

# Cash for Women's Empowerment? A Mixed-Methods Evaluation of the Government of Zambia's Child Grant Program

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**Summary.** — The empowerment of women, broadly defined, is an often-cited objective and benefit of social cash transfer programs in developing countries. Despite the promise and potential of cash transfers to empower women, the evidence supporting this outcome is mixed. In addition, there is little evidence from programs at scale in sub-Saharan Africa. We conducted a mixed-methods evaluation of the Government of Zambia's Child Grant Program, a poverty-targeted, unconditional transfer given to mothers or primary caregivers of young children aged zero to five. The quantitative component was a four-year longitudinal clustered-randomized control trial in three rural districts, and the qualitative component was a one-time data collection involving in-depth interviews with women and their partners stratified on marital status and program participation. Our study found that women in beneficiary households were making more sole or joint decisions (across five out of nine domains); however, impacts translated into relatively modest increases in the number of decision domains a woman is involved in, on average by 0.34 (or a 6% increase over a baseline mean of 5.3). Qualitatively, we found that changes in intrahousehold relationships were limited by entrenched gender norms, which indicate men as heads of household and primary decision makers. However, women's narratives showed the transfer increased financial empowerment as they were able to retain control over transfers for household investment and savings for emergencies. We highlight methodological challenges in using intrahousehold decision making as the primary indicator to measure empowerment. Results show potential for unconditional cash transfer programs to improve the financial and intrahousehold status of female beneficiaries, however it is likely additional design components are need for transformational change.

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**Key words** — cash transfers, women's empowerment, decision making, Zambia, Africa

## 1. INTRODUCTION

The “empowerment of women,” broadly defined, is an often-cited objective and benefit of social cash transfer (SCT) programs in developing countries. Many programs are designed specifically to place resources in the hands of women (versus men) based on the assumption that cash will not only empower women but also result in the accrual of human capital and child-specific benefits to households in ways that would not occur if men received the cash. Thus, targeting women is not only expected to make programs gender sensitive but is also often a key component necessary to achieve overall program goals (Doss, 2013). Although the design of SCTs varies significantly, the idea that “just giving cash” to women can create meaningful change is attractive, particularly since the coverage of SCTs has increased exponentially in the recent past. For example, according to *The State of Social Safety Nets 2015*, the average developing country has approximately 20 social safety nets of various designs, benefiting 1.9 billion recipients globally (World Bank, 2015). Specific to this paper, the number of unconditional cash transfers (UCTs) in Africa has nearly doubled since 2010, increasing from 21 to 40 countries (out of 48 countries total) over a four-year period (World Bank, 2015). Therefore, as a policy instrument, SCTs are attractive for actors interested in promoting women's empowerment, particularly in cases where

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SCTs are poverty-targeted and institutionalized as long-term government programing.

Despite the promise and potential of SCTs to empower women, the evidence supporting this outcome is mixed. For example, [van den Bold, Quisumbing, and Gillespie \(2013\)](#) summarize quantitative and qualitative evidence on SCTs and other economic-based interventions with the potential to empower women in developing settings. Using inclusive definitions of empowerment, their findings indicate that although qualitative evidence on conditional cash transfers (CCTs), largely from Latin America and the Caribbean (LAC), generally points to positive impacts, quantitative results are mixed. In addition, due to the mixed results and the paucity of evidence from UCTs, the authors state that few conclusions can be drawn around their ability to meet the objective of empowering women. Therefore, it is unclear what assumptions can be drawn in the context of Africa, where gender dynamics and poverty are markedly different from LAC and where government programing is predominantly unconditional. Further, given the potential for publication bias, where publication of non-impacts may not be pursued, one could draw the conclusion that in the context of UCTs, the assumption of positive impacts on women's empowerment is not supported.

