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INTEGRATION OF SMALL-SCALE FARMERS IN FARMING ETHICAL
PRINCIPLES OF SUSTAINABLE CASH FLOW MANAGEMENT IN MUTASA
DISTRICT, MUTARE

BY

AFONSO MUTUNDA UPALE ALBERTO

A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
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Abstract

This study explores the integration of small-scale farmers into farming ethical principles with a focus on sustainable cash flow management in Mutasa District, Mutare. Small-scale farmers play a vital role in the local economy and food security; however, they often face challenges related to financial stability and ethical farming practices. The research investigates how adherence to ethical principles such as fairness, transparency, and environmental sustainability can enhance financial sustainability and promote sustainable cash flow management among these farmers. Employing a mixed-methods approach, the study gathers quantitative data through surveys and qualitative insights via interviews with local farmers, stakeholders, and agricultural experts. The findings reveal that the adoption of ethical principles positively influences cash flow stability, encourages responsible resource use, and fosters long-term farming sustainability. The study recommends targeted interventions, including ethical training programs and financial literacy initiatives, to strengthen small-scale farmers' capacity for sustainable cash flow management, ultimately contributing to the socio-economic development of Mutasa District.

KEYWORDS: Small-Scale Farmers(SSF), Farmers' Ethical Principles (FEP), Sustainable Cash Flow Management (SCFM), Sustainable Agriculture (SA), Farming Ethics (FE).

Declaration

I, Afonso Mutunda Upale Alberto, by here declare that this work is mine originally except where I have been sourcing with the citation and acknowledged. Therefore, this work has never been submitted, nor will it ever be submitted to another university for the award of a degree without my concerning.

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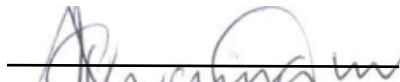
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Dedication

This Dissertation is dedicated to my later brother Teacher Jose Mutondo who opened my eyes to keep up going to school even with two trousers, one pair of shoes and three t-shirts but still encouraged me may the Lord send his Angels to keep his body as He did for Moses while Satan wanted to use Moses' body and the Angel Michael rebuked him. I wish He was here and listen to my defense.

List of Acronyms and Abreviations

SSF--Small-scale Farmers

PKVY--Paramparogat Krishi Vikas Yojana

SCFM--Sustainable Cash flow Management

ASTGS --Agricultural Sector Transformation and Growth Strategy

SLMP--Sustainable Land Management Project

ECXE--Ethiopian Commodity Exchange

CATF--Conservation Agriculture Task Force

CASP--Comprehensive Agricultural Support Programme

NGOs--Non-government Organizations

RBZ --Reserve Bank of Zimbabwe

FCT--Financial Capability Theory

ZADT--Zimbabwe Agricultural Development Trust

ZFU--Zimbabwe Farmers Union

ZAGP--Zimbabwe Agricultural Growth Programme

FEP--Farming Ethical Principles

SA--Sustainable Agriculture

FE--Farming Ethics

FAO-- Food and Agriculture Organization

ZNCC--Zimbabwe National Chamber of Commerce

CSA--Climate-smart agriculture

AUREC--Africa University Ethics and Research Committee

Definitions of Key Terms

Small-Scale Farmer

Are the farmers that operate at small-scale plots of land using limited resources and capital, and also are characterized by subsistence and semi-commercial farming practices (Bragdon, (2015).).

Farmers' Ethical Principles

It is the moral process with guidelines and values and this process influence farmer on their decision-making, behaviours while practicing agriculture, also it emphasizes the sustainability, fairness, and responsibility concerning nature and resources (Cardoso, 2012).

Sustainable Cash Flow Management

This is the planning strategy which help farmers to control their income and expenses to ensure consistent financial stability and growth within time, aligning with sustainability goals (Gray, 2025).

Integration

small-scale farmers use this process to incorporate farming activities in a broader systems and frameworks, for instance ethical principles, economic models, the main is to promote sustainability (Soni, 2014).

Farming Ethics

These are moral values and principles that conduce responsible and sustainable agricultural practices while farmers do their farming (Meijboom, 2016).

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CHAPTER ONE: INTRODUCTION

1.0 Introduction

Agriculture remains a vital sector for economic growth, food security, and rural development worldwide (Maru, 2023). Small-scale farmers form the backbone of agricultural production in many countries, contributing significantly to the household incomes and national economies (Mhembwe, 2019). However, their financial sustainability is often challenged by inadequate cash flow management, unpredictable market conditions. Effective integration of farming ethics and sustainable financial practices which is crucial in ensuring the long-term viability of smallholder farming enterprises (Mutambara, 2014). In Zimbabwe, SSF is a primary source of livelihood for millions of people, particularly in rural areas such as Mutasa District (Mawambo,2022). Despite various government initiatives aimed at supporting farmers, many still struggle with financial instability and limited access to credit. The challenge for smallholder farmers lies in balancing ethical farming practices, sustainable financial management, and compliance with environmental policies (Garwi, 2023). Ethical farming encompasses responsible land use, fair labour practices, and conservation-friendly techniques, all of which must be integrated into financial decision-making. SCFM involves effective budgeting, investment in productive inputs, and securing reliable revenue streams to ensure consistent farming operations (Muhoyi, 2021).

1.1 Background of the Study

Small-scale farmers are the backbone of global agriculture, contributing approximately 70% of the world's food supply, particularly in developing countries (FAO, 2021). Despite their critical role, these farmers often face systemic challenges in adopting sustainable

farming practices and managing cash flow effectively. Sustainable farming principles, such as crop diversification, organic farming, and conservation agriculture, are essential for long-term environmental and economic resilience. However, small-scale farmers frequently lack the financial resources, technical knowledge, and market access needed to implement these practices. In India, for example, smallholder farmers have been encouraged to adopt sustainable practices like organic farming and integrated pest management. However, financial constraints, lack of access to credit, and fragmented land holdings have hindered widespread adoption (Kumar et al., 2020). The Indian government has introduced schemes such as the Paramparagat Krishi Vikas Yojana (PKVY) to promote organic farming, but the lack of stable cash flow and market linkages remains a significant barrier. Farmers often resort to informal credit systems with high interest rates, which exacerbate their financial vulnerability. Similarly, in Brazil, small-scale farmers in the Amazon region have been integrated into agroforestry systems to promote sustainability and reduce deforestation. Programs like the Amazon Fund have provided financial incentives for farmers to adopt sustainable practices. However, cash flow management remains a persistent issue due to fluctuating market prices, high production costs, and limited access to formal financial services (Nepstad et al., 2019). These challenges highlight the need for innovative financial models and policy interventions to support small-scale farmers in achieving sustainable cash flow management.

In Europe, countries like the Netherlands have implemented advanced financial models to support small-scale farmers. Cooperative banking systems, government-backed loans, and subsidies have enabled farmers to invest in sustainable technologies and practices. For instance, the Dutch government provides low-interest loans for farmers transitioning to

organic farming, coupled with training programs on financial management (Eurostat, 2022). These initiatives have demonstrated that access to stable cash flow and financial literacy can significantly enhance the adoption of sustainable farming principles. However, such systems are often lacking in developing regions, where small-scale farmers are more vulnerable to economic shocks and climate change. In Africa, small-scale farming is the backbone of rural economies, employing over 60% of the population and contributing significantly to food security (FAO, 2021). However, African small-scale farmers face unique challenges in integrating sustainable farming practices and managing cash flow effectively. Limited access to credit, poor infrastructure, and climate change are among the most pressing issues. In Kenya, smallholder farmers have been encouraged to adopt climate-smart agricultural practices, such as drought-resistant crops and water harvesting techniques. However, limited access to credit and markets has hindered their ability to invest in sustainable technologies (Mwangi & Kariuki, 2019). For example, the Kenyan government's Agricultural Sector Transformation and Growth Strategy (ASTGS) aims to increase farmers' access to finance, but implementation has been slow due to bureaucratic inefficiencies and limited funding. As a result, many farmers rely on informal credit systems, which often charge exorbitant interest rates and trap them in cycles of debt. In Ethiopia, the government has promoted sustainable farming practices through extension services and programs like the Sustainable Land Management Project (SLMP). These initiatives have encouraged practices such as terracing, agroforestry, and crop rotation. However, farmers often struggle with cash flow due to delayed payments for crops, high input costs, and limited access to formal financial services (Tesfaye et al., 2021). For instance, the Ethiopian Commodity Exchange (ECX) was established to improve market access for small-scale farmers, but many farmers still face challenges in

receiving timely payments for their produce. In South Africa, small-scale farmers in the Eastern Cape have been integrated into value chains through cooperatives, which have improved their access to markets and financial resources. However, challenges such as poor infrastructure, lack of financial literacy, and limited access to technology persist, limiting the full potential of these initiatives (Aliber & Hall, 2020). For example, the South African government's Comprehensive Agricultural Support Programme (CASP) provides grants and training to small-scale farmers, but many farmers still struggle to achieve sustainable cash flow due to market volatility and high production costs.

In Zimbabwe, small-scale farmers are critical to the nation's food security, particularly in rural areas like Mutasa District. These farmers account for over 70% of the country's agricultural output, yet they face numerous challenges in adopting sustainable farming practices and managing cash flow effectively. Limited access to credit, poor infrastructure, and the impacts of climate change are among the most significant barriers. The Zimbabwean government and NGOs have introduced programs to promote sustainable farming practices, such as conservation agriculture and organic farming. For example, the Conservation Agriculture Task Force (CATF) has been working with small-scale farmers to promote practices like minimum tillage, crop rotation, and mulching. However, cash flow management remains a significant barrier, as many farmers lack access to formal financial services and rely on informal credit systems (Matsa & Mukoni, 2021). These systems are often unreliable and insufficient to meet the farmers' needs, leading to cycles of debt and financial instability. A study by Chazovachii et al. (2022) found that small-scale farmers in Zimbabwe struggle with market access and price volatility, which exacerbates cash flow challenges. For instance, farmers in Mutasa District often sell their

produce to middlemen at low prices due to a lack of direct market linkages. Additionally, the lack of financial literacy and access to formal banking services further limits their ability to manage finances effectively. Many farmers are unaware of financial management practices such as budgeting, saving, and investing, which are essential for achieving sustainable cash flow. Climate change has further compounded these challenges, leading to unpredictable rainfall patterns, prolonged droughts, and reduced crop yields. In Mutasa District, farmers have reported significant declines in maize and vegetable production due to erratic weather conditions (Mugandani et al., 2022). These climate-related challenges have increased production costs and reduced farmers' income, making it even more difficult for them to invest in sustainable practices and manage cash flow effectively.

1.2 Statement of the Problem

Small-scale farmers are vital to global food security, yet they face significant challenges in adopting sustainable farming practices and managing cash flow effectively. Limited access to formal financial services, poor market linkages, price volatility, and the impacts of climate change hinder their ability to invest in sustainable technologies and achieve financial stability. For instance, in Zimbabwe, over 70% of small-scale farmers rely on informal credit systems with high interest rates, trapping them in cycles of debt (Chazovachii et al., 2022). Additionally, unpredictable weather patterns and declining crop yields exacerbate cash flow challenges, particularly in regions like Mutasa District (Mugandani et al., 2022). These barriers not only undermine farmers' livelihoods but also limit their capacity to contribute to sustainable agricultural development. This study seeks to address these challenges by exploring strategies such as implementation of diversified

agro-ecological systems and soil health standards and secondly establishment of village-based enterprises and participatory seed systems to integrate small-scale farmers into ethical and sustainable farming practices while improving cash flow management.

1.4 Research Objectives

1. To examine the adoption of sustainable farming practices by small-scale farmers in Mutasa District Ward 10, Mutare, Zimbabwe.
2. To analyse the cash flow management practice of small-scale farmers in Mutasa District in Ward 10, Mutare, Zimbabwe.
3. To assess the role of financial literacy and access to formal financial services in promoting sustainable farming and cash flow management in Mutasa District in Ward 10, Mutare, Zimbabwe.
4. To develop strategy to support small-scale farmers in adopting sustainable agriculture practice and improving cash flow management in Mutasa District Ward 10, Mutare, Zimbabwe.

1.5 Research Questions

1. What sustainable farming practices are small-scale farmers using in Mutasa District Ward 10, in Zimbabwe?
2. How do small-scale farmers manage their cash flow in Mutasa District Ward 10, in Zimbabwe?
3. How does financial literacy and access to formal financial services influence sustainable farming and cash flow management of small-scale farmers in Mutasa District Ward 10, in Zimbabwe?

