

Going Beyond Vulnerabilities: The Effects of SCTs on Women's Economic Empowerment in Mwanachingwala, Mazabuka District

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Abstract: This article examines the role of the SCT programme as an economic empowerment tool for women in Mwanachingwala, Mazabuka District of Zambia. Social Cash Transfers (SCTs) have been used to promote the lives of poor and vulnerable people especially in developing countries, (Ben Hanan, 2018). In Zambia, the programme began in 2003 in Kalomo District, (Schubert, 2005; Chiwele, 2010). The programme has more female than male beneficiaries. Mwanachingwala is among the wards where the programme is being implemented in Mazabuka District, Zambia, with women being among the beneficiaries. The programme has had a number of positive outcomes. Despite this, poverty has continued among recipients of the social protection service. Those experiencing it in its worst form are women as the Zambia Statistics Agency (2020) reveals that women headed households are more affected by poverty. Being on the SCT programme has helped to reduce women's vulnerabilities and some forms of poverty. Despite the programme's area of focus being poverty reduction, this study established that the programme has the potential to go beyond this goal to economically empower women. This study used the qualitative method. The sample size for this study was thirty-six, of whom thirty are women beneficiaries of the SCT and six are key informants who were all purposively selected. Thematic analysis was used to analyse the data. Results revealed that the programme has helped to reduce poverty and bring about a number of associated outcomes among the women. Some women have been able to engage in small scale Income Generating Activities (IGAs). Hence, this study concluded that the SCT has the potential to empower women economically if deliberately tailored in that direction, or if such an aspect is strongly included and executed. This study therefore recommends that the government considers including a serious economic empowerment aspect in the planning and implementation of the programme targeting women.

Key Words: Social Cash Transfer (SCT), Women Economic Empowerment (WEE), Income Generating Activities (IGA's)

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I. INTRODUCTION

Since the inception of Social Protection Programmes in the 1990's, a lot of work has been done around its many different areas including SCT, (WFP, 2023). A lot of studies have been conducted on the SCT programme including how it affects women's lives in a number of aspects. In the countries where such programmes are conducted, a number of positive effects have been recorded especially in terms of poverty reduction, (Fultz & Francis, 2013). A number of associated outcomes have also been recorded. However, despite such positive records, most women continue living and experiencing poverty. In 2003, the SCT programme was introduced in Zambia with a pilot done in Kalomo with the explicit goal of reducing extreme poverty, (Tembo, Freeland, Chimai&Schüring, 2014). With time, this was rolled out to other parts of the country including Mazabuka with more beneficiaries being put on the programme. Zambia's cash transfer programme is unconditional as no behavioural conditions for fulfillment are specified for receiving payments though a criteria is used for choosing those to be on the programme. Simutanyi (2019) notes that among the rural population, the absolute number of people in extreme poverty more than doubled in 2015; and that poverty is a rural phenomenon given that the majority of Zambia's population lives in rural areas. For women who are living in poverty; and in rural areas, the burden is even worse for them. Being in such a state, the SCT has been a relief, helping women to afford the most basic of things like food. Despite this, women continue to struggle and live in poverty. This is partly the reason why some women, in the hope of creating a better life for themselves, use part of the funds from the SCT programme in savings and engage in some form of small business or IGA.

The SCT has the potential of going beyond helping the beneficiaries to reduce their vulnerabilities, to empowering them economically to achieve and live better lives in a sustainable manner. Corona and Gammage (2017) indicate that SCT have the potential to enhance women's economic empowerment aside from their immediate impact of reducing poverty. When women are empowered, there are a number of positive outcomes

that come with this. These include their contribution to economic growth, increased participation in decision making in various areas of life and society, promote gender equality and equity; and ultimately contribute to other forms of women empowerment, (CDC Group, 2018). Women will be able to make decisions that advance their well-being, lead to financial independence and those of others like education for their children. Women's economic empowerment is about human rights too, and is key in the implementation of the 2030 agenda, (United Nations: 2018). It is also key in achieving national development in the case of Zambia as enshrined in the National Development Plan with the most recent being the Eighth National Development Plan (8NDP).

