for their efficiency in enhancing beneficiaries' autonomy, UCTs remain controversial, particularly concerning their potential impact on dependency and self-sufficiency. This study, therefore, explores the lived experiences of UCT beneficiaries in Masvingo rural in Zimbabwe, focusing on the perceived effects of cash assistance - whether they create dependency syndrome or foster empowerment. In recent years, the use of UCTs has grown significantly in low-income and developing regions in sub-Saharan Africa, such as Zimbabwe, Botswana, South Africa, Malawi, and Zambia, with programs implemented in diverse cultural and economic contexts (Evans &

Popova, 2017). However, researchers and policymakers have expressed concerns that UCTs may inadvertently lead to dependency syndrome, where recipients become overly reliant on external financial support, diminishing their drive toward self-sufficiency (Banerjee et al., 2019). Conversely, proponents argue that UCTs provide a crucial safety net, enabling beneficiaries to make informed decisions, reduce financial stress, and invest in productive activities that lead to long-term empowerment (Haushofer & Shapiro, 2016).

This qualitative study uses a case-based approach involving UCT beneficiaries in Masvingo rural ward 15, Zimbabwe, to capture their personal experiences and insights regarding dependency and empowerment. Through in-depth interviews and thematic analysis, this paper examines the nuanced impact of UCTs, recognising that the outcomes may vary based on individual circumstances, community dynamics, and local economic conditions. By highlighting beneficiaries' voices, this research contributes to a balanced understanding of UCT programs, helping policymakers refine such interventions to foster sustainable empowerment rather than dependency. Unconditional Cash Transfers (UCTs) are direct monetary payments provided to individuals or households without requiring compliance with preconditions, such as work obligations or behavioural changes (Haushofer & Shapiro, 2016). Unlike conditional transfers, UCTs empower recipients to allocate funds based on their priorities, enhancing financial autonomy and addressing immediate needs like food, healthcare, or education (Banerjee et al., 2019). By removing bureaucratic constraints, UCTs aim to reduce poverty while preserving dignity and agency.

Literature Review

Unconditional Cash Transfers (UCTs) have gained prominence as a social protection mechanism aimed at alleviating poverty, particularly in resource-constrained settings like Southern Africa. As a flexible and direct intervention, UCTs provide recipients with financial resources without imposing behavioural conditions, allowing them to address immediate needs and pursue opportunities for self-improvement. The growing body of literature on UCTs highlights their potential to foster economic empowerment, enhance psychological well-being, and address social vulnerabilities while raising concerns about dependency and long-term sustainability. This review synthesises findings from Southern Africa and beyond, focusing on three interrelated themes: economic empowerment and livelihoods, psychological and social impacts, and dependency and sustainability concerns. These themes provide a foundation for understanding the nuanced effects of UCTs, particularly in contexts like rural Zimbabwe, where structural barriers and socio-economic challenges shape outcomes.

Economic Empowerment and Livelihoods

A significant body of research highlights the role of UCTs in fostering economic empowerment by providing beneficiaries with the financial flexibility to invest in income-generating activities and improve household welfare. In Southern Africa, studies have shown that UCTs can stimulate local economies by enabling recipients to engage in small-scale entrepreneurship and agricultural activities. For instance, Blattman et al. (2014) found that cash transfers in Uganda enabled recipients to invest in vocational training and microenterprises, leading to increased income and asset accumulation over time. Similarly, in Malawi, Miller et al. (2011) demonstrated that UCTs facilitated investments in agricultural inputs, such as seeds and fertilisers, which improved food security and household resilience.

These findings suggest that UCTs can act as a catalyst for economic agencies, particularly in rural settings where access to capital is limited.

In the Southern African context, studies from Zambia and Lesotho further illustrate the transformative potential of UCTs. Handa et al. (2016) reported that Zambia's Child Grant Programme enabled households to diversify income sources, with recipients investing in livestock and small businesses, thereby reducing poverty levels. In Lesotho, Pellerano et al. (2014) found that the Child Grants Programme increased household consumption and supported investments in education and health, contributing to human capital development. These studies align with the notion that UCTs enhance beneficiaries' capabilities to pursue productive livelihoods, as posited by Sen's (1999) Capability Approach. However, the success of such investments often depends on complementary factors, such as access to markets, infrastructure, and skills training, which are frequently limited in rural Southern Africa (Barrientos & Hulme, 2009). Without these, the economic empowerment potential of UCTs may remain constrained, underscoring the need for integrated interventions.

Psychological and Social Impacts

Beyond economic outcomes, UCTs have been recognised for their significant psychological and social benefits, particularly in alleviating stress and enhancing social inclusion. In Southern Africa, where poverty often exacerbates mental health challenges, UCTs have been shown to reduce financial anxiety and improve well-being. For example, Baird et al. (2013) found that cash transfers in Malawi led to reduced psychological distress among adolescent girls, as the financial support alleviated household economic pressures and enhanced their sense of security. Similarly, in South Africa, Cluver et al. (2016) reported that cash transfers combined with psychosocial support improved mental health outcomes for orphaned and vulnerable children, highlighting the interplay between financial and emotional well-being. Socially, UCTs can reshape household and community dynamics, though outcomes vary. In Zambia, Bonilla et al. (2017) observed that cash transfers strengthened intra-household bargaining power for women, enabling them to make independent financial decisions and enhancing their social status within families. However, the social impacts are not uniformly positive. Studies in Southern Africa have noted that UCTs can sometimes lead to social tensions, as non-recipients may perceive the transfers as unfair, fostering resentment or stigma. For instance, MacAuslan and Schofield (2011) documented cases in Malawi where cash transfer recipients faced social exclusion due to community perceptions of dependency. These findings highlight the importance of addressing societal attitudes toward UCTs to maximise their social benefits and minimise negative consequences, particularly in close-knit rural communities like those in Masvingo, Zimbabwe.