4. What strategies can help small-scale farmers to adopt sustainable practices and improve their cash flow management in Mutasa District Ward 10, in Zimbabwe?

1.6 Significance of the Study

This study holds substantial significance for various stakeholders, as it seeks to provide insights into the integration of sustainable financial management practices and compliance with environmental policies among small-scale farmers in Mutasa District in Zimbabwe.

Small-scale Farmer

For the farmers in Mutasa District, the study will provide practical recommendations for improving cash flow management and enhancing their financial resilience. By understanding the financial barriers, they face and identifying effective practices, small-scale farmers can improve their productivity, reduce debt, and ensure sustainable growth in their agricultural enterprises. Additionally, farmers will gain insights into how they can better navigate environmental policies to safeguard their farms against land degradation, soil erosion, and other environmental risks.

Agricultural Extension Service and NGOs

The study will be valuable for agricultural extension services and non-governmental organizations (NGOs) working in Mutasa District, as it highlights the current gaps in training and support programs. By identifying the specific needs of small-scale farmers in terms of financial literacy and environmental policy adherence, extension services and NGOs can design more targeted, relevant, and effective educational interventions and capacity-building initiatives. This will enhance the impact of these organizations' efforts and contribute to long-term improvements in the agricultural sector.

Financial Institution and Development Agencies

The study will provide insights into the financial constraints faced by small-scale farmers and the potential role of financial institutions in offering appropriate financial products and services. Financial institutions can use the findings to tailor credit offerings, savings schemes, and insurance products that meet the needs of smallholder farmers. Development agencies, both local and international, will find the results useful for crafting funding programs that promote financial inclusion, sustainable agricultural practices, and environmental conservation in rural areas.

Local Communities and Rural Economics

For local communities in Mutasa District in Zimbabwe, the study's findings will contribute to broader socioeconomic development. By improving the financial stability and productivity of smallholder farmers, the entire rural economy stands to benefit, as increased agricultural output can lead to job creation, enhanced food security, and improved livelihoods.

1.7. Assumption of the Study

It is also assumed that respondents will provide accurate and honest answers during data collection.

1.8 Limitations of the Study

The study may face limitations in terms of accessibility to some small-scale farmers, especially those in remote or inaccessible areas of Mutasa District in Zimbabwe. Farmers' willingness to participate may be hindered by time constraints, lack of trust, or language barriers. The study may also be limited by the scope of available data, as some environmental policy documents or financial records may be outdated or incomplete. Additionally, the study will focus on a specific region within Zimbabwe, which may not

fully represent the experiences of smallholder farmers across the entire country. The study further assumes that the timeframe of 2019 to 2023 is adequate for capturing the relevant data on the integration of sustainable farming practices

1.9. Delimitation of the Study

In addition, the researcher will encounter the issues in terms of translating the objectives and questions into Shona, which is local language spoken in the District, the answers, will be given in local language then translating it again into English. Meanwhile, this will mitigate by looking for money, which will allow the researcher to meeting all respondents who will be expected to answer on the questionnaire or interview schedule. Ward 10 of Mutasa District in Zimbabwe is located in the northern part of District.

1.10. Summary

In conclusion the study will focus specifically on small-scale farmers in Mutasa District ward 10, Zimbabwe, within the timeframe of 2019 to 2023. The research will limit its scope to smallholder farming practice in Mutasa in Ward 10, excluding large-scale commercial farming operations. The study will also concentrate on the integration of cash flow management principles within small-scale farming, without exploring other aspects of agricultural development. Data collection will include surveys, interviews, and document reviews specifically within the timeframe, providing a contemporary context for the research.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.0 Introduction

This chapter will critically examine the key concepts, theoretical frameworks, and empirical studies that inform the investigation into the integration of sustainable cash flow management among small-scale farmers in Mutasa District in ward 10, Zimbabwe. It aims to contextualize the financial management practice of smallholder farmers by exploring both global and local perspectives. The review highlights the dynamics of cash flow in small-scale agriculture, the challenges encountered in managing financial resources sustainably, and the opportunities available for improving financial resilience among rural farming communities. By grounding the discussion in contemporary literature, this chapter will provide a comprehensive foundation for understanding the factors that influence sustainable cash flow management and the socio-economic conditions shaping these practices of small-scale farmers in Zimbabwe.

2.1 Theoretical Literature Review

In understanding the challenges and strategies of small-scale farmers in managing sustainable cash flow, one key theory provides significant insights such as the Financial Capability Theory(FCT) (Sun, 2022). This theory is instrumental in exploring the decision-making processes, resource constraints, and behavioural patterns that shape farmers' approaches to financial management and sustainable agricultural practices, particularly in regions like Mutasa District in ward 10 , Zimbabwe.

Evaluation of the effectiveness of the Cash flow Management Practices among Small-scale Farmers in Mutasa District

Cash flow management is a critical financial function that determines the sustainability and growth potential of small-scale farming businesses. It encompasses planning, monitoring, and controlling the movement of cash within a farming enterprise to ensure operational continuity, reinvestment, and resilience against economic shocks (Moyo, 2023). Effective cash flow management allows farmers to allocate resources appropriately, maintain liquidity, and avoid financial distress during periods of low revenue. However, in rural areas like Mutasa District, smallholder farmers face multiple challenges that hinder their ability to manage cash flow efficiently. A key issue affecting cash flow management among small-scale farmers in Mutasa is the seasonality of agricultural income. Most farmers in the district rely on rain-fed agriculture, which means their earnings are concentrated around harvesting seasons, typically once or twice a year (Ngwenya, 2022). During peak revenue periods, farmers may experience a temporary surge in income, but without proper planning, these funds can quickly deplete before the next harvest. This seasonal income pattern makes it difficult to maintain consistent cash flow throughout the year, resulting in financial stress during off-peak seasons. Many farmers find it challenging to meet daily farming expenses, pay school fees, or purchase inputs for the next farming cycle due to poor cash flow planning (Chikwanha, 2022).

Moreover, the lack of access to formal financial institutions is a significant barrier to effective cash flow management among small-scale farmers in Mutasa. According to the Reserve Bank of Zimbabwe (RBZ, 2023), over 60% of rural farmers in Zimbabwe do not have formal bank accounts, forcing them to rely on informal savings mechanisms or keep

cash at home. The absence of reliable banking services limits their ability to securely, access credit, or invest in financial products that could smooth out income fluctuations. Farmers who lack access to banking facilities are more vulnerable to financial shocks, as they do not have the option of obtaining loans to cushion themselves during economic downturns (Matarira et al., 2022).

The high cost of financial services, lengthy loan approval processes, and lack of collateral further deter smallholder farmers from engaging with formal banking institutions (Moyo et al., 2021). In response to these challenges, many farmers turn to informal financial systems, such as savings groups, rotating credit schemes (mukando), and moneylenders. While these systems provide short-term relief, they often lack the structure needed for long-term financial sustainability. Moneylenders typically charge exorbitant interest rates, trapping farmers in cycles of debt (Muzondo, 2021). Savings groups, on the other hand, can be unreliable, as members may default on contributions, leading to financial instability within the group (Ngwenya et al., 2022). Consequently, the reliance on these informal financial mechanisms exposes farmers to unpredictable financial situations that make long-term cash flow management difficult.

Another factor impacting cash flow management is limited financial literacy. Many small-scale farmers in Mutasa have minimal formal education and lack basic knowledge of budgeting, record-keeping, and investment planning (Chikwanha, 2022). Studies by the Zimbabwe Agricultural Development Trust (ZADT, 2023) indicate that only 30% of smallholder farmers maintain financial records, making it difficult for them to track income and expenses accurately. Without proper record-keeping, farmers may struggle to

determine whether their farming activities are profitable or unsustainable, leading to poor financial decision-making (Matarira et al., 2022).

Furthermore, many farmers do not separate personal and business finances, which results in the misallocation of funds and increased financial strain during off-seasons (Moyo, 2023). The impact of market fluctuations also poses a major challenge to cash flow stability. The prices of cash crops such as tobacco, maize, and horticultural products are highly volatile, influenced by local and international market conditions (Ngwenya et al., 2022).

Small-scale farmers in Mutasa are often at the mercy of middlemen and large-scale buyers who dictate prices, sometimes offering rates that do not reflect production costs. This unpredictability makes it difficult for farmers to plan their finances effectively, as they cannot accurately forecast future earnings (Muzondo, 2021). Additionally, delays in payment from buyers further strain farmers' cash flow, as they may have to wait weeks or months to receive revenue from sold produce (Chikwanha, 2022). To address these challenges, several interventions have been proposed. One effective approach is income diversification, where farmers engage in multiple revenue-generating activities to spread financial risk. Studies show that smallholder farmers who grow multiple crops, rear livestock, or engage in agro-processing tend to have more stable cash flows (Matarira et al., 2022). In Mutasa, some farmers have adopted value addition strategies such as drying and packaging fruits, which allow them to extend the shelf life of their produce and sell at better prices during off-peak seasons (Moyo et al., 2023). Others have ventured into poultry farming or beekeeping as supplementary income streams, reducing their dependence on seasonal crop sales.

Another important strategy is financial record-keeping and budgeting, which enables farmers to monitor cash inflows and outflows, plan for expenses, and make informed investment decisions. Research by the Zimbabwe Farmers Union (ZFU, 2023) suggests that smallholder farmers who keep financial records are better positioned to access credit, as financial institutions require evidence of income stability before granting loans. Basic bookkeeping methods, such as maintaining ledger books or using mobile applications, have proven beneficial in helping farmers track their financial performance and make necessary adjustments (Muzondo et al., 2021). Additionally, mobile banking and digital financial services have played a transformative role in improving cash flow management among smallholder farmers in Zimbabwe. The widespread adoption of mobile money platforms such as EcoCash has enabled farmers to conduct transactions efficiently, receive payments instantly, and access microloans without needing physical banking infrastructure (Ngwenya, 2022). Mobile banking services have also introduced savings and investment options that help farmers plan for future expenses. In Mutasa, financial technology firms have partnered with agricultural cooperatives to offer digital payment solutions, reducing the risks associated with handling cash and enhancing financial security (Moyo et al., 2023).

Government and non-governmental organizations have also introduced training programs on financial literacy to equip farmers with skills necessary for effective cash flow management. For instance, the Zimbabwe Agricultural Growth Programme (ZAGP) has initiated workshops that educate smallholder farmers on budgeting, savings, and investment strategies (ZADT, 2023). Farmers who have undergone such training have

demonstrated improved financial planning skills and a better ability to manage income fluctuations (Matarira et al., 2022).

In conclusion, the effectiveness of cash flow management among small-scale farmers in Mutasa is influenced by multiple factors, including financial literacy, access to banking services, market conditions, and income diversification. While there are significant challenges, the adoption of improved financial practices, technological solutions, and capacity-building initiatives can enhance financial stability among smallholder farmers. This study will explore the current cash flow management practice in Mutasa District, assess their impact on financial sustainability, and propose recommendations to improve cash flow management for long-term agricultural success.

Challenges faced by the Small-scale farmers on balancing financial Sustainability

Small-scale farmers, also referred to as smallholder farmers, are individuals or households engaged in agricultural activities on relatively small plots of land, primarily for subsistence and local market production. In the context of sub-Saharan Africa, and Zimbabwe in particular, small-scale farmers form the backbone of rural economies. According to the Food and Agriculture Organization (FAO, 2021), smallholders produce over 70% of the region's food, yet they face significant barriers to productivity and financial sustainability.

In Zimbabwe, small-scale farmers typically cultivate land areas ranging from less than a hectare to about five hectares. These farmers often rely on family labour, traditional farming methods, and limited external inputs. Despite their central role in national food

security and employment creation, they operate in environments marked by low access to credit, weak market linkages, and vulnerability to climate change.

The economic viability of small-scale farmers is intricately tied to their ability to manage resources effectively, including financial resources. However, due to erratic income flows that depend on harvests and fluctuating commodity prices, many struggle to maintain consistent cash flow throughout the year. As noted by Chikozho and Munemo (2020), the absence of regular income undermines long-term planning, limits reinvestment in productive assets, and increases exposure to debt and poverty traps.