However, there may be exceptions to these generalizations. SCTs encompass a multitude of program designs, going far beyond basic considerations around targeting and conditions. For example, some SCTs include nutrition trainings or other components, such as delivery of cash through mobile money or financial institutions (e.g., preprogramed ATM cards), which may build women's knowledge, social capital, or interaction with formal institutions and thus provide additional pathways for gender-related impacts. In addition, there are a number of research challenges which make drawing conclusions across studies difficult, starting with the definition and measurement of "empowerment." Although most researchers ascribe to some version of [Kabeer's \(2001\)](#) definition—"the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them"—this concept combines several themes rather than a single focus. Further, it includes the dynamic expansion of options, choice, control, or power, which is difficult to operationalize, particularly in empirical work. In fact, there is little consensus on the domains of empowerment (socio-cultural, economic, familial, legal, political, and psychological) at different levels of aggregation found across the development literature ([Malhotra, Schuler, & Boender, 2002](#)). Therefore, it is not surprising that there is an ongoing debate as to whether or not traditional empirical direct measures of empowerment, including women's decision-making indicators, are meaningful measures that can show responsiveness to interventions ([Bishop & Bowman, 2014](#); [Carter et al., 2014](#); [Peterman, Schwab, Roy, Hidrobo, & Gilligan, 2015](#)). Finally, as empowerment is a process rather than a static state (women's status), evaluations must be conducted over a sufficient time span, which is often a luxury in development research, where there may be pressure to show impacts and program results to political actors and funders.

We conducted a mixed-methods evaluation of the Government of Zambia's Child Grant Program (CGP), a poverty-targeted UCT given to mothers or primary caregivers of young children aged zero to five at enrollment. The quantitative component was a four-year longitudinal clustered-randomized control trial (cRCT) among 2,519 households in three rural districts. The qualitative component was a one-time set of in-depth interviews (IDIs), conducted in Kaputa District after the conclusion of the cRCT, involving women

and their partners stratified on marital status, program participation and changes in decision making over the impact evaluation panel period. We examined impacts on women's household decision making and explored, through qualitative work, how the program affected overall intrahousehold dynamics. We found that women in beneficiary households were making more sole or joint decisions (across five out of nine domains); however, impacts translated into relatively modest increases in the number of decision domains a woman is involved in, on average by 0.34 (a 6% increase over the baseline mean). Qualitatively, we found that changes in intrahousehold relationships were limited by entrenched gender norms, which indicate men as heads of household and primary decision makers. However, women's narratives showed the transfer increased financial empowerment as they were able to retain control over transfers for household investment and savings for emergencies.

This paper contributes to the literature by adding to the scarce mixed-methods evidence around women's empowerment and UCTs in Africa. The evaluation is of particular interest, as it uses a large-scale, government-run program, instead of temporary pilot program implemented by a non-governmental organization. In addition, we are able to make conclusions based on a relatively long period of program receipt (four years), therefore overcoming limitations of other studies, which may examine only shorter-term impacts. Finally, the combination of quantitative and qualitative data allow us to interrogate the concept of women's empowerment and assess if quantitative measures of decision making, commonly used in the literature to proxy for bargaining power, are likely to capture the intended concept assigned by researchers.

## 2. THEORETICAL FRAMING AND REVIEW OF LITERATURE

Our analysis was guided by economic theories of intrahousehold bargaining and resource allocation, which have been utilized to examine and test production and consumption decisions in household allocation as well as inform the determinants of household decision-making processes ([Doss, 2013](#)). There are several channels through which an SCT could affect a woman's decision-making power (in relation to her spouse or other household members), including changes due to increasing availability of cash transferred directly to the woman, or increased social networks, mobility or knowledge, in the case the SCT is paired with additional training, information or contact with other services (health or financial). In the case of a UCT without co-responsibilities or other program components, we expect her position to be affected purely by the potential economic and financial gains from extra cash.

Impacts of cash transfers on women's empowerment outcomes have been reviewed elsewhere ([van den Bold et al., 2013](#)) and there is considerable literature, particularly within the LAC CCTs; thus, we do not conduct a comprehensive review here. However, since there have been relatively few evaluations of UCTs in Africa, we provide a brief review of existing published and gray literature from these regional and typology specific programs, with a particular focus on decision-making outcomes. A mixed-methods evaluation of the Kenya Hunger Safety Net Programme, where approximately 75% of named beneficiaries are women, found mixed results on women's social and economic empowerment after two years ([Oxford Policy Management \(OPM\), 2012](#)). Although the program increased the proportion of women

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