



Cash Transfers and Gender: A closer look at the Zambian Child Grant Programme

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Women's empowerment is an often-cited goal of cash transfer programmes in developing countries. In fact, many programmes are designed to transfer resources to women (as opposed to men) based on the assumption that cash will not only empower them but also result in increased human capital and child-specific outcomes in ways that would not occur if men received the cash. Thus, taking gender into account is not only expected to support the reduction of gendered inequalities, but is also seen as necessary to achieve overall programme goals. Despite this assumption, the evidence to support this potential programme impact is mixed. A recent review showed that although there was strong evidence from qualitative evaluations for conditional cash transfers, largely from Latin America, results were mixed for unconditional cash transfers and quantitative evidence in general.¹

One of the difficult aspects of assessing this evidence is the myriad of indicators used to measure 'empowerment'. For example, researchers have used indicators ranging from women's intra-household decision-making to social networks, land or asset ownership, and interpret all these as 'empowerment', making it difficult to draw conclusions.² Another challenge is that programme design can vary widely, including additional cash 'plus', or conditions intended to expose women to information, services and group dynamics. Thus, programmes may have very different impacts depending on design variations. We explore the impact of the Zambian Child Grant Programme (CGP), an unconditional government-run cash transfer, on a range of outcomes for women over the medium term (two to four years). We start by analysing the impact of the CGP on measures of women's intra-household decision-making ability, and complement analysis with qualitative data to understand the meaning women and men place on empowerment in the rural communities in the study area. Based on this evidence, we further investigate the impact of the CGP on indicators

of women's financial standing – primarily the amount of women's cash savings and household operation of small businesses.

ZAMBIAN CHILD GRANT PROGRAMME (CGP)

In 2010, the Zambian Ministry of Community Development, Mother and Child Health began implementation of the CGP, with the goals of reducing extreme poverty and breaking the inter-generational cycle of poverty. Households with a child aged under five were targeted for the programme, and transfers were distributed bi-monthly to the primary female adult in the household caring for the target child – thus 99 per cent of beneficiaries were women. The transfer was a fixed monthly sum of approximately USD 12 irrespective of household size, an amount deemed sufficient to purchase one meal a day for everyone in the household for one month. The transfers were unconditional, meaning that there were no co-responsibilities to receiving the cash, and that households were free to use the income as they wished.

STUDY DESIGN

The CGP evaluation was a cluster randomized controlled trial with a total of 90 communities randomized to two conditions: 1) the cash transfer treatment group and 2) a delayed entry group serving as the comparison group. Household surveys were undertaken among approximately 2,519 households at baseline before the programme started and at 24, 36 and 48 months. In addition, in the Kaputa District after the 48-month survey, a qualitative component collected information from 30 in-depth interviews with women and 10 in-depth interviews with male partners or other decision makers in the household. The women for the qualitative component were purposefully selected from the quantitative data as having either positive or negative changes in intra-household decision-making outcomes during the study period. For all quantitative analyses we use a sample of women who appear in all waves of the questionnaire and conduct multi-variate analyses controlling for background characteristics. To examine women's decision-making, we use all four waves of data, while to analyse women's financial standing, we use the first three rounds of data.

RESULTS

Results of the decision-making analysis showed the CGP had positive and significant impact on increasing women's

¹ van den Bold, M., Quisumbing, A., & Gillespie, S. (2013). Women's empowerment and nutrition: An evidence review (*Discussion Paper #01294*). Washington, DC: International Food Policy Research Institute.

² Peterman, A., Schwab, B., Roy, S., Hidrobo, M., & Gilligan, D. (2015). Measuring women's decisionmaking: Indicator choice and survey design experiments from cash and food transfer evaluations in Ecuador, Uganda and Yemen (*Discussion Paper #01453*). Washington, DC: International Food Policy Research Institute; Doss, C. (2013). Intrahousehold bargaining and resource allocation in developing countries. *World Bank Research Observer*, 28(1).

self-reported involvement (either sole or joint decisions) in five out of nine decision-making domains: (1) children’s schooling, (2) own income, (3) partner’s income, (4) children’s clothes or shoes, and (5) family visits. However in real terms, this equated to a relatively small impact in magnitude, as on average women made an additional 0.34 decisions (out of nine) over the four-year period as a result of the transfer. This lack of meaningful improvement in decision-making was echoed in qualitative work:

“Even in the laws of Zambia, a woman is like a steering wheel, and us (the men) are the ones to drive them in everything.”