Additionally, small-scale farmers in Mutasa District face unique structural challenges, including poor infrastructure, limited extension services, and inadequate financial literacy. These constraints contribute to the cyclical nature of poverty and low investment in improved farming technologies. To achieve financial sustainability, it is imperative to empower small-scale farmers with knowledge, tools, and access to markets and financial institutions.

Recent policy efforts by the Zimbabwean government and development partners have aimed to integrate smallholder farmers into formal agricultural value chains. Initiatives such as contract farming, mobile money services, and farmer cooperatives have been introduced to improve income stability and financial planning capacity. Nevertheless, more targeted interventions are required to enhance the financial inclusion and resilience of this critical farming population.

Small-scale farmers in Mutasa District, like those across many parts of Zimbabwe, are faced with the complex challenge of balancing financial sustainability. This balancing act

is often fraught with tensions as farmers seek to maintain their livelihoods while adhering to policies designed to protect natural resources. Financial viability is crucial for the long-term survival of these farmers, but the constraints of smallholder agriculture often make it difficult for them to achieve both goals simultaneously. One of the primary challenges faced by small-scale farmers is the high cost of cash flow management. Smallholder farmers in Mutasa, who typically operate on limited budgets, struggle to afford these upfront costs, which significantly impact their financial sustainability (Moyo et al., 2023).

According to a study by ZADT (2023), approximately 50% of smallholder farmers in the district cited the high cost of adopting environmentally friendly technologies as one of the primary barriers. Additionally, the lack of access to credit and financial services exacerbates the problem, as farmers are unable to secure loans to fund the transition to sustainable farming methods (Chikwanha, 2023). Furthermore, many small-scale farmers are heavily reliant on traditional farming methods, which often prioritize short-term productivity over long-term sustainability. For instance, slash-and-burn practices are still widely used by farmers in Mutasa due to their perceived effectiveness in preparing land for planting.

While these methods are cost-effective in the short term, they contribute to soil degradation, deforestation, and loss of biodiversity (Matarira et al., 2023). This presents a significant challenge in balancing the immediate financial needs of farmers. Smallholder farmers, therefore, face a dilemma where financial survival in the short-term conflicts with the long-term goal of maintaining land productivity and sustainability (ZimStat, 2023).

The Zimbabwean government's policy framework, while robust on paper, is often poorly enforced at the local level, especially in rural areas like Mutasa. A report by the Zimbabwe

Farmers Union (ZFU, 2022) found that only 40% of smallholder farmers in rural districts received any form of support or monitoring from government agencies to ensure environmental compliance (Chikwanha, 2023). In addition to enforcement challenges, climate variability and extreme weather events further complicate the balancing act between financial sustainability. Mutasa, like many other districts in Zimbabwe, has been increasingly affected by erratic weather patterns, including prolonged droughts, floods, and unpredictable rainfall (Ngwenya et al., 2022). Climate change poses a direct threat to agricultural productivity, making it even harder for smallholder farmers to meet financial targets. In many cases, farmers resort to unsustainable practices such as over-extraction of water from rivers or illegal logging to cope with these challenges (Moyo, 2023).

In terms of land tenure systems, small-scale farmers in Mutasa face challenges that further exacerbate the struggle to balance financial sustainability. Many farmers operate under customary land tenure systems, which provide little to no long-term security. This insecurity in land tenure leads to unsustainable land use practices, as farmers may be reluctant to invest in long-term soil conservation efforts if they fear they may lose access to the land in the future (Chikwanha, 2022).

The lack of ownership or clear land rights undermines farmers' willingness to adopt practices that would ensure both financial sustainability as they may not see the long-term benefits of such investments. This challenge is particularly acute in the case of soil fertility management, where farmers, despite knowing the importance of crop rotation, organic fertilization, and agroforestry, continue to over-exploit the land due to insecurity about their ability to benefit from sustainable practices in the future (ZimStat, 2023).

Additionally, access to information and extension services is a major issue in balancing financial goals. While government and non-governmental organizations have provided some extension services to smallholder farmers in Mutasa, the reach and effectiveness of these services remain limited. A report from the Ministry of Agriculture (2023) shows that 45% of farmers in Mutasa do not receive regular support, which makes it difficult for them to stay informed about the latest environmental policies, sustainable farming practices, and financial management strategies. Without adequate guidance, farmers may struggle to make informed decisions about how to integrate environmental policies into their farming operations while maintaining profitability (Moyo et al., 2023).

To address these challenges, policy reforms that integrate financial support for smallholder farmers are crucial. This includes enhancing the availability of low-interest loans, providing incentives for sustainable farming practices, and improving access to training and extension services. A study by ZADT (2023) suggests that providing direct subsidies for the adoption of climate-smart agriculture techniques could ease the financial burden on small-scale farmers. Moreover, community-based approaches where local farmers are involved in decision-making processes and monitoring, have shown promise in other parts of Zimbabwe and could be adapted for Mutasa to improve both environmental and financial outcomes (Ngwenya, 2023).

In conclusion, small-scale farmers in Mutasa face numerous challenges in balancing financial sustainability. The high costs of adopting sustainable practices, inconsistent policy enforcement, climate variability, insecure land tenure, and limited access to support services all contribute to the difficulty of maintaining this balance. To promote financial sustainability, targeted policy interventions, improved access to credit, and better

extension services are needed to support farmers in adopting practices that align with cash flow management while ensuring their economic survival.

Propose Strategies for improving Financial Management

The need to propose strategies that could improve financial management among smallholder farmers is a critical aspect of fostering sustainable agriculture in Mutasa District. The challenges discussed in the previous objectives underscore the need for a multifaceted approach that addresses the financial management compliance needs of these farmers. This objective, therefore, seeks to explore and recommend strategies that can empower small-scale farmers in Mutasa to effectively manage their finances. A key strategy for improving financial management among small-scale farmers is the provision of financial literacy training. A lack of financial knowledge is one of the most significant barriers to effective financial management among smallholder farmers in Zimbabwe (Moyo et al., 2023). Without basic financial literacy, farmers often struggle to manage their cash flows, plan for the future, or access financial products.

According to the Zimbabwe National Chamber of Commerce (ZNCC, 2022), financial literacy programs can significantly improve the ability of farmers to manage their resources, enabling them to better allocate funds for both operational needs and long-term investments in sustainable farming practices. Financial literacy training can cover aspects such as budgeting, financial planning, record-keeping, and the importance of saving for future investments in land and equipment. Studies conducted in other parts of Africa, such as Kenya and Tanzania, have demonstrated that farmers who receive financial literacy training are more likely to successfully implement sustainable agricultural practices and adopt climate-smart technologies (Kihara et al., 2023).

Additionally, access to affordable financial services is another crucial strategy for improving financial management. Smallholder farmers in Mutasa, like those in many rural areas, face limited access to credit and financial services, which constrains their ability to invest in sustainable farming technologies and meet short-term operational costs. According to Chikwanha (2023), microfinance institutions and agricultural banks can play a significant role in addressing this gap by offering tailored financial products such as low-interest loans and flexible repayment schedules. Access to credit is particularly important for farmers wishing to invest in climate-resilient technologies, such as drought-resistant seeds, irrigation systems, and sustainable land management practices. Financial products designed specifically for smallholder farmers should consider the seasonality of agricultural income and provide farmers with the ability to repay loans after harvests, ensuring that their financial management remains stable even in challenging periods (ZADT, 2023).

Moreover, public-private partnerships could be an effective approach to bridging the gap in agricultural financing, with the government collaborating with financial institutions to provide subsidized loans or grants for sustainable farming practices. In relation to policy adherence, the strengthening of extension services is a key strategy for ensuring that smallholder farmers in Mutasa can comply with environmental and agricultural policies. Effective extension services play a vital role in educating farmers about the benefits of policy adherence, as well as providing them with the necessary tools and support to adopt recommended practices. A study by the Ministry of Agriculture (2022) found that farmers who regularly engage with extension officers are more likely to comply with policies concerning soil conservation, water management, and the reduction of harmful

agricultural practices such as slash-and-burn farming. However, the study also revealed that only 40% of farmers in Mutasa District receive regular extension services, leaving many without the guidance needed to comply with government regulations (ZimStat, 2023). Therefore, enhancing the availability of extension officers, improving their training, and integrating them into local farming communities can help farmers better understand the importance of equipping them with practical tools for compliance (Chikwanha, 2023).

2.3. Financial Capability Theory

A relevant framework for analysing sustainable cash flow management among small-scale farmers is the Financial Capability Theory, which emphasizes an individual's ability to act and make informed decisions in managing financial resources effectively. According to Sherraden (2013), financial capability is a combination of financial knowledge, access to financial services, and the opportunity to act on that knowledge. This theory recognizes that beyond possessing financial literacy, small-scale farmers must have access to appropriate tools, systems, and support networks to apply their knowledge effectively.

Financial Capability Theory provides a comprehensive framework for understanding how individuals manage their finances, emphasizing both ability and opportunity (Sun, 2022). The theory was developed to address gaps in traditional financial literacy models by integrating behavioural economics and access to financial services. At its core, the theory posits that for individuals or groups (like small-scale farmers) to achieve positive financial outcomes, they need:

Financial Knowledge and Skills – The cognitive ability to understand and apply financial principles such as budgeting, saving, and managing debt.

Financial Access – Availability and ease of access to financial services (banks, mobile money platforms, credit facilities).

Behavioural Opportunity: An enabling environment that allows individuals to act on their knowledge (supportive policies, market access, digital infrastructure). For small-scale farmers, this means that even if they understand how to manage cash flow, they may still struggle due to limited access to banking services, credit, or market information (Lučić, 2023). The theory emphasizes the interaction between individual agency and institutional structures making it highly relevant for your research in Mutasa District, Zimbabwe.

Application in Agriculture: Helps assess not only farmers' financial literacy but also the role of cooperatives, microfinance, and digital platforms in promoting financial inclusion.

Highlights how interventions must be two-pronged: building skills and improving systems.

In the context of smallholder agriculture, the Financial Capability Theory suggests that improving farmers' financial outcomes is not only dependent on their knowledge of cash flow principles but also on systemic factors such as market access, institutional support, and availability of credit. Applying this theory enables a holistic understanding of how both individual behaviours and structural constraints affect the sustainability of cash flow management in farming communities.

2.4 Sustainable Cash Flow Management Theory

Sustainable cash flow management refers to the consistent and efficient handling of cash inflows and outflows in a manner that ensures the long-term financial health of an individual or enterprise. For small-scale farmers, it encompasses the ability to plan,

monitor, and control finances in ways that support both immediate farming operations and long-term economic sustainability. Cash flow sustainability is particularly critical in the agricultural sector due to the seasonal nature of income, unpredictable weather conditions, price fluctuations, and limited access to credit.

In rural and developing contexts like Mutasa District, sustainable cash flow management is more than just budgeting it involves strategic decision-making about input purchases, sales timing, debt repayment, and investment in future production. Effective cash flow practices can help farmers avoid liquidity crises, reduce dependency on informal lending, and make more informed financial decisions (HASIB, 2024). Sustainability in cash flow also implies resilience: the capacity of farmers to withstand financial shocks such as drought, pest outbreaks, or market disruptions. According to Zwane and Mavimbela (2019), sustainable cash flow practices among smallholder farmers are often hindered by irregular income streams, lack of financial literacy, and weak access to banking and credit systems.

Technological innovations such as mobile banking, digital record-keeping, and e-wallets have emerged as important tools in strengthening sustainable financial management in agriculture. Furthermore, cooperative societies and agricultural extension services play a crucial role in educating farmers on cash flow planning and risk mitigation strategies.

From a development perspective, sustainable cash flow management contributes directly to poverty reduction and food security by ensuring that farming remains a viable economic activity. As noted by Chipika and Malaba (2020), promoting financial sustainability among farmers is not only an economic imperative but also a social one, especially in contexts where agriculture is the main livelihood.

2.5 Understanding the Core Concepts of Cash Flow Management and Farming Ethical Principles

Cash Flow Management in Farming is the process in which monitoring, and analyses are involved in order to optimize the cash inflow and outflow for the farm's operation (Viktorovna, 2019). Besides these, it also involves planification and time control by including amounts of the coming incomes into the farm such as revenue from the crop and livestock sales or even other sources like payments done by the government or NGOs (Manachynska, 2024). Therefore, for the cash-out such as expenses for seeds, agricultural inputs like fertilizers, equipment, labour and operating costs (Moyer, 2025). However, the main purpose of this is to ensure that farm's finance remains sustainable. Moreover, an effective cash flow management assists farmers to achieve their operational costs, technology invest, answering to the market challenges and maintain profits.