Dependency and Sustainability Concerns

A central debate in the literature on UCTs revolves around their potential to create dependency, particularly in contexts with limited economic opportunities. Critics argue that unconditional transfers may undermine recipients' motivation to pursue independent livelihoods, leading to a reliance on external aid. In Southern Africa, this concern has been explored in various studies. For example, Ellis (2012) found that in Malawi, some cash transfer recipients reduced their participation in labour-intensive activities, such as casual agricultural work, due to the availability of regular cash payments. This raises questions about the long-term sustainability of UCTs, particularly in settings where structural barriers, such as limited access to markets or employment opportunities, persist.

Conversely, other studies challenge the dependency narrative, arguing that UCTs can foster self-reliance when paired with appropriate interventions. In South Africa, Leibbrandt et al. (2015) found that cash transfers did not reduce labour market participation but enabled recipients to invest in job-seeking activities, such as transportation and training. Similarly, in Zimbabwe, Mupunga and Nge'ng'eno (2018) observed that UCTs supported by community-based savings groups encouraged entrepreneurial activities, reducing the risk of dependency. These findings suggest that the dependency syndrome is not an inevitable outcome of UCTs but rather a function of program design and contextual factors. To mitigate dependency risks, scholars advocate for integrating UCTs with capacity-building measures, such as vocational training and access to microfinance, to promote sustainable livelihoods (Barrientos & Hulme, 2009).

Problem Statement

Unconditional Cash Transfers (UCTs) have gained prominence as a tool for poverty alleviation, yet their dual potential to foster empowerment or create dependency remains a contentious issue. While UCTs provide immediate financial relief, concerns persist about their long-term impact on beneficiaries' self-sufficiency, particularly in resource-constrained settings like rural Zimbabwe. Existing literature often overlooks the nuanced experiences of UCT recipients, focusing primarily on economic outcomes rather than the interplay between empowerment and dependency (Lagomarsino, 2019; Devereux, 2016). This study addresses this gap by exploring the lived experiences of UCT beneficiaries in Masvingo, Zimbabwe, to understand how cash transfers influence their financial autonomy, psychological well-being, and long-term economic resilience. By examining these dynamics, the research aims to inform more holistic social protection strategies that mitigate dependency risks while fostering sustainable empowerment (Haushofer & Shapiro, 2016; Bastagli et al., 2016).

Research Questions

- How do Unconditional Cash Transfers (UCTs) influence the financial autonomy and decision-making capabilities of beneficiaries in rural Masvingo, Zimbabwe?
- What are the psychological and social impacts of UCTs on beneficiaries, particularly in terms of mental well-being and community perceptions?
- To what extent do UCTs foster economic self-sufficiency and investment in local enterprises among beneficiaries?
- What are the risks of dependency associated with UCTs, and how can these risks be mitigated through complementary interventions?

Theoretical Framework

This study is grounded in Sen's Capability Approach and Deci and Ryan's (2000) Self-Determination Theory (SDT) to explore the impacts of Unconditional Cash Transfers (UCTs) on empowerment and dependency in Masvingo, Zimbabwe. Sen's Capability Approach (1999) posits that well-being is achieved through expanding individuals' capabilities and freedoms to pursue valued functioning, such as economic self-sufficiency and social participation. UCTs provide financial resources that enhance beneficiaries' opportunities to

meet basic needs, invest in livelihoods, and exercise agency, aligning with Sen's emphasis on enabling meaningful choices. Complementarily, SDT (Deci & Ryan, 2000) highlights the role of autonomy, competence, and relatedness in fostering intrinsic motivation and psychological well-being. UCTs support autonomy by granting beneficiaries control over financial decisions, enhance competence through opportunities for skill-building and entrepreneurship, and foster relatedness by improving social standing within households and communities. Together, these frameworks offer a lens to examine how UCTs empower recipients by expanding their capabilities and motivation while identifying risks of dependency when structural barriers limit sustained progress. This integrated approach guides the analysis of beneficiaries' lived experiences, illuminating the interplay between material support, psychological empowerment, and socio-economic constraints.

Methodology

This study employs a qualitative research approach to explore the lived experiences of Unconditional Cash Transfer (UCT) beneficiaries in rural Masvingo, Zimbabwe. Data were collected through in-depth, semi-structured interviews with 15 former UCT recipients, selected via purposive sampling to ensure they met the criteria of having previously received UCTs. The interviews were designed to capture rich, narrative data on participants' experiences with financial autonomy, psychological well-being, social attitudes, and economic activities post-UCT. The semi-structured format allowed for flexibility, enabling participants to share their perspectives freely while ensuring key themes were addressed (Kvale, 2007). Thematic analysis was used to identify recurring patterns and insights, guided by Sen's Capability Approach and Self-Determination Theory (SDT), which emphasise the role of resources, autonomy, and competence in fostering empowerment (Sen, 1999; Deci & Ryan, 2000). This methodology is well-suited for uncovering nuanced insights into the psychological, social, and economic dimensions of UCT impacts, providing a comprehensive understanding of beneficiaries' experiences (Creswell & Creswell, 2021). The study maintained cultural sensitivity and ensured participant confidentiality using pseudonyms and informed consent.

Research Paradigm

This study is based on an interpretivist research paradigm, aiming to comprehend the subjective experiences and meanings individuals ascribe to their social realities. This research highlights the significance of context and individual agency in influencing outcomes by concentrating on the lived experiences of UCT beneficiaries (Creswell & Poth, 2018). The research is guided by Sen's Capability Approach, emphasising the significance of resources in enhancing individuals' freedoms to attain well-being, and Self-Determination Theory (SDT), which stresses the necessity of autonomy, competence, and relatedness in promoting motivation and empowerment (Sen, 1999; Deci & Ryan, 2000). These theoretical frameworks offer a perspective to examine how UCTs affect both the material and psychological aspects of poverty reduction, providing a comprehensive knowledge of their effects (Bandura, 2018; Haushofer & Shapiro, 2016).