Significant effects of cash transfers have been noted around the world including in Mwanachingwala of how women are engaging in economic activities. The women in Mwanachingwala have been able to engage in a number of IGAs from the money from the SCT. There is need to link the programme with productive activities using the gender and women's lens that takes into consideration of the needs of women. This means with the proper packaging of the SCT to deliberately target women for economic empowerment, the SCT can deliver and achieve much more beyond its initial goal and objective of reducing poverty. This study presents how the SCT can work effectively in empowering women through policy formulation and implementation consideration for women's needs. It presents evidence of what women are engaging in so and that with more support, they could do better. It looks at some of the well-being areas that the SCT has helped the women to achieve like food, health and education. This is because the consumption effects come first and these foster and drive the to the women's economic empowerment agenda. This study also looks at decision making as a key aspect of women's economic empowerment. The challenges that the SCT has in empowering women economically by going beyond vulnerabilities are also highlighted in this paper.

II. METHODOLOGY

This study was conducted in Mwanachingwala in Mazabuka District of the Southern Province of Zambia. This study used both primary and secondary data. The primary data was collected using the unstructured questionnaire for the women beneficiaries on the SCT programme. This tool was considered appropriate as it made it possible to easily interact with concerned beneficiaries in picking their experiences. Two different interview guides were used for the key informants to make it possible to get as much information as possible from the participants, and to allow for probing for clarity. The total number of interviews conducted was thirty-six. The interviews were carried out in August, 2022. The findings are backed by both primary and secondary data. The secondary data sources used include scholarly books, articles, journals, research papers, working papers and discussion papers. After the data was collected, it was organized in themes and thematically analyzed.

III. DISCUSSION

This section presents the findings from the study conducted on how the SCT has economically empowered women in Mwanachingwala through IGAs and decision making among other things. It also shows how the women have been able to achieve this. Almost all the women who were interviewed are widowed while the rest are divorced. They have been on the SCT for two or more years. The money gotten from SCT enables them to meet their basic needs. However, they have been able to also use it to their advantage to go beyond simply meeting vulnerabilities to using it to start some IGAs or economic ventures.

a) Associated Outcomes addressing vulnerabilities

There are a number of associated outcomes of the SCT programme in Zambia and world over in countries where these are being implemented. These associated outcomes have helped the women to overcome some vulnerabilities in their lives. Things like food accessibility and availability, access to health services, supporting children's education have been made possible for the women through the SCT. These are also inter-linked and cumulatively help the women. At the same time, associated outcomes are also linked to their ability to help women be empowered economically. This is so in the sense that when women have food and any other basic necessities of life, they are more productive. All the women interviewed revealed that the SCT is helping them to buy food and other basic necessities.

"I am no longer stressed from thinking too much about where I will find money for food to feed the family or buy other family necessities," (SCT beneficiary 1).

"The SCT generally improves the well-being of the family through increased meals, improved health outcomes, improved access to education for their children," (Official from Policy Monitoring and Research Centre [PMRC]).

The assertions above confirm that the SCT programme has enabled women to manage their daily expenses not only in terms of food but also expenses that affect their families. The SCT has been able to enhance the ability of women to support their dependents in terms of education. Women in Mwanachingwala live with their dependents who are mostly grandchildren. Though education has been made free in Zambia, parents and

guardians have to meet the school requirements for their children and dependents such as uniforms, books, shoes and food. This affects children's education positively and their productive earning capacity in future. This collaborates with Kadzamide and Rose's (2003) arguments that though children's education spending is not immediate survival strategy, these short-term sacrifices on education can be considered as an investment in the wellbeing of the household in future. The other associated outcome of the SCT programme to women's economic empowerment is the self-esteem and self-worth that the women have. This eventually helps women to face their lives with a sense of pride and work more towards this freedom and independence.

b) Income Generating Activities Done by the Women

There are a number of IGAs being done by the women interviewed. Mwanachingwala being a rural area, the women engage in activities in response to their environment and economic conditions prevailing in the area. The women indicated that from the SCT money given, they are able to save part of the money and invest it in IGAs such as farming, gardening, rearing of small livestock and selling of assorted items.