Farming Ethical Principles are processes that guides promotion of responsibleness, humans, and sustainable practices while one is involved agricultural activities (Zampati, 2022). The main aim of these principles is to make sure the well-being of animals, respectful treatment for the environment, fairness of workers, local communities, and the production of safe and healthy food. On the other hand, the ethical farming also seeks to balance economic viability (Abdullah, 2024).

2.6 Inter-relation of Cash Flow Management and Ethical Principles in Small-scale Farming

The interrelation between cash flow management and ethical principles in farming is interrelated through four elements among them include ethical investment and financial

planning, long-term sustainability over short-term profits, fair compensation and worker's welfare and market choice and ethical branding (Nasimiyu A. E., 2023).

According to Gray (2025), mentioned on his Doctorate thesis that farmers who are committed to these ethical principles always conduct their investment in sustainable form. For instance, organic farming, water conservation and human animal treatment always contain higher costs. Stated that with an effective cash flow management the investments remain financially feasible and with no compromising the farm's operational stability (Gray M. M., 2025).

Through these ethical principles, farmers usually prioritize the long-term health of the land, animals, and their communities (Leopold, 2017). For instance, proper cash flow management assists to allocate resources toward sustainable inputs such as soil health, renewable energy, and fair wages by promoting supportive ethical commitments with no risking financial insolvency (Rigby, 2001).

By practicing these ethical principles would involve payment of fair wages and ensuring that there is safety of working conditions at work site. Therefore, managing cash flow effectively it can allow farmers to achieve their payroll obligations and invest in workers' welfare, by later on reinforcing social responsibility.

Also these processes, farmers who practices ethical principles do prefer markets that pay premium prices for ethically produced goods. Furthermore, cash flow management enables farmers to sustain their operations besides potentially lower initial margins and higher costs associated with ethical practices (Gliessman, 2021).

2.7 Challenges and ethical Dilemmas in Cash Flow Management for Small-scale Farmers

The most challenges and ethical dilemmas faced in cash flow management by small-scale farmers involves balancing profitability with ethical commitments, access to capital for ethical practices, and market fluctuations and ethical commitments (Muzekenyi, 2023). For instances, farmers can face dilemmas where short-term cash flow needs conflict with ethical choices such as reducing costs which would require them to lower the animal's welfare standards in order to improve immediate cash flow but by doing so, it could undermine ethical principles (Ngozwana, 2018). Also, with limited resources such as accessing credit to hinder their abilities to adopt sustainable and ethical practices can other challenge and ethical dilemmas, but proper CFM can be crucial to allocate the limited resources effectively and seek alternative funds (Kerr, 2024). Final, price volatility has effects on cash inflows, which challenges the farmers to maintain ethical standards when market pressures tempt shortcuts and compromises (Moore, 2023).

2.8. Sustainable Agriculture

Sustainable agriculture refers to the practice of farming in ways that are environmentally sound, economically viable, and socially responsible. It is an integrated system of plant and animal production practices that not only satisfy human food, and fibre needs but also enhance environmental quality, make efficient use of non-renewable resources, sustain economic viability, and improve the quality of life for farmers and society as a whole (FAO, 2020). For small-scale farmers in developing contexts like Zimbabwe, sustainable agriculture is central to achieving food security, poverty alleviation, and resilience in the face of climate change and economic shocks.

The concept of sustainability in agriculture has evolved to encompass multiple dimensions: ecological (such as, soil and water conservation), economic (like, consistent cash flow and profitability), and social (for example, labour conditions, community well-being). For smallholder farmers, sustainability is often constrained by limited access to financial resources, insecure land tenure, declining soil fertility, and poor infrastructure. These challenges highlight the importance of integrating sustainable cash flow management into broader sustainable agriculture strategies.

In Zimbabwe, over 70% of the population depends on agriculture for livelihood (World Bank, 2020), sustainable agriculture is crucial for long-term economic development. Climate-smart agriculture (CSA), conservation farming, agroforestry, and organic farming have been promoted to improve resilience and reduce environmental degradation. However, the successful adoption of such practices often hinges on a farmer's ability to make financial investments and manage risk further linking sustainability to effective financial and cash flow management.

According to Mutambara and Munemo (2021), without sustainable cash flow, small-scale farmers are unlikely to invest in long-term sustainability practices, as they often prioritize short-term survival over future gains. Moreover, financial insecurity limits their capacity to adopt technologies that could increase productivity and reduce environmental harm. Thus, sustainable agriculture must be approached holistically, incorporating financial tools and knowledge that empower small-scale farmers to make informed, future-oriented decisions.

Development agencies, including IFAD and FAO, emphasize that sustainable agriculture policies must include access to finance, farmer training, and market integration to ensure

long-term success. These institutional supports are essential for transitioning smallholder farming from subsistence to sustainable, market-oriented models.

2.9. Research Gaps

The research gaps in the study of small-scale farming, cash flow management, adherence is a critical to the successful development of strategies for improving smallholder agricultural sustainability in Zimbabwe, particularly in Mutasa District (Noah, 2024). One significant gap in the existing literature is the limited empirical research on the relationship to cash flow management practices adherence among smallholder farmers in Zimbabwe (Jahan, 2025).

While financial management and policy adherence are well-researched topics in isolation, few studies explore how these two factors intersect in the context of small-scale agriculture in Zimbabwe. Existing studies, such as those by Chikwanha (2023) and Moyo et al. (2023), focus primarily on either financial challenges or policy non-compliance, but rarely address how financial constraints influence the ability of farmers to adopt sustainable practices.

This gap is particularly evident in Mutasa District, where smallholder farmers are faced with the dual challenge of managing cash flow and adhering to policies that may require substantial investments in sustainable practices (Charinda, 2015). Further research is needed to understand how financial management practices (such as budgeting, savings, and access to credit) influence, and vice versa. This knowledge will help develop integrated strategies that address both financial sustainability and farming adherence simultaneously.

Another significant gap is the lack of context-specific studies on smallholder farmers' responses in Zimbabwe. While there are numerous studies on agricultural policy compliance in different African countries, there is limited literature focused on Zimbabwe's unique policy landscape. For example, Moyo et al. (2023) point out that many farmers in Zimbabwe are unaware of or unable to fully comply with government policies due to gaps in extension services, the complexity of regulations, and a lack of incentives for compliance. However, a few studies have examined the specific challenges faced by small-holder farmers in Mutasa in Ward 10 when attempting to navigate farming activities (Charinda, 2015). Mutasa, as a predominantly rural district, has its own socio-economic challenges that may affect policy compliance. Further studies should focus on the effectiveness of Mutasa's smallholder farming regions, as well as the barriers to compliance, such as limited access to financial resources, inadequate extension services, and the lack of practical knowledge on sustainable practices.

2.10. Summary

All in all, improving financial management adherence among smallholder farmers in Mutasa District requires a combination of strategies. These include enhancing financial literacy, improving access to credit, strengthening extension services, offering incentives for policy compliance, fostering community engagement, and enacting policy reforms. By addressing the financial and policy-related challenges faced by smallholder farmers, these strategies can contribute to the long-term success of agriculture in the district, promoting both financial sustainability and sustainable agriculture.

CHAPTER THREE: METHODOLOGY

3.0 Introduction

This chapter outlines the research methodology that was employed to address the research problem and achieve the research objectives of this study. The primary aim of this study was to evaluate the effectiveness of cash flow management practices among small-scale farmers in Mutasa District, Zimbabwe. Understanding how these factors interact and the challenges they create is essential for proposing strategies that can improve the financial sustainability and policy adherence of small-scale farmers in the region. In this chapter, the research methodology is explained in detail, including the research design, population, sampling methods, data collection techniques, and analysis strategies that were used to gather and interpret the data. Furthermore, the ethical considerations involved in the study were addressed to ensure that the research is conducted in a manner that is respectful, transparent, and responsible. Given the complexity of the research problem, which involved both financial management practices and the impact of environmental policies, this study used a mixed-methods research design. By integrating both qualitative and quantitative approaches, the researcher was able to explore the challenges faced by smallholder farmers from multiple perspectives. Therefore, the researcher used mixed methodology to conduct this study for academic purposes.

3.1 Research Design

This study adopted a mix-methods, which integrated qualitative and quantitative designs. The quantitative component enabled statistical analysis of cash flow management practices, while the qualitative component provided deeper insight into the lived experiences and challenges of small-scale farmers. This design ensures a comprehensive

understanding of the financial behaviours, challenges, and strategies used in the farming communities of Mutasa District in ward 10. The rationale for using a mixed-methods design lied in its ability to combine the strengths of both qualitative and quantitative approaches, enhancing the validity and robustness of the research findings (Creswell, 2022). This methodology also allowed for triangulation, which refers to the process of using multiple methods or data sources to cross-check and confirm findings. By collecting both qualitative and quantitative data, the researcher compared and validate the results, increasing the reliability and credibility of the study. Qualitative research design according to Cresswell (2014) is an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem from their own perspective. Qualitative research design deems to be the most appropriate method while dealing with people's behaviours, perceptions and opinions in their natural settings.

3.2 Target Population

3.2.1 Study Population

Polit and Hungler (1999) defined population as an aggregate of all the objects, subjects or members that conform to a set of specifications. On the other hand, Babbie (2001) defined population as people or items with the characteristics, and both sharing one wish to understand. In other words, population consists of all those people with the characteristics a researcher wants to study. Based in this esteem, the study population was also selected for two realm mainly observation and analysis. The regarding with population to research is the totality or aggregated events, groups, persons, objects, test items, etc. which formed the subject that matter of research observation. The Mutasa District has thirty one Wards (31 Wards) such as Chikomba, Eastern Highlands, Zindi, Mandeya, Muparutsa, Samanga

A,Samanga B,SahumaniNyamaende,Samaringa (ward 10), Sanyamandwe, Sadziwa,Nyamhuka, Rutungagore, Mudzindiko, Gonde, Madwaramaredza, Sheba,Doweguru,Nyashuti,Penhalonga,Imbeza,OldMutare,Gonde,Odzi,Muchena,Stapleford, Chavhanga,Katiyo,Mandeya 2, and Hauna and all of them are located in Manicaland Province specifically Mutare. Therefore, the research focused on 100 small-scale farmers in Mutasa District in Samaringa. The study was also interested into four groups of small-scale farmers among ‘‘ Samaringa Ward 10 in Mutasa District’’ specifically, farmers with less than 1-2 hectares of land, farmers with 2-3 hectares of land, and farmers with more than 3-4 hectares of land, and Agricultural officers that deal with small-scale farming activities in order to gather trustworthy information.

3.3 Sample size and Sampling Technique

3.3.1 Sample Technique

According to AJai & Amuche (2015) ‘‘stated that sampling is the process of selecting a sample from the targeted population. Basing on their argument, the population can be divided into a small number which is part of it known as sampling units. Furthermore, for studying any problem, it would be difficult to study the entire population. Hence, it is useful to pick up out a sample as it is universally proposed in order to cover the study. On the other hands, Livumbaze & Achoka in 2017, stated that the process of selecting a number of individuals, and objects from population the process is named sampling process. This process involved selection of group that contained representative elements with same characteristic to be found in the group in general (Livumbaze, 2017). Therefore, sample technique used in this study was simple random sampling. Because it ensures that

every member from the targeted population has an equal chance to be selected, and this helped to diminish bias and increase the representativeness of the sample (Noor, 2022).

Further Nichols in 2000, on her explanations, defined It as a statistical process of selecting a subset and those subsets are called as sample which are part of the population with same interest of purposes to make observations about them. Also, Kumar in 2008, stated that a group of representatives from the whole population that takes part in the study is known as sample (Kumar, 2008). However, sampling refers to a technique a researcher adopts in selecting a representative group from the population of study (Kumar, 2008). This study used of sampling techniques applicable to both mixed researches such as simple random sampling technique. Furthermore, this study employed the simple random sampling technique to select the sample. According to Meng (2013), stated that simple random sampling technique allows the researcher to actively select the most productive sample with qualities and experiences that can enrich the understanding of answering research questions. Besides this, it also helps the researcher focus on people with expertise and insight into issues under study (Meng, 2013). In addition, she argued by saying that in a qualitative study it seeks in-depth to understand a particular problem, a sample size in the range of 30-50 is normal and enough for a small-scale studying research (Jepketer, 2015). while Bhattacharjee in 2012, mentioned that in precedent in similar studies many rural and community-based studies use samples between 50-100 participants for large scale.