Research Design

This study adopts a qualitative case study design to explore the lived experiences of Unconditional Cash Transfer (UCT) beneficiaries in rural Masvingo, Zimbabwe. The selection of Ward 15 as the case study site was deliberate and justified by its representation of typical socio-economic challenges in Zimbabwe's rural areas, including limited access to financial services, high poverty rates, and reliance on subsistence agriculture. Ward 15 also hosts a well-

documented UCT program, providing a concentrated sample of beneficiaries with shared contextual experiences. The case study design is appropriate for capturing the complex, context-specific realities of UCT impacts, aligning with the study's interpretivist paradigm (Creswell & Creswell, 2021). By focusing on a single ward, the study ensures depth and consistency in data collection while acknowledging limitations in generalizability. The design is guided by Sen's Capability Approach and Self-Determination Theory (SDT), which emphasise the role of resources, autonomy, and competence in fostering empowerment (Sen, 1999; Deci & Ryan, 2000). These frameworks enable a nuanced analysis of how UCTs interact with local socio-economic structures to shape dependency or empowerment outcomes. To enhance rigour, the study incorporates triangulation through multiple data sources for example, participant narratives and field notes) and reflexivity in analysis to mitigate researcher bias (Patton, 2015). The design's limitations, such as its localised scope, are offset by its strength in providing rich, contextual insights into beneficiaries' lived experiences.

Data Collection Instruments

Data collection was conducted using semi-structured interviews, which allowed participants to freely express their experiences with UCTs while ensuring key themes were addressed. The interview guide covered topics such as financial autonomy, psychological well-being, social attitudes, and economic activities. This method balances flexibility with focus, enabling the researcher to gather detailed narratives while maintaining consistency across interviews (Kvale, 2007). Additionally, open-ended questions facilitated the exploration of complex emotions and subjective experiences, which are central to understanding the lived realities of UCT beneficiaries (Flick, 2018). All interviews were conducted in a culturally sensitive manner, with participants assured of confidentiality and the use of pseudonyms to protect their identities (Creswell & Creswell, 2021).

Data Analysis

Data analysis was approached thematically, where responses to interviews would be coded and grouped into initial themes representing patterns and experiences across groups of participants. Thematic analysis works best for this study because it has the strength of focusing on personal perspectives and layered feelings that can help shed light on the lived experience of UCT beneficiaries (Creswell & Creswell, 2021). Using the latter framework, we conducted a coding process where we examined patterns relevant to elements of financial autonomy, psychological well-being, social stigma, and economic activities (Sen, 1999; Deci & Ryan, 2000). Themes including perceived independence versus dependency and financial autonomy and decision-making were noted, pointing to how UCTs can empower and create dependency (Lagomarsino, 2019; Haushofer & Shapiro, 2016). The analysis also considered contextual factors, such as local economic conditions and community dynamics, to provide a nuanced understanding of the impacts of UCTs (Bastagli et al., 2016).

Population and Sample

The study population consisted of current beneficiaries of Unconditional Cash Transfers (UCTs) residing in Ward 15 of rural Masvingo, Zimbabwe. A purposive sampling strategy was employed to select 15 participants, ensuring that the sample aligned with the research objectives and provided rich, in-depth insights into the lived experiences of UCT recipients. The inclusion criteria required participants to be actively enrolled in the UCT program for at least six months, ensuring they had sufficient exposure to the intervention to reflect on its impacts. Additionally, all participants were required to be residents of Ward 15 to maintain contextual consistency and minimise external variables that could influence the findings. The

study also sought demographic diversity by including participants of varying ages, genders, and education levels to capture a broad spectrum of perspectives.

Exclusion criteria were applied to maintain the integrity of the sample. Individuals who were no longer part of the UCT program or had exited prematurely were excluded, as their experiences might not accurately reflect the ongoing effects of cash transfers. Furthermore, potential participants with cognitive impairments that could hinder their ability to provide informed consent or engage meaningfully in interviews were also excluded to ensure ethical and reliable data collection. The purposive sampling approach specifically targeted information-rich cases that could illuminate different dimensions of dependency and empowerment (Cresswell, 2021). For instance, the sample included entrepreneurial beneficiaries who had invested UCT funds in small-scale businesses, vulnerable subgroups such as female-headed households and elderly recipients, and individuals with varying levels of education to assess how financial literacy influenced their decision-making. Recruitment was facilitated through local community leaders and UCT program administrators, who helped identify potential participants meeting the study's criteria. Sampling continued until thematic saturation was achieved, ensuring no new significant themes emerged from subsequent interviews. This methodological rigour strengthened the study's validity while providing a nuanced understanding of how UCTs shape financial autonomy, psychological well-being, and long-term self-sufficiency in a resource-constrained setting (Creswell & Poth, 2018).

Ethical Considerations

Four primary ethical considerations were followed in this study. First, informed consent of all participants was obtained, during which they were informed about the nature, purpose, and procedures of the study, and that participation was voluntary and that they could withdraw at any point without consequence. Second, confidentiality was protected through the use of pseudonyms and the omission of identifying information in the research outputs. Third, in order to be sensitive to culture, interviews were conducted in a way that recognised local practices and values. Fourth, the study minimised harm by avoiding intrusive questions and ensuring participants felt comfortable throughout the process. Ethical approval was obtained from the District Administrator's office (Masvingo district), which reviewed the study's design and procedures to ensure compliance with ethical standards. These measures align with ethical guidelines for qualitative research, emphasising respect, dignity, and protection of participants (Creswell & Creswell, 2021; Kvale, 2007).

Presentation of Results

Perceived Independence Versus Dependency

Participants expressed varying experiences regarding the independence fostered by Unconditional Cash Transfers (UCTs). While some acknowledged the temporary relief provided by the cash transfers, others highlighted concerns about dependency and the lack of a sustainable pathway to long-term self-sufficiency. This section explores how UCTs, while addressing immediate needs, may inadvertently contribute to cycles of dependence among beneficiaries. One participant had this to say:

Participant A: "The cash helped me when I was struggling, but now that it's gone, I feel lost. I got used to that extra support, and it's hard to manage without it." (53 years-Male-Grade 7).