"the SCT has enabled me to do farming and increase my yields through access to farming inputs. I sell this maize. I have started to invest in chickens and goats," (SCT beneficiary 2).

"I am into chicken rearing and gardening. I make between K500 and K800 every month," (SCT beneficiary 3).

"the SCT programme has impact on the beneficiaries as they invest the funds in assets such as small livestock," (official from PMRC).

In this case, it can be said that the SCT is helping the women to engage in IGAs. This finding is supported by Matandiko (2010) who noted that aside from farming, rearing livestock was the most common alternative livelihood strategy noticed among beneficiaries in her study in Kalomo, Zambia. Furthermore, Natali, Handa, Peterman, Seidenfeld and Tembo (2016) and FAO (2015) argue that household ownership of livestock and participation in business activity is increased by cash transfer and women primarily operate small businesses. Two key informants indicated that women have a business mindset and that the programme is a driver of viability. Women are also good at keeping and using money. This reveals that women can potentially do more if the programme helps them in enhancing their capacity and increasing the resources given to them to undertake IGAs that are intentionally meant to bring proper stability in their economic and financial status. This will also help the programme to further have an understanding of how best women can be engaged in the development process.

c) Decision making for women's economic empowerment

The effective economic empowerment of women requires that women are able to make financial decisions and other decisions affecting their lives. This can usually be dependent on a number of factors like intra-household power relations especially for married women. The women in Mwanachingwala are however not very affected by this because most are widowed and few divorced.

"mostly, it is women who see and come in first contact with problems. This makes them use money well when they have it and lives are better," (SCT beneficiary 5).

They are able to get assets and resources, and make decisions on resources received," (CPD Official).

This means that women are able to make decisions on the SCT funds received and how they are used. The SCT programme is able to help women to participate in decisions around financial independence. Furthermore, the SCT helps women to have the ability to make decisions in the home in managing daily expenses that affect not only themselves but household members such as food, health or education support for children. This decision making can further be enhanced beyond what is being experienced currently when the programme embraces women's economic empowerment by incorporating intensive financial and entrepreneurial training. This makes the women effective decision makers who are able to decide their finances in, and beyond the home, including their financial bargaining power.

d) Challenges of the SCT programme for empowering women economically

There are a number of challenges that the programme and women face. In terms of programming, the programme needs to consider a change in its policy direction.

"The SCT programme should be categorized and should be in stages as people are not at the same level. This will make implementation much easier," official from (Civil Society for Poverty Reduction [CSPR]).

The programme needs to look at going beyond vulnerabilities to ensure that women are economically empowered to take control of their own lives for financial independence and sustainability of the same. From the interviews, all women expressed the need for the funds given to be increased. The same sentiments were given by the six key informants.

"Going forward, there is need to ensure that SCT reflects the current cost of living in order to better improve the livelihoods of women and that these beneficiaries are linked to income generating and empowering ventures," (official from PMRC).

Inadequate funding makes it difficult for the women to be able to make investments in relatively big ventures or IGAs that can broaden their economic and income base and further expand their capabilities. This also has an effect on many other outcomes for women such as decision making for example. The lack of sufficient training in entrepreneurial and financial training is also another challenge to the SCT to go beyond vulnerabilities in addressing the issue of women's economic empowerment. These are necessary for the SCT to go beyond reducing vulnerabilities of the women. To the women, this poses a limitation in having to think broadly and outside what is the norm. The women already being engaged in IGAs on their own presents a good foundation that requires cementing through increased entrepreneurial and financial management skills trainings.