3.4 Sample Size

Due to time management and the vast nature of the site, it will make the study to become impossible to include everyone in the study population. Therefore, the sample had to be

used in such way first of all, a number of four local agricultural farmers were selected for an in-depth study, as representative cases, which were guided by the local District Council. It was also better to ensure that respondents in the sample could be representative of the study site's population. As the study focused on the small-scale farmers, Mutasa District, therefore, the sample size process was fifty (50) citizens this was because other 50 citizens could not be able to answer correctly questions which were asked in the research questions. Therefore, these sample were representative to all cited population groups above. During selection moment, the sample was selected using quota sampling as technique. However, because the researcher had to identify the informants. Moreover, the strata contained (i) educational level, (ii) Native/non-native, (iii) Time (different council regimes) following the above, farm size was taken into consideration. Although, it was not pretty simple to ensure farm characteristic because of the fact that local small farmers many of them cultivate without mapping their plots than large scale. This made them little or no understanding for such an exercise. A simple quota sampling technique was used to select informants that were representative of the target population.

$$n = \frac{N \times Z^2 \times P \times (1 - p)}{(N - 1) \times e^2 + z^2 \times P \times (1 - P)}$$

Explanation of the Variables

Each variable in the formula represents a specific statistical concept:

- *n* = sample size required
- *P* = true proportion of the population 0.5
- *N* = population size (71)
- *e* = The level of precision = (0.05 for 5%)

- $Z =$ Desired confidence level (1.96 for 95%)

Yamane's (1967) cited by (Brandon, 2020) further explains that when the size of the population being represented is between 50,000 and 100,000 that is a sample of 100 which is sufficient to represent this population with a 95% confidence interval and a margin of error or 10%. Therefore, given that the population of the study consisted of 71 of small-scale farmers where:

$$n = \frac{71 \times 1.96^2 \times 0.5 \times (0.5)}{(71 - 1) \times 0.05^2 + 1.96^2 \times 0.5 \times (0.5)}$$

$$n = \frac{71 \times 3.8416 \times 0.25}{(70) \times 0.0025 + 3.8416 \times 0.025}$$

$$n = \frac{71 \times 0.9604}{0.175 + 0.9604}$$

$$n = \frac{68.1884}{1.1354} = (n \approx 60)$$

Approximately, $n = 60$ made our population sample. Therefore, there are sixty (60) questionnaires that were administered to the respondents across the three regions of the ward to help the researcher come out with the probable factors affecting small-scale farmers to integrate of farming ethic principles and sustainable cash flow management in Samaringa Ward.

3.5 Data Collection Instruments

The tools that a researcher used to gather information for the study are called Data collection instruments (Gerrad, 2017). By employing the right methods helped the researcher gathering the right data. The researcher utilized interviews, and questionnaire. Interviews were synonymous with qualitative research.

3.6 Interviews

According to Creswell (2007), an interview is a two-way conversation intended by the researcher with a purpose of obtaining research-related information while Fox (2009) defined interviews as a technique of gathering data that involves verbal communication between the researcher and the participant. Interviews also are used in surveys and exploratory and descriptive studies. Most specifically, the researcher used the semi-structured interviews. Semi-structured interviews are a tool of collecting data that used open-ended questions, which allowed for flexibility (Fox, 2009). Semi-structured interviews are qualitative in nature and are generally used as an exploratory tool in research field. The open-ended nature of the questions provided opportunity for the participants to discuss the topic under study in details. Open-ended questions prompted the participants to give in-depth knowledge of the topic. In this study, collection instruments which were used included semi-structured interviews and structured questionnaires. These data collection instruments were appropriate for a mixed-methods study, as they allowed for the collection of both qualitative and quantitative data, which were analyzed in tandem to provide a comprehensive understanding of the research problem.

However, the semi-structured interview is a qualitative data collection method that allows for an in-depth exploration of the participants' experiences, perceptions, and attitudes. This method was particularly useful in studying complex issues such as cash flow management practices and ethical principles practiced by small-scale farmers, as it provided a platform for farmers to express their opinions in their own words. A semi-structured interview guide were developed to ensure that all relevant topics are covered during the interviews, while

also allowing flexibility for participants to discuss additional issues that may arise. The interview questions focused on topics such as:

- The financial management practices are employed by small-scale farmers.
- The challenges faced in managing cash flow, particularly in light of environmental policies.
- The impact of environmental policies (e.g., land use regulations, water conservation rules) on farming operations.
- The farmers' awareness of, and compliance with, environmental policies.
- Strategies used by farmers to overcome financial and policy-related challenges.

Each interview was conducted with a farmer and one key stakeholder, such as an agricultural extension officer or government representative. Interviews were conducted face-to-face, and where necessary, follow-up interviews were arranged to clarify responses. Each interview lasted approximately 10 to 15 minutes, depending on the depth of the conversation. The interviews were recorded with the consent of the participants, and detailed notes were taken to capture key themes and insights. The semi-structured interview format was advantageous because it allowed for flexibility, enabling the researcher to ask follow-up questions based on participants' responses, which can yield richer data. Additionally, it helped to build rapport with the participants, encouraging them to share more honest and open responses.

3.7 Questionnaire

A questionnaire is a research instrument consisting of a series of questions designed to gather information from respondents (Fife-Schaw, 2020). A structured questionnaire will be developed based on the research objectives and the provided questionnaire template.

Therefore, data collection is a critical aspect of the research process, as it provides the empirical evidence needed to address the research questions and meet the study's objectives.

In addition to the semi-structured interviews, structured questionnaires were used to collect quantitative data from a larger sample of small-scale farmers. A structured questionnaire allowed for the collection of standardized data that were statistically analyzed. The questionnaire were developed with a focus on financial management practices and ethical principles of small-scale compliance, using a Likert scale to measure attitudes, behaviors, and perceptions. The questionnaire included sections such as:

- Demographic information (age, gender, farm size, education level, etc.).
- Financial management practices (budgeting, record-keeping, savings, cash flow management strategies).
- Awareness and understanding of ethical principles in farming.
- Perceptions of the impact of environmental protection on farming operations.

The structured questionnaires were distributed to 60 farmers using both paper-based and digital formats (depending on the farmers' access to technology). The researcher visited farms in person to distribute and collect the questionnaires, ensuring high response rates. Farmers were encouraged to provide honest responses, and the questionnaire was designed in a way that makes it easy to complete, ensuring minimal disruption to their daily activities.

3.8 Data Collection Procedure

To ensure the collection of both quantitative and qualitative data relevant to the research objectives, two main data collection instruments were employed: a structured

questionnaire and a semi-structured interview guide. These instruments were developed in alignment with the study's conceptual framework and was pre-tested to ensure clarity and reliability. Moreover, the data collection process was also conducted in a systematic and ethical manner to ensure the accuracy and reliability of the information which were gathered. The procedure involved several key steps, including preliminary engagement with local authorities, piloting of instruments, actual data collection, and post-fieldwork review.

3.12 Quantitative Data Analysis

Quantitative data which were collected through structured questionnaires were also analysed using the Statistical Package for the Social Sciences (SPSS) version 26 and Microsoft Excel. The analysis followed by the stages below:

- **Data Coding and Entry:** Responses from the questionnaires were first coded and entered into SPSS. Each respondent was also assigned a unique identifier to ensure anonymity.
- **Descriptive Statistics:** The data analysed too using descriptive statistics such as frequencies, percentages, and tables to summarize the demographic characteristics of respondents and key variables related to cash flow management practices.
- **Data Visualization:** Results were presented using frequency tables, bar charts, and pie charts to make the findings more accessible and interpretable.
- **Cross-tabulation:** Some variables were cross-tabulated to examine relationships between demographic characteristics (e.g., age, education level) and financial practices such as budgeting, savings, or credit use.

- **Transcription:** Interview recordings were transcribed verbatim to ensure that no critical details was omitted. Where Shona interviews conducted, were translated into English carefully to preserve meaning.
- **Theme Development:** Codes were grouped into broader themes such as “financial literacy gaps,” “informal savings strategies,” and “barriers to formal banking.” These themes were then interpreted in relation to existing literature and the study’s conceptual framework.

3.14 Ethical Considerations

Ethical considerations play a crucial role in every stage of the research process, ensuring the protection of participants' rights, welfare, and privacy. In this study, several key ethical principles guided the data collection process, including respect for autonomy, beneficence, non-maleficence, justice, and confidentiality. Collins (2000) stated that the ethical concerns of any research reflect the professional codes of conduct which guide the research process. Respect for autonomy entails acknowledging participants' right to make informed decisions about their involvement in the study. The researcher sought permission from the authority in the area of study in order to carry out the study (Creswell, 2014). Before the commencement of the study, the researcher will obtain the ethical clearance letter from Africa University Ethics and Research Committee (AUREC).

Participants were assured that their decision to participate or decline could not impact their access to services or relationships with the researchers. Beneficence and non-maleficence required researchers to maximize benefits while minimizing harm to participants. Research assistants conducted interviews in a manner that prioritizes participants' comfort, dignity, and well-being. They ensured that questions are asked sensitively and

respectfully, avoiding any undue stress or discomfort. Measures were implemented to minimize potential harms, such as emotional distress or breach of confidentiality. Participants were provided with support resources and referrals if needed.

Justice demands that research procedures were fair and equitable, and that the benefits and burdens of research were distributed fairly among participants. In this study, efforts were made to recruit a diverse sample that reflected the demographics of the population residing near the district. Stratified random sampling was employed to ensure representation across different age groups, genders, occupations, and proximity to the district. The findings of the research disseminated to relevant stakeholders to promote transparency and accountability. Confidentiality was the paramount to safeguarding participants' privacy and data security. All identifiable information collected during the study, such as names, addresses, and contact details, were kept confidential and stored securely. Participants' responses were anonymized, using codes or identifiers, to ensure that individual responses cannot be linked back to specific participants. Only authorized members of the research team were having access to the raw data, and data were stored in password-protected electronic files.

3.15 Summary

To sum up, this chapter careful observed how and what the methodologies were used while conducting the studies whereby research designs, population and sampling, data collection instruments and procedure, data analysis ethical consideration where look at to make the research sustainable basing the AU graduate guideline book and standards.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.0. Introduction

This chapter presents the data collected from the respondents, their analysis and interpretation, and the demographic characteristics of the respondents.

4.1. Response rate based on the Respondents

Founded on the Integration of Small-Scale Farmers in Farming Ethic Principles of Sustainable Cash Flow Management in Mutasa District Ward 10, Zimbabwe, the following calculation plans the application based on the topic mentioned above, derived from a hypothetical survey of 100 individuals with a 60% response rate (60 respondents).

Formula = Completed responses : Total Sample Size X 100

$$F = 60 : 100 \times 100 \gg F = 60\%$$

Demographic characteristic of the respondents

4.1.1 Table 1: A Frequency Distribution Showing the Characteristics of the Respondents (N=60)

Parameter	Variable	Category	Frequency	Percentage(%)
	18-25	Male	24	40
	26-30	Female	6	10
Age of the respondents	31-40	Male	12	20
	41-50	Female	8	13.3
	50 and above	Male	10	16.7
	Total		60	100

The table above shows the frequency distribution characteristics of the respondents. For the purpose of this current project, the following age were involved, 18-25 years of age with 40%, 26-30 years of age with 10%, age ranging from ages 31-40 with 20 as their percentages, 41-50 age have 13.3 as their percentage and lastly, 50 and above with the total of 16.7%.

Recommendation: the local Department of Agricultural and rural Development should create agricultural projects and programs specifically for youth from the age between 18 to 25 that can allow them to easy access financial support for farming purpose in Muatasa District.