Similar sentiments were echoed by another participant who said:

Participant B: “It was a relief not having to rely on others in my family. But now, there’s nothing to replace the help I once received, so I find myself waiting for another opportunity.” (62 years-Female-Uneducated)

A female participant corroborated the same by saying:

Participant C: “I enjoyed the independence while it lasted, but now that the cash transfers have ended, I feel I’m back to where I started only with fewer options.” (48 years-Male-Form 4)

These responses highlight a tension between the perceived independence provided by UCTs and the dependency that may arise. According to Sabates-Wheeler and Devereux (2018), cash transfers can improve short-term welfare but may not sufficiently address structural barriers to self-sufficiency. Participants' experiences reflect this dynamic: while the transfers temporarily alleviated financial strain, the absence of complementary programs, such as skills training or income-generating activities, left many beneficiaries feeling unprepared to sustain their independence (Sobrevinas, 2022).

Participant A’s sense of loss post-transfer and Participant B’s reliance on the expectation of future support illustrate concerns raised by Pritchett et al. (2017), who argue that cash transfers, without strategies for long-term empowerment, risk reinforcing cycles of dependency. To mitigate this, policymakers must integrate cash transfers with broader interventions, fostering economic resilience and reducing reliance on external aid. The upcoming theme will focus on the aspect of financial autonomy and decision making of those who benefit from Unconditional Cash Transfers.

Financial Autonomy and Decision-making

Unconditional Cash Transfers (UCTs) were highly valued for granting beneficiaries the freedom to manage their finances independently, enhancing their sense of agency and dignity. Recipients highlighted how the flexibility of UCTs enabled them to address diverse needs, from immediate household expenses to savings or entrepreneurial ventures. This section examines how the financial autonomy provided by UCTs fosters personal empowerment and strengthens the potential for long-term economic resilience.

Participant D: “For the first time, I had the power to decide what to buy for my household without asking anyone else. It made me feel capable and respected.” (67 years-Female-Grade 7)

Another female participant echoed the same sentiments, stating that,

Participant E: “With the money, I could prioritise my children’s needs and even save a little bit for emergencies. It felt good to be able to make those decisions myself.” (54 years-Female-Form 2).

This perspective was supported by a male participant who remarked that,

Participant F: “The transfer gave me a sense of control. I decided to buy seeds to start a small garden, something I had wanted to do for years.” (71 years-Male-Bachelor’s degree)

These accounts illustrate how UCTs can foster financial autonomy, empowering individuals to make decisions that align with their specific needs and goals. Participant D’s sense of respect and capability underscores the psychosocial benefits of autonomy, which aligns with Bandura’s (2018) concept of self-efficacy, where individuals feel confident in their ability to influence outcomes. Similarly, Participant E’s ability to save for emergencies reflects findings

by Bastagli et al. (2020), who noted that UCTs can promote financial planning and reduce vulnerability to shocks.

Participant F's investment in starting a garden highlights the potential of UCTs to stimulate productive initiatives. However, the fear of impermanence mentioned by some participants mirrors concerns raised by Dushkova & Ivlieva (2024), who argue that the absence of sustained support or complementary programs may limit long-term empowerment. To maximise the benefits of financial autonomy, policymakers should consider integrating UCTs with skill-building initiatives and access to credit, fostering economic resilience and sustained decision-making capacity.

Social Experiences of Cash Assistance

Participants expressed mixed feelings about the social experiences surrounding UCTs, highlighting the stigma often associated with receiving financial aid. Many described being labelled as dependent or lazy by their communities, which affected their sense of self-worth and created additional emotional burdens. Societal attitudes influence the experiences of UCT beneficiaries, shaping their interactions and self-perceptions. The stigma surrounding cash transfers experiences was a recurring theme among participants, who shared how societal perceptions impacted their self-esteem. Their experiences were recorded below,

Participant G: "People in the village would gossip, saying I was getting 'free money' without working for it. It made me feel embarrassed, even though I needed help". (62 years-Male-Form 6).

A female participant reinforced the above sentiments by saying that,

Participant H: "Some friends stopped respecting me because they saw me as someone relying on handouts. It hurt, but I knew I needed that support to survive. Some people would say I'm lazy because I get money without working." (70 years-Male-Uneducated).

Another female participant further validated this by sharing the following emotions,

Participant I: "Receiving the money was helpful, but others often said it was like being given charity. It made me feel uncomfortable and even question if I deserved it." (51 years-Female-Grade 7).

These responses highlight the complex social dynamics surrounding UCTs. Participant G's account of embarrassment reflects findings by Sabates-Wheeler and Devereux (2018), who note that cash assistance programs often carry stigma, particularly in communities where self-reliance is highly valued. Similarly, Participant H's experience of diminished respect aligns with the work of Taylor et al. (2020), who observed that recipients of financial aid are frequently viewed as less industrious, reinforcing stereotypes about dependency.

Participant I's discomfort and feelings of undeservingness underscore the psychological toll of social stigma, which can undermine the perceived dignity of receiving aid. Hagen-Zanker and Mallett (2020) argue that such stigmatisation may deter recipients from fully benefiting from the support provided, as they feel compelled to justify their reliance on UCTs. To mitigate these challenges, policymakers should prioritise community sensitisation campaigns to reshape perceptions of cash assistance, emphasising its role as a developmental tool rather than mere charity.

Psychological Well-being and Sense of Security

Participants widely acknowledged the positive impact of UCTs on their psychological well-being, emphasising reduced stress levels and an improved sense of security. The predictability of financial support provided emotional relief, enabling beneficiaries to focus on other aspects of life without the constant worry of meeting basic needs. There are mental health benefits of UCTs, albeit alongside concerns about the uncertainty of continued assistance. The psychological relief provided by cash transfers was a common sentiment among participants, who highlighted how the support alleviated stress and improved their sense of security. Participant J shared his feelings below,

Participant J: “Knowing that I had some money coming each month allowed me to sleep peacefully. It was such a relief from constant worrying.” (58 years-Male-Uneducated).

Another male participant reiterated the same point, saying that,

Participant K: “The cash transfer made life easier, even if it was just for a while. I felt more secure and able to handle emergencies without panicking.” (42 years-Male-Form Six).

This viewpoint was supported by a female participant who remarked that,

Participant L: “Having that extra cash helped lift my spirits. It reduced the stress I felt, especially when I could buy essentials without having to ask others. Knowing I had some money every month helped me sleep better.” (40 years-Female-Diploma).