~ Male, age 53 (beneficiary household)

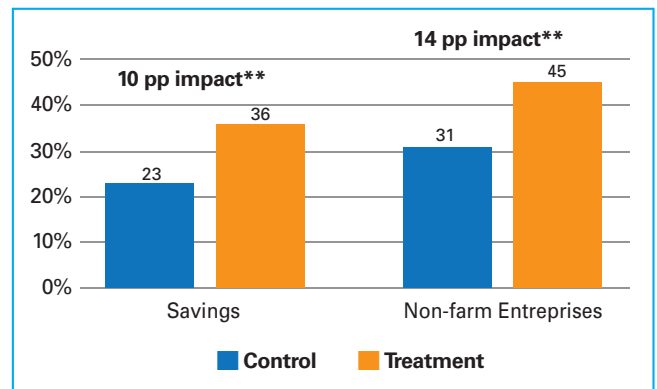
Yet, women’s narratives implied a more subtle change: in nearly all cases, women and men equated empowerment to financial gain, rather than to shifts in relationships or social standing:

“I have also been empowered because of the child grant. I never used to have my own money, but now even as I suggest something to my husband, I don’t feel worthless because I have money in my hands. It is my first time to experience such; I am really empowered.”

~ Female, married, age 24 (beneficiary)

Analysing the impact of the CGP on women’s financial standing, we find large and robust impacts on both the probability that women were saving (in cash) and the amount they saved. Three years after receiving the cash transfer, the proportion of women holding cash savings had doubled in the treatment group from approximately 19% to 36%, while the control group had only increased slightly from 16% to 23%, leading to a 10 percentage point impact (see Figure 1). In addition, the average amount saved by women (in the last month) had more than tripled, representing an amount equivalent to about one third of the total grant amount (not shown). Moreover, these cash savings were not crowding out other traditional forms of savings (e.g. livestock) as the CGP also showed a positive impact on livestock holdings. Secondly, we find that transfers led to increases in small businesses by 50%: almost half (45%) of programme participant households operated a non-farm enterprise compared to 31% in the control group, representing a 14 percentage point impact (see Figure 1). These small businesses were primarily operated by women and further analysis shows

Figure 1. Women’s cash savings and household participation in non-farm enterprises at 36-months after programme start



Notes: Estimation used difference-in-difference modeling for savings (n=6,316) and single difference modeling for non-farm enterprises (n=2,132) adjusted for covariates. ** = p<0.05; pp = percentage point. Bars represent sample means at 36-month follow up.

beneficiaries were able to utilize savings to invest in income-generating activities and provide additional economic security for their households.

CONCLUSION

In the words of women themselves, and as mirrored by their financial standing, the CGP increased women’s well-being. This meaningful shift was not captured well in the analysis of intra-household decision making, which showed little change, limited by entrenched social norms. However, women’s savings and participation in small businesses increased, which gave them more autonomy over cash and improved their financial standing. We still need more evidence to understand how cash transfers, particularly in Africa, can empower women and what design components are needed for a gender-transformative approach.

For more information including detailed results, partners and funders, please see: Bonilla, J., Castro, R., Handa, S., Nowlin, C., Peterman, A., Reeves, H., & Seidenfeld D. on behalf of the CGP Evaluation Team (2015). Cash for Women’s Empowerment? A mixed methods evaluation of the Zambian Child Grant Programme and Natali, L., Handa, S., Peterman, A., Seidenfeld, D., Tembo, G. on behalf of the Zambia Cash Transfer Evaluation Team (2016). Making Money Work: Unconditional cash transfers allow women to save and re-invest in rural Zambia.

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