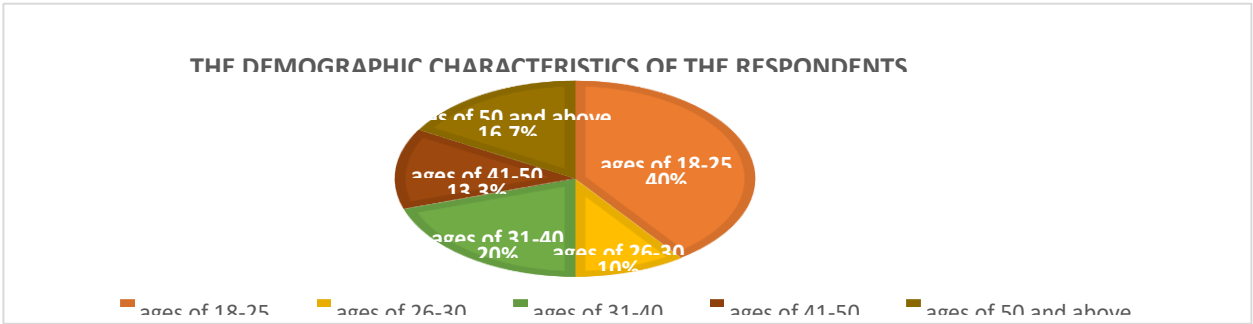


Figure 1

4.2. Education Status of the Respondents

4.2.1 Table 2: Educational Status of the respondents

Parameter	variable	Frequency	Percentage(%)
	No formal education	5	8.3
	Primary education	14	23.3
Educational status	Secondary Education	25	41.7
	Tertiary Education	16	26.7
	Total	60	100

Accounting for the educational status of respondents enhances the accuracy, validity, and applicability of research findings (Andrews, 1986). Educational status of the respondents was shown that majority of the respondents had Secondary education with 41.7%. The result showed also that 23.3% of the respondents had Primary education. Furthering, the respondents who had tertiary made up of 26.7%, followed by those who had no formal educational status with 8.3% respectively.

Recommendation: Small farmers should get attend financial workshop because one to understand sustainable cash flow and its management He/She would to have basic knowledge on how to prepare a budget.

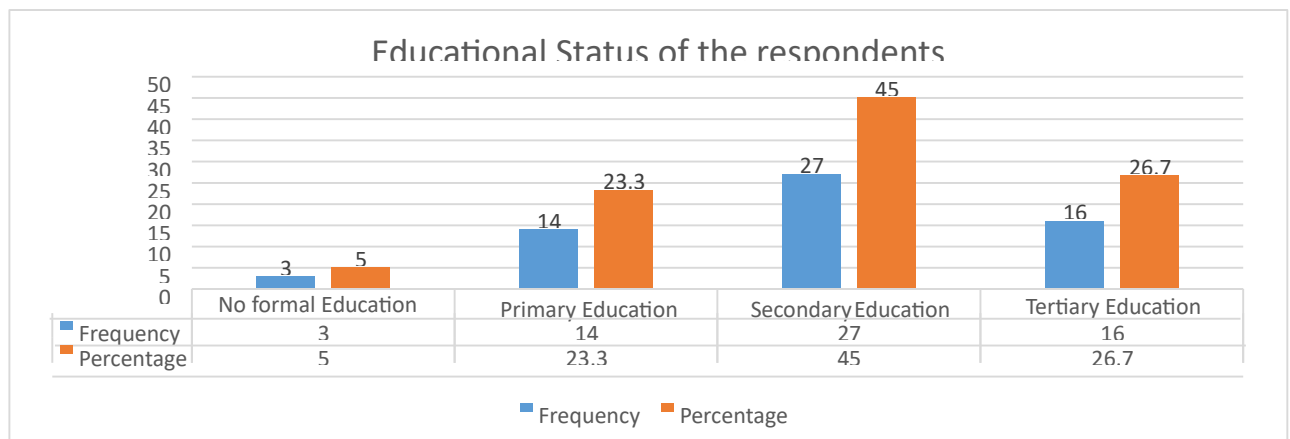


Figure 2

The graphic above shows the educational status of the respondents which were gotten after that data collection fro, the respondents whereby majority of the respondents had Secondary education level which made up to 45%. Followed by 23.3% of the respondents that had Primary education. Furthering, the respondents who had tertiary educational level also made up of 26.7%, whereby the following were those who had no formal educational

status basing on the results after getting the feedback from the respondents it showed up 5% respectively.

4.2.2 Table 3: Farm Size in Hectares

Parameter	Variable	Frequency	Percentages%
	½ hectare	5	8.3
Farm size (hectares)	1hectare	10	16.7
	2 hectares	25	41.7
	4 hectares	20	33.3
	Total	60	100

On the responses gathered 41.7% of findings revealed that the respondents had 2 hectares. Followed by 4 hectares 33.3%. While, those who held 1 hectares made up 20%. Next flow by those with only ½ Hectare which made up to 5%. These responses mean small farmers are face land access for farming in their community to practice agriculture (Marewo, 2025). This agreed with the study also conducted by Chipenda titled “ youth and land access challenges” stated that Zimbabwe land is a major issues among people to access. Further he said that due to historical land distribution issues, lack of collateral, and limited tenure security, youth often face difficulties in accessing and having land oznership (Chipenda, 2022).

Recommendation: In order for the you to have fully access to the land the government must adjust some of the laws concerning land ownership and review the historical problems by doing that many people will be able to have land access and practice their agriculture.

4.2.3 Table 3: Farming experience of the respondents

Parameter	variable	Frequency	Percentage(%)
Farming Experience	Less than 5years	20	33.3
	5-10 years	22	36.7
	Above 10 years	18	30
Total	XXX-----XXX-----XXX----XXX	60	100

Farming experience significantly enriches research by providing practical, reliable, and context-specific insights, ultimately leading to more effective and sustainable agricultural solutions (Braun, 2006). Therefore, on the farming experience of the respondents, the result showed that majority of the respondents had 36.7% of farming experience, followed by 33.3 % of the respondents who had less than 5 years of farming, while respondents with 10 years of farming experiences were 30%).

Recommendation: Without a prepare land ownership access people will not have more experience concerning farming, so if the government review the policies many young people will acquire practical experiences on farming

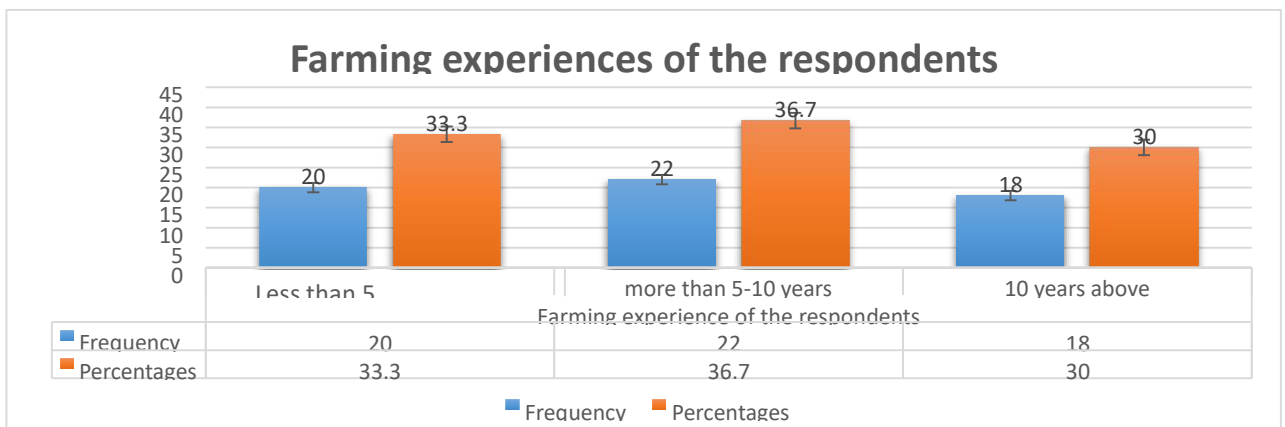


Figure 3

The graphic states the farming experience of the respondents, which had as the result showed majority of the respondents had more than 5 years of farming which made 36.7% of farming experience, followed by 33.3 % of the respondents who had less than 5 years of farming experience, while respondents with 10 years of farming experiences were 30%.

4.2.4 Table 4: Marital Status of the respondents

Variable	Frequency	Percentage(%)
Married	19	31.7
Divorced	12	20
Widowed	4	6.7
Single	25	41.6
Total	60	100

Marital status of respondents in this research project refers to their legal status regarding marriage, such as single, married, divorced, widowed, or separated. It is an important demographic variable because it can influence various attitudes, behaviors, and responses related to the research subject (Mridha, 2020). However, based on the responses gathered 41.6% of respondents said they were single (41.6%) against Married respondents which was (31.7%), and also Divorced led with (20%), while widowed showed as the results of the respondents which made up to 6.7%.

Recommendation: In order for small farmers to understand cash flow management and ethical principle while practicing agriculture the local department of agriculture create training on financial access for small scale farmers.

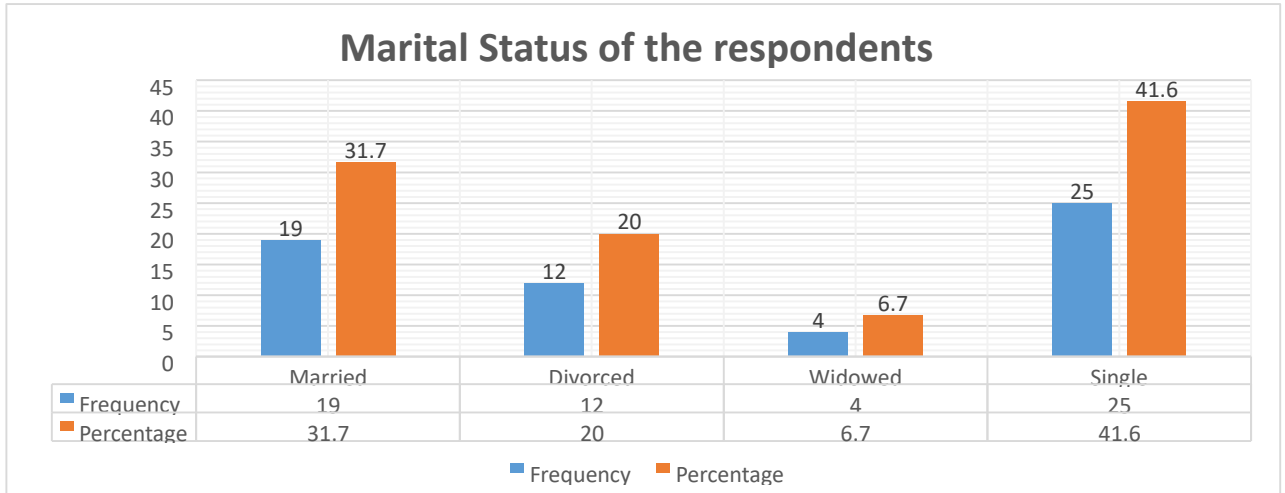


Figure 4

The graphic above shows the marital status of the respondents, whereby the study showed as the result of the respondents as such the majority were single leading with (41.6%). Next was followed by Married respondents who showed also (31.7%), and Divorced were the third one who led with (20%), while widowed had as the results of their respondents which made up to 6.7%.

4.3. Table 5: Farming Practices and Ethical Principles

Parameter	Variable	Frequency	Percentages%
Are you aware of farming ethics principles of sustainability?	Yes	35	58.3
	No	25	41.7
	Total	60	100

Regarding from gathered responses 58.3% of the respondents the results showed that they were aware about ethical principles of sustainable farming 41.7% were not. In Farming practices and ethical principles the two aspects interconnect each other creating an influence to promote sustainability, welfare, and social responsibility of agriculture (Zickefoose, 2017). However, Zickefoose’s understanding of the two concepts help one to understand what could be farming practices. For instance, He mentioned that farming

practices can be the type of farming a farmer is involved in such as Conventional Farming, Organic Farming, and Sustainable Farming while the ethical principles in farming include animal welfare, environmental stewardship, fair labor practices, social responsibility, transparency and accountability.

Recommendation: Farmers who are aware of sustainability assist other to practice these ethical farming principles for better future generation to Come.