The responses underscore the significant role UCTs play in enhancing psychological well-being by providing beneficiaries with a sense of financial predictability. Participant J’s experience of sleeping peacefully highlights findings by Devereux and Sabates-Wheeler (2020), who argue that cash transfers can reduce mental stress by addressing immediate financial concerns. Similarly, Participant K’s sense of security aligns with Taylor et al. (2020), who noted that predictable income streams from cash transfers improve individuals’ ability to plan and respond to emergencies.

Participant L’s account highlights the psychosocial value of financial autonomy, aligning with Bandura’s (2018) concept of self-efficacy, where individuals develop confidence in navigating life challenges through consistent support. However, the uncertainty expressed by participants regarding the duration of UCT programs reflects the concern raised by Hagen-Zanker and Mallett (2020) about the potential limitations of short-term interventions. To sustain the mental health benefits and economic stability observed, integrating UCTs into long-term social protection frameworks could be a critical step forward.

Economic Activity and Investment in Local Enterprises

UCTs enabled some beneficiaries to initiate small-scale economic activities, serving as seed money for modest entrepreneurial ventures. Participants emphasised how these investments fostered a sense of independence and self-reliance. However, the success of these enterprises was often limited by access to additional resources, illustrating the constraints of UCTs in promoting sustainable business growth. The transformative potential of Unconditional Cash Transfers (UCTs) is evident in participants’ accounts of leveraging the funds to initiate small-scale entrepreneurial activities. Participants shared their feedback below,

Participant M: “I started raising chickens with the cash I received. It wasn’t much, but it gave me a way to start something small on my own.” (37 years-Female-Form 6).

Another young mother had some positive praises for these UCT programs,

Participant N: “I invested in some vegetable seeds and started selling produce locally. It was a modest income, but it helped me feel independent.” (45 years-Female-Degree).

An old grandpa also shared the same sentiments with the above participants, he said that,

Participant O: “I used part of the cash to buy materials for making crafts, which I now sell at the market. UCT gave me the push to start something small for myself.” (80 years-Male-Uneducated).

The responses highlight the role of UCTs in enabling beneficiaries to engage in small-scale economic activities. Participant M’s poultry venture and Participant N’s vegetable sales illustrate the potential of UCTs to promote local entrepreneurship. These findings align with Hanlon, Barrientos & Hulme (2010), who argue that cash transfers can stimulate productive investments, especially in rural settings where access to traditional financing is limited.

Participant O’s account of using UCTs to support craft-making reflects the importance of financial autonomy in fostering creativity and small business growth. However, limited access to additional capital and market opportunities constrained the scalability of these ventures (Layton, 2020). Similarly, Dushkova & Ivlieva (2024) emphasise that while UCTs can provide initial support, sustainable enterprise development requires complementary measures, such as access to credit, skills training, and market linkages. Policymakers should therefore integrate UCTs with broader economic support programs to maximize their long-term impact.

Family Dynamics and Household Impact

UCTs had significant implications for family dynamics and household welfare, enabling recipients to contribute to essential needs like education, food, and healthcare. While participants valued the opportunity to support their families, some reported that these contributions created expectations for continued financial provision, even after the cash transfers ceased. This theme examines both the positive and challenging aspects of UCTs within familial relationships. The dual-edged nature of Unconditional Cash Transfers (UCTs) is reflected in participants’ experiences, where initial empowerment was accompanied by heightened familial expectations. Participant A stated that,

Participant A: “With the cash transfer, I could finally pay my children’s school fees. It felt good to contribute, but now my family expects me to keep doing it.” (29 years-Male-Form 4).

The following update indicates that UCT brings more positive outcomes than negative as testified by the participant below,

Participant B: “The money allowed me to buy food for my family regularly. They appreciated it, but now they think I can always provide at that level, which is hard.” (40 years-Female-Form 6).

This view was supported by a male participant who remarked that,

Participant C: “I helped my family cover medical costs, which I couldn’t have done otherwise. But now that the money is gone, they still look to me for help.” (50 years-Male-Form 4).

These responses highlight the dual impact of UCTs on household dynamics. On one hand, Participant A’s ability to pay school fees and Participant C’s support for medical expenses reflect the immediate benefits of UCTs in improving access to education and healthcare,

consistent with findings by Das & Sethi (2023), who argue that cash transfers positively influence human capital development. However, the increased expectations for ongoing financial support, as noted by Participant B, align with concerns raised by Sabates-Wheeler and Devereux (2018), who caution that cash transfers can inadvertently create dependency within households. This dynamic can strain relationships and impose additional pressures on recipients once the transfer's end. Participant D's account underscores the transformative role of UCTs in enabling children's education, a finding also supported by Hagen-Zanker and Mallett (2020). To balance these effects, policymakers should integrate UCTs with complementary programs, such as community education on the temporary nature of cash transfers and initiatives to build household economic resilience.

This study's findings, drawn from the experiences of UCT beneficiaries in rural Masvingo, Zimbabwe, align closely with existing research on the complex interplay of empowerment and dependency within cash transfer programs. Beneficiaries experienced increased financial autonomy and psychological well-being, as well as empowerment through new income-generating activities. However, dependency risks were also evident, particularly where economic opportunities remained scarce. This dual outcome reflects a broader conversation in the literature, illustrating how UCTs can both empower recipients and lead to dependency under specific conditions.

Discussion of Findings

The findings of this study, grounded in the lived experiences of Unconditional Cash Transfer (UCT) beneficiaries in rural Masvingo, Zimbabwe, offer valuable insights into the dual potential of UCTs to foster empowerment while simultaneously risking dependency. These outcomes align with existing theoretical frameworks and empirical research, highlighting the nuanced interplay between financial autonomy, psychological well-being, and socio-economic constraints. By situating these findings within the broader literature, this discussion critically examines the implications of UCTs for poverty alleviation and sustainable development, while proposing theoretical and practical recommendations for optimising their impact.

Empowerment and Financial Autonomy

The study's findings underscore the empowering potential of UCTs, particularly in enhancing financial autonomy and decision-making among beneficiaries. Participants reported using cash transfers to address immediate household needs, investing in small-scale enterprises, and saving for emergencies, echoing the findings of Awaworyi et al. (2014) and Pega et al. (2022). These activities align with Sen's (1999) Capability Approach, which emphasises the importance of resources in expanding individuals' freedoms to achieve well-being. By providing recipients with the means to prioritise their needs, UCTs enabled them to exercise agency, a critical component of empowerment (Bandura, 2018). For instance, Participant F's decision to invest in a small garden reflects the transformative potential of UCTs in fostering self-efficacy and economic resilience. However, as noted by Bastagli et al. (2016), the sustainability of such empowerment depends on the availability of complementary resources, such as access to markets and skills training. Without these, the initial benefits of UCTs may dissipate, leaving beneficiaries vulnerable to dependency.

Dependency Risks and Structural Barriers

Despite the empowerment observed, the study also highlights the risk of dependency, particularly in contexts where economic opportunities are limited. Participants expressed concerns about the temporary nature of UCTs and the lack of sustainable pathways to self-

sufficiency, mirroring the concerns raised by Lagomarsino (2019) and Devereux (2016). For example, Participant A's sense of loss after the cessation of cash transfers illustrates the "welfare trap" phenomenon, where beneficiaries become reliant on external support without developing long-term income-generating capabilities. This aligns with the dependency syndrome framework, which posits that prolonged aid can undermine self-initiative and perpetuate reliance on external resources (Ferguson, 1994; Easterly, 2006). The absence of complementary programs, such as vocational training or access to credit, exacerbates these risks, as beneficiaries struggle to translate short-term relief into sustainable livelihoods (Owusu-Addo et al., 2018). These findings suggest that while UCTs can alleviate immediate poverty, their long-term effectiveness depends on addressing structural barriers to economic participation.

Psychological and Social Impacts

The psychological benefits of UCTs, such as reduced stress and improved mental well-being, were widely acknowledged by participants. These findings resonate with Haushofer and Shapiro's (2016) research, which highlights the role of cash transfers in alleviating financial anxiety and enhancing psychological resilience. Participant J's experience of sleeping peacefully and Participant L's reduced stress levels exemplify the mental health benefits of predictable financial support. However, the study also reveals the social stigma associated with receiving cash transfers, as participants reported being labelled as dependent or lazy by their communities. This stigma, as noted by Sabates-Wheeler and Devereux (2018), can undermine the dignity of recipients and deter them from fully benefiting from the support provided. To mitigate these challenges, policymakers must address societal attitudes toward cash assistance, emphasising their role as a developmental tool rather than charity.

Economic Integration and Self-sufficiency

The study's findings on the economic impact of UCTs highlight their potential to stimulate local economies and promote self-sufficiency. Participants used cash transfers to initiate small-scale enterprises, such as poultry farming and craft-making, reflecting the findings of Vera-Cossio (2021) and Orkin et al. (2022). These activities not only provided income but also fostered a sense of independence and self-reliance. However, the scalability of these ventures was often limited by access to additional resources, such as capital and market linkages. This underscores the importance of integrating UCTs with broader economic support programs, as suggested by Pega et al. (2022). Without such integration, the economic benefits of UCTs may remain confined to short-term relief, failing to address the root causes of poverty.

Theoretical Implications

The study's findings align with Sen's Capability Approach and Deci and Ryan's (2000) Self-Determination Theory, which emphasise the importance of resources, autonomy, and competence in fostering empowerment. UCTs, by providing financial resources, enhance beneficiaries' capabilities to pursue meaningful livelihoods. However, the risk of dependency highlights the need for interventions that also address structural barriers and promote intrinsic motivation. Integrating UCTs with skill-building initiatives and access to credit can enhance their long-term impact, fostering both economic resilience and psychological well-being.

Significance of Findings and Policy Recommendations

The findings of this study matter significantly as they contribute to ongoing debates about the effectiveness of UCTs in poverty alleviation, economic sustainability, and empowerment. By

capturing the lived experiences of UCT beneficiaries in rural Zimbabwe, the study provides nuanced insights into the dual potential of cash transfers to empower individuals while risking dependency. These findings are particularly relevant in the context of sub-Saharan Africa, where UCTs are increasingly used as a tool for social protection but face criticism for potentially fostering reliance on external aid.

Contribution to Existing Knowledge

This study adds to the growing body of evidence on the psychosocial and economic impacts of UCTs. It confirms that cash transfers can enhance financial autonomy, reduce stress, and stimulate small-scale entrepreneurship, aligning with the empowerment narratives of scholars like Awaworyi et al. (2014) and Haushofer and Shapiro (2016). However, it also highlights the risks of dependency, particularly in contexts with limited economic opportunities, echoing concerns raised by Lagomarsino (2019) and Devereux (2016). By integrating Sen's Capability Approach and Self-Determination Theory, the study offers a theoretical framework for understanding how UCTs influence agency and motivation, providing a more holistic view of their impacts.

Conclusions and Recommendations

This research provides critical insights into the lived experiences of UCT beneficiaries in Masvingo rural, highlighting both the empowering and potentially dependency-inducing effects of unconditional cash assistance. While UCTs offer financial relief and increase beneficiaries' financial autonomy, they also carry a risk of dependency, particularly in regions with limited economic opportunities. Beneficiaries expressed appreciation for the immediate security UCTs provided, yet their long-term self-sufficiency aspirations often remained unmet due to structural barriers. The study's findings underscore the importance of contextualising UCT programs within local economic environments. While UCTs can foster a sense of empowerment, they may also need to be paired with capacity-building initiatives, access to micro-finance, or skill development to reduce dependency risks. Moreover, addressing societal attitudes towards UCT recipients could alleviate stigma and support a more inclusive community view of social assistance. Future research should investigate the effects of combining UCTs with complementary economic initiatives to assess their impact on sustainable empowerment. By adopting a comprehensive approach, policymakers can create interventions that not only provide immediate relief but also foster resilience and self-sufficiency in vulnerable communities.