4.3.1 Table 6: Frequency showing responses of the small farmers holders incorporating ethical principles such as fairness, and community support in their farming activities

Parameter	Variable	Frequency	Percentages%
Do you incorporate ethical principles such as fairness, and community supporting in your farming activities?	Always	10	16.7
	Sometimes	35	58.3
	Rarely	15	25
	Total	60	100

Regarding on incorporation of ethical principles the gathered responses went by 58.3% of the respondents stated that sometimes they incorporate those ethical principles while 25% rarely incorporate them and 16.7% of respondents always incorporate these ethical principles. Gaswa stated that Small farmers in Zimbabwe incorporate ethical principles such as fairness and community support into their farming activities, but it varies depending on person practices and local contexts (Gaswa, 2023). Basing on the responses from the respondents which mean there is a need of informing other SSF to incorporate these ethical principles because 16.7% is the numbers of those who incorporate them while others

Recommendation: By incorporating these ethical principles, these will promote social equity, enhances community well-being, improves sustainability, boosts reputation and

consumer trust, and encourages ethical labor practices. Therefore, Agricultural community leaders create capacitation based on the incorporation of ethical principles in small-scale farmers

4.3.2 Table 7: Frequency showing the responses on ethical principles followed by small farmer in Mutasa District Ward 10

Parameter	Variables	Frequency	Percentage%
Which of the following ethical practices do you follow?	Fair labor Practices	10	16.7
	Fair trading and pricing	35	58.3
	Conservation of Natural	15	25
	Total	60	100

The gathered responses on ethical principles followed by the small farmer showed 58.3% stated that they follow fair trading and pricing ethical principle whereby 25% conserve the nature while 16.7% practice fair Labor. According to Sulemana in his work titled farmer identity, ethical attitudes and environmental practices said that Small-scale farmers often adhere to numerous ethical principles that conduct their practices and interactions between their communities within environment (Sulemana, 2014). Further he said These principles include sustainability, Fairness, respect for environment, and community engagement (Sulemana, 2014).

Recommendation: In order to completely small farmers to understand fully the Importance of ethical principles they follow, those who practice fair labor practices and conservation of natural they may increase their practices and join fair trading and pricing both to promote these ethical principles among others.

4.3.3 Financial Management and Cash flow

4.4.1 Table 8: Responses from the small farm holders concerning their keeping records of their farm income and expenses

Parameter	Variables	Frequency	Percentage%
	Yes	28	46.7
Do you keep records of your farm income and expenses?	No	32	53.3
	Total	60	100

The essential concepts in the field of finance that assists businesses to maintain their financial stability in order to achieve their financial goals is named Financial management (Kroes, 2014). On the other hand, Financial management involves planning, organizing, directing, and controlling how the the financial activities of the business is used (Nasimiyyu, 2023). It has main objective to ensure the availability of funds, and the optimization on the use of resources, while maximizing the value of the business (Plaskova, 2020). However, cash flow is the movement of income and outcome of a business withim a specific period of time (Soboleva, 2018).therefore, this requires records of the incomes and expenses of business' financial for future plans. Regarding on the obtained responses from the respondents the answers were 53.3% for those farmers who do not record their expenses and income while 46.7% respresents those do not record their incomes and expenses of the farmer.

Recommendation: For several reasons it is always important to create a culture of financial record of your incomes and expenses because this will help you to understand the expenses and profits Therefore, may the 53.3% of the respondents who do not record begins to record in order to achieve their vision.

4.4.2 Table 9: Fréquence showing results on how do you usually manage your cash flow?

Parameter	Variables	Frequency	Percentages%
	Personal savings	28	46.7
How do you usually manage your cash flow?	Reinvest profits	18	30
	External source	14	23.3
	Total	60	100

Basing on the responses 46.7% of farmers manage their cash flow through their personal saving followed by 30% of those farmers who reinvest their profits in order to manage their cash flow while 23.3% also depends on external expenses to manage their cash flow. This goes with Uwonda (2013) who stated that one to manage his/her cash flow must create a cash flow forecast, monitor the expenses and always external source to strengthen you finance (Uwonda, 2013).

Recommendation: In order to completely overcome cash flow challenges farmers must have to create a new habit of personal saving and other sources to strengthen their cash flow.

4.4.3 Table 10: Frequency on showing on do you experience cash flow challenges regularly?

Parameter	Variables	Frequency	Percentages%
	Yes	28	46.7
Do you experience cash flow challenges regularly?	No	14	23.3
	Somehow	18	30
	Total	60	100

Regarding to the responses gathered 46.7% experience cash flow challenges regularly while 30% somehow experience these challenges too and 23.3% directly experience cash flow regularly. Stice said there are several factors that can force one to experience cash flow challenges regularly among them included lack of emergency funds, poor cash flow management, and excessive expenses (Stice, 2017).

Recommendation: to avoid experience cash flow challenges regularly the farmers may always have emergency funds.

4.5 Table 11: Frequency show on What are the main sources of your farm income?

Parameter	Variables	Frequency	Percentage%
What are the main sources of your farm income?	Crop sales	19	31.7
	Government support	14	23.3
	Market sales	27	45
	Total	60	100

The gathering responses from the respondents showed that 45% their source of farming income comes from market sales followed by crop sales 31.7% while others their farming income come from government support. This concern was supported by Dwingirai (2022) stated that main source of farming income may originated from different sources among them include Crop sales, government scheme, non-farm income and livestock sales (Dzingirai, 2022).

Recommendation: it is always better to diversify the farming products in order to generate more income from different products by doing so it will help the farmer to not depend on one source of their incombe.

4.5.1 Table 12: Frequency showing in your opinion, how does practicing farming ethics affect your cash flow management?

Parameter	Variables	Frequency	Percentage%
In your opinion, how does practicing farming ethics affect your cash flow management?	Better relationships with customers	24	40
	Customers willing to pay higher Price	22	36.7
	Improving cash inflow	14	23.3
	Total	60	100

Based on the responses collected from the respondents 40% stated that better relationship with customer can be created by practicing farming ethics cash flow management this was followed by 36.7% which was mentioned that by practicing ethical cash flow management can lead to customer willing to pay higher prices moreover it also, improve cash inflow which was mentioned with 23.3%. This can be supported by Ngakatsi who stated that by Practicing farming ethics may positively affect farmer’s cash flow management in various form these include access to support and funding, risk reduction, and customer loyalty and premium pricing (Ngakantsi, 2022).

Recommendation: By creating better relationship between a producer and customers may bring healthy financial to the business because of the trust the company will gain from the customers therefore, may small farmers keep up on having positive relationship with their customers.

4.5.2 Table 13: What challenges do you face in aligning ethical principles with sustainable cash flow management?

Parameter	Variables	Frequency	Percentage%
	Higher Costs for Ethical Practices	14	23.3
	Market Pressures	12	20
What challenges do you face in aligning ethical principles with sustainable cash flow management?	Access to Funding	8	13.3
	Transparency and Accountability	19	31.7
	Consumer Expectations	7	11.7
	Total	60	100

31.7% was the gathered responses from the respondents transparency and accountability are the challenges faced in aligning ethical principles with sustainable cash flow management. Followed by 23.3% of the higher costs for ethical practices while 20% were

the responses of Market Pressures faced as challenges while practicing ethical principles aligned with sustainable cash flow management moreover, also accessing for funding had 13.3% lastly the question also got a statement on consumer expectations which was 11.7%. The effectiveness of cash flow management practices among small-scale farmers is an aspect that influences their financial stability, productivity, and overall success but the farmers may face several challenges that might be aligned ethical principles such as cultural and ethical diversity, balancing profitability and ethical standards and Market Pressures (Mang'ana, 2023). Liu in 2018 stated that a proper cash flow management helps farmers to plan, allocate resources efficiently, and navigate financial challenges therefore, the challenges mostly faced by farmers aligned ethical principles with sustainable cash flow management include transparency and disclosure, stakeholder expectations (Liu, 2018). Basing on the two statements from Mang'ana & Liu the respondents were asked to indicate the challenges that they face aligning ethical principles in sustainable cash flow. Furthermore, these agreed with the responses gotten from the respondents.

4.5.3 Table 13: Frequency showing How do you evaluate Cash flow management practices?

Parameter	Variables	Frequency	Percentage%
	Keep financial records	10	16.7
	Prepare monthly budgets	8	13.3
<i>How do you evaluate Cash flow management practices ?</i>	I save part of income regularly	28	46.7
	Expenses Control	14	23.3
	Total	60	100

The recorded responses showed its result as such 46.7% the respondents save the part of their income regularly against 23.3% of those who control the expenses while 16.7% was the gathered result from the respondents who keeps their financial record followed by

13.3% of those who also prepare monthly budgets Cash flow management stands on the process of assisting business on how to control their financial life. However, this process always has the requirements for it to operate sustainably and include the process of financial monitorization, financial analyses (Trejo-Pech, 2025). The main purpose is to optimize the cash inflow and outflow of the business' or personal's finances. According to Khadka (2024) stated that for a farmer to evaluate his/her cash flow management practice effectively would have to include financial record keeping, prepare budgets before expending any dollar (Khadka, 2024).

Recommendation: Before involving in any expenses farmers always have to budget their expenses because this will help them to track their financial life cycle easily and be able to understand cash in and cash out.

4.6. The Role of Financial Capability in Enhancing Cash Flow Management

To assess financial capability, farmers were asked about their knowledge and decision-making regarding finances.

4.6.1 Table 14: the role of financial capability in enhancing cash flow

Parameter	Variables	Frequency	Percentage%
	Yes	8	13.3
Do you prepare your monthly budget?	No	52	86.7
	Total	60	100

Regarding on the gathered information based on the role of financial capability in enhancing cash flow the participants were asked if do they prepare their monthly budget and the results obtained showed 86.7% of the respondents do not prepare their budgets while 13.3% were for those who prepare their budgets. Looking at the responses, it reminds me the concept of financial capability in the context of Yuzono who said that

financial capability is the set of the skills, knowledge, and confidence that help when one preparing to make an informed financial decisions (Yuwono, 2023). On the other hand, Sevevirathne in 2016, stated that the role of financial capability in enhancing cash flow is crucial either for individuals or businesses (Senevirathne, 2016). In addition, he mentioned also that the attitudes, and behaviors are necessary to make informed financial decisions. Moreover, when enhanced, it helps to optimize cash flow management, late leading to more sustainable financial health (Wijayathunga, 2019).

Recommendation: May the informed local leader on the department of agriculture and rural development can create financial workshop on how to budget your farming incomes this will help if there is some trainings already happened it may be increased.

4.7. Challenges Faced by the Small-scale Farmers in Mutasa District in Ward 10

Small-scale farmers face numerous challenges that impact their productivity and livelihood (Jouzi, 2017). Therefore, addressing any challenges requires an integration of the policies, access to resources, technological support, and capacity-building programs specifically for small-scale farmers (Mugiya, 2017). Jouzi (2017), the numerous challenges faced by the small farmer holders include limited access to credit, climate change and weather variability, market uncertainty and price fluctuations and financial constraints (Jouzi, 2017). However, through qualitative interviews and open-ended questionnaire responses, several recurring challenges which were identified aligns with Jouzi. See the table below

4.7.1 Table 15: identified challenges faced by small-scale farmers in Mutasa District

Challenge Identified	Frequency Mentioned
Unpredictable weather and drought	High
Lack of access to credit	High
Fluctuating market prices	Moderate
Poor financial literacy	High
Inadequate record-keeping culture	Moderate

Interview: "I have tried applying for loans but the paperwork was too much and the interest rates are high." Stated one small farmer holder. Recommendation: May the government review the process of loan application in order the process to become simple as it can be easy to access and reduce the paperwork

4.8. Proposed Strategies for Improving Financial Management

Strategies are comprehensive plans and methods designed to achieve specific goals while addressing particular challenges (Hasanudin, 2023). From financial management field, according to Hasanudin (2023) strategies are considered as approaches utilized by individuals, businesses, and organizations while they pretend to effectively manage their financial resources, optimize profits, and ensure financial stability (Salamah, 2023). Therefore, the respondents suggested or supported various strategies to enhance financial sustainability as it is demonstrated in the table below.

4.8.1 Table 16: Proposed Strategies for improving financial Management

Suggested Strategy	Frequency	Level of Support (%)
Financial literacy training programs	15	25%
Formation of farmer cooperatives/savings	22	36.7%
Easier access to microfinance institutions	14	23.3%
Government or NGO support for training	3	5%
Digital record-keeping tools	6	10%
Total-----xxxxxxx-----xxxxxx-----xxxxxx	60	100

Basing on the suggested strategies for improving financial management, the Farmers are eager for access of financial literacy training programs which showed 25%, formation of farmer cooperatives/saving with 36.7%, easier access to microfinance institutions 23.3% While Government or NGOs support for training was 5%. In addition, also the respondents suggested about digital record-keeping tools of 10%. In short there is strong consensus that external stakeholders such as government agencies, NGOs, and financial institutions—should invest little more in educational and financial access initiatives for small-scale farmers.

4.9. Summary of Findings

The findings reveal that small-scale farmers in Mutasa District face significant challenges in managing cash flow sustainably, primarily due to limited financial literacy, poor access to loans and credits, and inconsistent record-keeping. However, there is a strong willingness to improve, and farmers recognize the importance of training, cooperative efforts, and digital tools. These results align with literature discussed in Chapter Two and offer a clear pathway for policy and program development.

CHAPTER FIVE: DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a critical discussion of the research findings in relation to the study objectives and the reviewed literature. And also, it provides conclusions drawn from the study and offers actionable recommendations for enhancing sustainable cash flow management among small-scale farmers in Mutasa District (Ward 10), Zimbabwe.

5.1 Discussion of Findings

Effectiveness of Cash Flow Management Practices

The study revealed that while a minority of small-scale farmers regularly track income and expenses, most do not consistently prepare budgets or maintain financial records. This reflects findings by Njeru & Gichure (2021), who observed that financial record-keeping among rural farmers in sub-Saharan Africa remains weak due to limited exposure to formal training. Lack of structured financial practices contributes to irregular spending and poor investment decisions.

Role of Financial Capability

The data indicated moderate levels of financial knowledge, with many farmers having a basic understanding of budgeting and profit calculation. However, fewer than half reported receiving formal financial training. This supports the Financial Capability Theory, which emphasizes that both knowledge and the ability to act on financial information are essential for improved outcomes (Kempson et al., 2017). The gap in financial capability is a significant constraint on farmers' ability to manage cash flow sustainably.

Challenges to Financial Sustainability

Key challenges included erratic weather, poor access to affordable credit, market instability, and inadequate training. These findings echo Maphosa and Dlamini (2020), who identified climate and market fluctuations as major barriers to financial resilience among small farm holders. Additionally, complex loan procedures and high-interest rates further discourage borrowing.

Strategies for Improvement

Farmers emphasized the need for targeted financial training, access to microfinance, cooperative savings groups, and digital tools for record-keeping. These suggestions align with strategies proposed by FAO (2021), which highlight the role of financial inclusion and ICT tools in strengthening small farm holder resilience.

5.2 Conclusions

Based on the findings, the study concludes that:

- The majority of small-scale farmers in Mutasa District lack structured and consistent cash flow management practices.
- Financial capability is moderately developed but requires formal training to support better decision-making.
- Farmers face multifaceted challenges that hinder financial sustainability, including environmental, institutional, and educational factors.
- There is a strong willingness among farmers to improve their financial practices if supported through relevant training and access to financial tools and services.

5.3. Recommendations

For Government and Policymakers

- Develop and fund community-based financial literacy programs tailored to small-scale farm holders.
- Simplify access to affordable microfinance, particularly through mobile-based platforms.

For NGOs and Development Agencies

- Collaborate with local institutions to offer practical workshops on budgeting, savings, and investment.
- Support the formation of farmer savings and credit cooperatives (SACCOs) to enhance collective bargaining and access to capital.

For Farmers

- Adopt basic record-keeping methods, including notebooks or mobile apps, to monitor income and expenses.
- Join or form farmer associations to share knowledge and build financial discipline.

For Future Researchers

- Conduct longitudinal studies on how digital financial tools impact small-scale farming outcomes.
- Investigate gender-specific challenges in cash flow management among rural farmers.

5.4. Areas for Further Study

Future research could explore:

- The long-term impact of financial training interventions on household welfare.
- The effectiveness of mobile banking in promoting financial inclusion for rural farmers.
- Gender dynamics in financial decision-making in small-scale farming households.
- How separate profit from the capital after sales
- How to understand the meaning of budgeting

5.5 Summary

This chapter discussed the research findings, showing that while small-scale farmers in Mutasa District Ward 10 are aware of the importance of cash flow management, various challenges hinder effective implementation. By integrating financial capability development with accessible support mechanisms, stakeholders can significantly enhance the financial resilience and productivity of these farmers.

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APPENDIX



"Investing in Africa's future"
AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE (AUREC)

P.O. Box 1320 Mutare, Zimbabwe, Off Nyanga Road, Old Mutare-Tel (+263-20) 60075/60026/61611 Fax:
(+263 20) 61785 Website: www.africau.edu

Ref: AU4603/26

7 April, 2026

AFONSO MUUNDA UPALE ALBERTO
C/O Africa University

Box 1320

MUTARE

RE: *INTEGRATION OF SMALL-SCALE FARMERS IN FARMING ETHIC PRINCIPLES OF SUSTAINABLE CASH FLOW MANAGEMENT IN MUTASA DISTRICT, MUTARE*

Thank you for submitting the above-titled proposal to the Africa University Research Ethics Committee for review. Please be advised that AUREC has reviewed and approved your application to conduct the above research.

The approval is based on the following. a)
Research proposal

- **APPROVAL NUMBER** AUREC 4603/26
This number should be used on all correspondence, consent forms, and appropriate documents
- **AUREC MEETING DATE** NA
- **APPROVAL DATE** April 7, 2026
- **EXPIRATION DATE** April 7, 2027
- **TYPE OF MEETING:** Expedited
After the expiration date, this research may only continue upon renewal. A progress report on a standard AUREC form should be submitted a month before the expiration date for renewal purposes.
- **SERIOUS ADVERSE EVENTS** All serious problems concerning subject safety must be reported to AUREC within 3 working days on the standard AUREC form.
- **MODIFICATIONS** Prior AUREC approval is required before implementing any changes in the proposal (including changes in the consent documents)
- **TERMINATION OF STUDY** Upon termination of the study a report has to be submitted to AUREC.

Yours Faithfully



Mary Chinzou

MARY CHINZOU
FOR CHAIRPERSON
AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE

List of Appendix

RESEARCH CONSENT FORM FOR SMALL-SCALE FARMERS

STUDY TITLE: *INTEGRATION OF SMALL-SCALE FARMERS IN FARMING ETHIC PRINCIPLES OF SUSTAINABLE CASH FLOW MANAGEMENT IN MUTASA DISTRICT, MUTARE*

RESEARCHER'S NAME: *AFONSO MUTUNDA UPALE ALBERTO*

EMAIL ADDRESS: albertom@africau.edu

CELLPHONE: +243 997494594

INSTITUTION: *AFRICA* *UNIVERSITY/* *ZIMBABWE*

2026

INTRODUCTION

- You are invited to participate in a research study aimed at understanding the “*integration of small-scale farmers in Farming ethic principles of sustainable cash flow Management in Mutasa District, Mutare*”. Your participation is voluntary, and you may withdraw at any time without penalty.

PURPOSE OF THE STUDY

- The purpose of this research is to gather information that can help improve farming methods, access to resources, and support systems for farmers like you.

WHAT PARTICIPATION INVOLVES

- Answering questions related to your farming practices, experiences, and challenges.
- Participating in interviews/focus group discussions (in the integration of small-scale farmers in Farming ethical principles of sustainable cash flow Management).
- Duration: approximately [15-20 minutes].

POTENTIAL RISKS AND BENEFITS OF PARTICIPATING ON THIS RESEARCH

- **RISKS:** There are minimal risks involved, primarily related to sharing your honest opinions.
- **BENEFITS:** Your participation can help inform policies and programs that support small-scale farmers and how to manage their cash flow. Despite this, it will help other small-scale farmers to understand what the ethical principles are for farming practice and the best sustainable ways to manage their cash flow.

CONFIDENTIALITY

- Your responses will be kept confidential and used only for research purposes.
- Your name and personal details will be anonymized in reports and publications.
- Data will be securely stored and only accessible to authorized personnel.

VOLUNTARY PARTICIPATION

- Participation is entirely voluntary.
- You may refuse to participate or withdraw at any time without any consequences.

CONTACTS FOR QUESTION OR CONCERNS

- Researcher name: *Afonso alberto*
- Cell Phone Number: +243 997494594 *the same number is on WhatsApp*
- Email: albertom@africau.edu
- If you have concerns about your rights as a participant, contact [AUREC aurec@africau.edu or Dr. Ashton Murwira +263773671261]

CONSENT

- I have read and understood the information above. I have had the opportunity to ask questions, and I agree to participate in this study.

Participant’s Name: _____ Signature: _____ Date: / /

Researcher’s Name: ***AFONSO ALBERTO*** Signature:  Date: 08/ 04 /2026

Thank you for your participation!

INTRUMENT FOR DATA COLLECTION

A questionnaire

Questionnaire On: Integration of Small-Scale Farmers in Farming Ethic Principles of Sustainable Cash Flow Management

APPENDIX A: SURVEY QUESTIONNAIRE

Section A: Demographic Information

1. What is your age group?
 - a) 18-25 _____
 - b) 26- 30 _____
 - c) 31- 40 _____
 - d) 41-50 _____
 - e) 50 Above _____
2. What is your gender?
 - a) Male _____
 - b) Female _____
 - c) Prefer not to say _____
3. What is your educational level:
 - a) No formal education _____
 - b) Primary education _____
 - c) Secondary education _____
 - d) Tertiary education _____
4. Farm Size (in hectares)
 - a) 1/2 hectare
 - b) 1hectater
 - c) 2 hectares
 - d) 4 hectares
5. Years of Farming Experience
 - a) Less than 5 years
 - b) 5 to 10 Yeats
 - c) Above 10 years
6. Location of Farm (Region/District) _____

Section B: Farming Practices and Ethical Principles

7. Are you aware of farming ethics principles related to sustainability?
 - a) Yes _____
 - b) No _____
8. Do you incorporate ethical principles such as fairness, and community support in your farming activities?
 - a) Always _____
 - b) Sometimes _____
 - c) Rarely _____
 - d) Never _____
9. Which of the following ethical practices do you follow? (Select all that applied to you)
 - a) Fair labor practices _____
 - b) Fair trading and pricing _____
 - c) Conservation of natural resources _____
 - d) Community engagement and support _____

Section C: Financial Management and Cash Flow

10. Do you keep records of your farm income and expenses?
 - a) Yes
 - b) No
11. How do you usually manage your cash flow?
 - a) Personal savings
 - b) Loans from banks or microfinance
 - c) Community savings groups
 - d) Reinvest profits
 - e) External sources
12. Do you experience cash flow challenges regularly?
 - a) Yes _____
 - b) No _____
 - c) Somehow _____
13. What are the main sources of your farm income?
 - a) Crop sales
 - b) Livestock sales
 - c) Government support
 - d) Market sales
 - e) Other: _____

Section D: Integration of Ethics and Cash Flow Management

14. In your opinion, how does practicing farming ethics affect positively your cash flow management?

- a) Better relationships with customers
 - b) Customers willing to pay higher Price
 - c) Improving cash inflow
15. Have ethical farming practices helped to improve your financial stability?
- a) Yes _____
 - b) No _____
 - c) Not sure _____
16. What challenges do you face in aligning ethical principles with sustainable cash flow management?
17. How do you evaluate your Cash flow management practices?
18. What support or resources would help you better integrate ethical principles into your financial practices?

Interview Guide

This study seeks to investigate on the small-scale farmers integrate ethical principles into farming for sustainable cash floz Management in Mutasa District, Zimbabwe. Therefore, the data will be collected from this thesis will be will be purely for purpose of studying the gotten responses shall be treated with better confidentiality whereby the nomes of the respondents shall be reauired

Section A: General information

- 19. Do you believe that integrating ethics into farming can lead to better long-term profitability?
- 20. What initiatives would encourage small-scale farmers to adopt sustainable and ethical farming practices to Improve their cash flow?
- 21. Any additional comments or suggestions regarding ethical farming and financial sustainability?

Section B: Perceptions of cash flow management and sustainable finance

- 22. What is the role of financial capability in enhancing cash flow and sustainable finance in small-scale farming?
- 23. How many challenges have you identified faced by small-scale farmers that affect their cash flow management?
- 24. Do you understand the meaning of budgeting?
- 25. Do you prepare your monthly budget?
- 26. Have you received financial management training and how many Times?
- 27. How do you separate your profit and capital after sales?
- 28. What are the challenges faced by the small farmers have you identified so far?
- 29. What are the strategies would propose to Improve financial management for small farmers?