Practical Recommendations and Policy Debates

The findings have direct implications for current policy debates on economic sustainability and social protection. They underscore the need for UCTs to be part of a broader, integrated approach to poverty alleviation. Specifically, the study recommends:

- ***Complementary Interventions***

UCTs should be paired with skills training, access to credit, and market linkages to enable beneficiaries to transition from short-term relief to sustainable livelihoods. For example, vocational training programs could help participants like Participant M scale their poultry ventures.

- ***Long-Term Social Protection Frameworks***

To address the uncertainty surrounding UCTs, governments should integrate them into long-term social protection systems. This would provide beneficiaries with a sense of security and reduce the risk of dependency.

Community Sensitisation: Policymakers should launch awareness campaigns to reduce the stigma associated with cash transfers. By reframing UCTs as a developmental tool rather than charity, these campaigns can enhance the dignity and social acceptance of beneficiaries.

- **Monitoring and Evaluation**

Regular assessments of UCT programs are essential to identify and address dependency risks. This includes tracking the long-term economic and psychological outcomes of beneficiaries.

The study's findings are particularly relevant to debates on economic sustainability and policy effectiveness. They demonstrate that while UCTs can provide immediate relief and foster empowerment, their long-term success depends on addressing structural barriers to economic participation. By aligning UCTs with broader development goals, policymakers can ensure that these programs contribute to sustainable poverty reduction and economic resilience. This study highlights the transformative potential of UCTs while cautioning against their limitations. By adopting a holistic approach that combines cash transfers with complementary interventions, policymakers can maximise their impact, fostering both individual empowerment and collective economic sustainability.

References

- Awaworyi, S., Churchill, S., & Smyth, R. (2014). *Empowerment through cash transfers: Evidence from Africa*.
- Baird, S., de Hoop, J., & Özler, B. (2013). Income shocks and adolescent mental health. *Journal of Human Resources*, 48(2), 370–403. <https://doi.org/10.3368/jhr.48.2.370>
- Bandura, A. (2018). On deconstructing commentaries regarding alternative theories of self-regulation. *Journal of Management*, 41(4), 1025–1044. <https://doi.org/10.1177/0149206315572826>
- Bandura, A. (2018). Toward a psychology of human agency: Pathways to empowerment. *Annual Review of Psychology*, 69(1), 1–20. <https://doi.org/10.1146/annurev-psych-122216-011621>
- Banerjee A, et al. (2019) . Information theoretic measures and mutagenesis identify a novel linchpin residue involved in substrate selection within the nucleotide-binding domain of an ABCG family exporter Cdr1p. *Arch Biochem Biophys* 663:143-150.
- Barrientos, A., & Hulme, D. (2009). Social protection for the poor and poorest in developing countries: Reflections on a quiet revolution. *Oxford Development Studies*, 37(1), 1–13. <https://doi.org/10.1080/13600810802695911>
- Bastagli, F., Hagen-Zanker, J., Harman, L., Sturge, G., & Barca, V. (2016). *Cash transfers: What does the evidence say?*
- Blattman, C., Fiala, N., & Martinez, S. (2014). Generating skilled self-employment in developing countries: Experimental evidence from Uganda. *Quarterly Journal of Economics*, 129(2), 697–752. <https://doi.org/10.1093/qje/qjt057>
- Bonilla, J., Zarzur, R. C., Handa, S., Nowlin, C., & Seidenfeld, D. (2017). Cash for women's empowerment? A mixed-methods evaluation of the Zambian Child Grant Programme. *World Development*, 95, 55–72. <https://doi.org/10.1016/j.worlddev.2017.02.017>
- Cluver, L., Orkin, M., Boyes, M. E., & Sherr, L. (2016). Cash plus care: Social protection cumulatively mitigates HIV-risk behaviour among adolescents in South Africa. *AIDS*, 30(3), 389–397. <https://doi.org/10.1097/QAD.0000000000000870>

- Creswell, J. W., & Creswell, J. D. (2021). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.
- Das, A., & Sethi, N. (2023). Cash transfers and human capital outcomes of children in LMICs: A systematic review using PRISMA. *Heliyon*, 9(4), e14758. <https://doi.org/10.1016/j.heliyon.2023.e14758>
- David K. Evans and Anna Popova, (2017). Cash Transfers and Temptation Goods, World Bank Stanford University; Economic Development and Cultural Change Volume 65, Number 2.
- Davis, B., Handa, S., Hypher, N., Rossi, N. W., Winters, P. C., & Yablonski, J. (2016). *From evidence to action: The story of cash transfers and impact evaluation in Sub-Saharan Africa*.
- De Hoop, J. J., Groppo, V., & Handa, S. (2019). Cash transfers, microentrepreneurial activity, and child work: Evidence from Malawi and Zambia. *The World Bank Economic Review*, 34(3), 670–697. <https://doi.org/10.1093/wber/lhz013>
- Deci, E. L., & Ryan, R. M. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist*, 55(1), 68–78. <https://doi.org/10.1037/0003-066X.55.1.68>
- Devereux, S. (2016). Social protection for enhanced food security in sub-Saharan Africa. *Centre for Social Protection, Institute of Development Studies*.
- Devereux, S. (2016). Social protection for rural poverty reduction: Where next? *World Development*, 87, 474–487. <https://doi.org/10.1016/j.worlddev.2016.07.004>
- Devereux, S., & Sabates-Wheeler, R. (2020). Cash transfers and their impact on local enterprise development: A global review. *Journal of Development Studies*, 56(8), 1421–1440. <https://doi.org/10.1080/00220388.2020.1762858>
- Diwakar, V., & Shepherd, A. (2021). Sustaining escapes from poverty. *World Development*.
- Duflo, E., & Banerjee, A. (2017). *Poverty and psychological effects of cash transfers*. Columbia Press.
- Dushkova, D., & Ivlieva, O. (2024). Empowering communities to act for a change: A review of the community empowerment programs towards sustainability and resilience. *Sustainability*.
- Ellis, F. (2012). 'We are all poor here: Economic difference, social divisiveness, and targeting cash transfers in sub-Saharan Africa. *Journal of Development Studies*, 48(2), 201–214. <https://doi.org/10.1080/00220388.2011.625408>
- Flick, U. (2018). *An introduction to qualitative research* (6th ed.). Sage Publications.
- Gentilini, U., et al. (2019). Cash transfers in sub-Saharan Africa: Poverty reduction through empowerment. *Social Protection Review*, 25(2), 58–69.
- Hagen-Zanker, J., & Mallett, R. (2020). Strengthening the impacts of social protection on resilience: Lessons from cash transfers. *Development Policy Review*, 38(3), 363–379. <https://doi.org/10.1111/dpr.12463>
- Handa, S., Daidone, S., Peterman, A., Davis, B., Pereira, A., Palermo, T. M., & Yablonski, J. (2018). Myth-busting? Confronting six common perceptions about unconditional cash transfers as a poverty reduction strategy in Africa. *The World Bank Research Observer*, 33(2), 259–298. <https://doi.org/10.1093/wbro/lky003>
- Handa, S., Seidenfeld, D., Davis, B., & Tembo, G. (2016). The social and economic impacts of Zambia's Child Grant Programme. *Journal of Policy Analysis and Management*, 35(2), 357–387. <https://doi.org/10.1002/pam.21896>
- Haushofer, J., & Shapiro, J. (2016). The long-term impacts of unconditional cash transfers in Kenya. *American Economic Review*, 106(4), 962–998. <https://doi.org/10.1257/aer.20140500>

- Haushofer, J., Mudida, R., & Shapiro, J. (2020). The comparative impact of cash transfers and a psychotherapy program on psychological and economic well-being. *PsychRN: Psychotherapy & Mental Health Treatment (Topic)*.
- Kagotho, N., & Vaughn, M. G. (2018). Women's agency in household economic decision making in Kenya. *International Social Work*, 61(5), 767–780. <https://doi.org/10.1177/0020872816655865>
- Kvale, S. (2007). *Doing interviews*. Sage Publications.
- Lagomarsino, A. J. (2019). Do cash assistance programs create welfare traps?
- Leibbrandt, M., Woolard, I., & de Villiers, L. (2015). The South African Child Support Grant and its impacts on labour supply and household welfare. *Development Southern Africa*, 32(4), 458–475. <https://doi.org/10.1080/0376835X.2015.1039708>
- MacAuslan, I., & Schofield, L. (2011). Evaluation of the Malawi Emergency Cash Transfer Programme. Concern Worldwide and Oxford Policy Management. Retrieved from <https://www.opml.co.uk/files/Publications/6256-malawi-emergency-cash-transfer-evaluation.pdf>
- Miller, C. M., Tsoka, M., & Reichert, K. (2011). The impact of the Social Cash Transfer Scheme on food security in Malawi. *Food Policy*, 36(2), 230–238. <https://doi.org/10.1016/j.foodpol.2010.11.002>
- Mupunga, A., & Nge'ng'eno, J. (2018). Cash transfers and community-based savings groups in Zimbabwe: A pathway to sustainable livelihoods. *African Journal of Social Work*, 8(1), 12–20.
- Nnaeme, C. C., Patel, L., & Plagerson, S. (2020). How cash transfers enable agency through livelihoods in South Africa. *World Development*, 131, 104956. <https://doi.org/10.1016/j.worlddev.2020.104956>
- Orkin, K., Garlick, R. J., Rodriguez Hurtado, I., Grabowska, M., Kreft, B., & Cahill, A. (2022). International evidence to inform decision making on implementing urgent response social protection measures. *Psychology, Health & Medicine*, 27(2), 219–238. <https://doi.org/10.1080/13548506.2021.1944656>
- Owusu-Addo, E., Renzaho, A., & Smith, B. J. (2018). The social impact of cash transfer programs in sub-Saharan Africa. *Social Science & Medicine*, 202, 58–66. <https://doi.org/10.1016/j.socscimed.2018.02.016>
- Patton, M. Q. (2015). *Qualitative research & evaluation methods: Integrating theory and practice* (4th ed.). Sage Publications.
- Pega, F., Pabayo, R., Benny, C., Lee, E., Lhachimi, S. K., & Liu, S. Y. (2022). Unconditional cash transfers for reducing poverty and vulnerabilities: Effect on use of health services and health outcomes in low- and middle-income countries. *The Cochrane Database of Systematic Reviews*, 3, CD011135. <https://doi.org/10.1002/14651858.CD011135.pub3>
- Pellerano, L., Moratti, M., Jakobsen, M., & Bajgar, M. (2014). The Lesotho Child Grants Programme: Impact evaluation report. UNICEF Lesotho and European Union. Retrieved from https://www.unicef.org/evaldatabase/files/Lesotho_CGP_Evaluation_Report.pdf
- Pritchett RV, Daley AJ, Jolly K. (2017). Does aerobic exercise reduce postpartum depressive symptoms? A systematic review and meta-analysis. 67(663):e684-e691. doi: 10.3399/bjgp17X692525. Epub 2017 Aug 30. PMID: 28855163; PMCID: PMC5604832.
- Sabates-Wheeler, R., & Devereux, S. (2018). Social protection and the continuum of care: Examining dependency and autonomy. *World Development*, 101, 73–84. <https://doi.org/10.1016/j.worlddev.2017.08.007>
- Salah Alfahal, M. (2024). Financial lifelines: Cash transfer programs as a tool for mental health recovery in Sudan's war zones. *International Journal of Science and Research (IJSR)*.
- Sen, A. (1999). *Development as freedom*. Oxford University Press.
- Sobrevinas, A. B. (2022). Limits to transformational potential: Analysing entitlement and agency within a conditional cash transfer program in the Philippines.

- Taylor, J. E., Thome, K., & Filipski, M. (2020). Evaluating the spillover effects of cash transfer programs. *Journal of Development Economics*, 144, 102416. <https://doi.org/10.1016/j.jdeveco.2019.102416>
- Vera-Cossio, D. A. (2021). Dependence or constraints? Cash transfers and labor supply. *Economic Development and Cultural Change*, 70(4), 1439–1477. <https://doi.org/10.1086/715030>