IV. FINDINGS

The study has shown that the SCT has been able to help the women on the programme to be out of poverty and certain vulnerabilities. It has further shown that it has the potential to go beyond just reducing vulnerabilities of helping beneficiaries meet basic needs such as food and educating their children. Soko (2019) established in his study in Chisamba that the SCT funds were mainly used for food and the rest for other things like school requirements. Before it potentially empowers women economically, the programme has immediate associated outcomes that to some extent contribute to the empowerment of women and long-term cushioning of poverty through the effects that education, for example potentially has when the SCT is spent on such. Cash transfers, whether conditional or unconditional can improve child education substantially, (Akresh, De Walqu and Kazianga, 2013). The SCT improves education among other things through school enrollment, attendance and participation, (Baird, Ferreira, Ozler and Woolcock, 2014; Attanasio, Carneiro and Armand, 2019; Fernandez, 2022). This helps to address the intergenerational cycle of poverty. This way, children are provided a way out of poverty tomorrow by the SCT promoting education as a form of human capital development, (Fultz and Francis, 2013). Therefore, it helps to secure a better livelihood for the households.

This study established that women, out of their own initiative use part of the SCT funds for IGAs. It enhances the productive capacity of women. The IGAs which are also based on the environment that they are in include subsistence farming, gardening, rearing of small livestock and selling of assorted items. Linking the SCT programme to productive behavior will help women to make some income which empowers them too in some other aspects like managing certain risks. The SCT programme also has the potential of raising decision making which potentially culminates to multiple aspects of economic empowerment for women. This makes the women to have the ability to participate in decisions around financial independence such as managing daily expenses, education for children or what business to invest in. This resonates with Collins' (2015) observations that there is strong evidence too that social transfers can facilitate investment of households in productive activities.

Hagen-Zanker *et. al.* (2016) and Rossi and Terzini (2019) share that cash transfers can play a role to foster the economic autonomy, promote the social and financial inclusion and self-sufficiency of women, as well as increase their decision making power and choices. The women in Mwanachingwala have been able to control the funds received and decide how they are used, and make choices that bring them benefits. This promotes the women's control over resources in the household, (De Brauw, Gilligan, Hoddinott and Roy, 2014). Decision making is a key impact and empowerment factor as it stresses the need and importance on the women to be able to participate in economic decisions for financial independence that ultimately affects what kind of choices they make for their lives, as well as for others. This means that the women become proactive in resolving challenges that arise. Going beyond this, the women are also able to prioritise matters in their decision making and assess how those will have an impact on them financially. This essentially enhances their bargaining power in the market and community.

The challenges of the SCT programme to go beyond reducing vulnerabilities to be an effective tool for women's economic empowerment include some policy issues. Policy does not particularly consider the empowerment of women in design, planning and implementation, which is understandable as the major concern and the spirit of the SCT is poverty and vulnerability reduction. However, given the evidence in this study and around the globe of its potential to empower women economically, it therefore should consider changing policy direction in order to effectively work in empowering women by incorporating gender aims and strategies. Policy planning, design and formulation should consider women's needs and their peculiarities. Empowerment cannot be assumed to happen and does not happen simply because the programme targets a majority of the women. Women should instead be deliberately targeted for empowerment through programme design and other aspects that follow such as implementation and monitoring.

Concern Worldwide and Oxfam (2010) argue in their study of three cash transfer programmes that none had an objective relating to gender equality or changing gender relations despite the programmes having multiple objectives or the fact that women were the vast majority of recipients. Women should specifically be looked at considering that even among themselves, they have different issues affecting their vulnerabilities which may also be at different levels. This is consistent with Esser, Bilo and Tebaldi (2019) who note that

strategic gender needs should be considered. Inadequate funding and inadequate complementary interventions such as training in entrepreneurial, financial and information skills are also other challenges. Without these, the impact of the programme in terms of empowering women effectively is weakened, the women will be operating below par and their efforts for progress undermined. Hagen-Zanker *et. al.* (2016) and Collins (2015) share that complementary interventions are important as they strengthen the intended impacts of the programme.

V. CONCLUSION

This paper has shown that the SCT programme, despite its ability to reduce poverty and vulnerability, it is able to go beyond this to empowering women economically especially that the potential already exists, and is driven by the women themselves. While its immediate effects are consumption effects, the SCT has been able to make possible the use of the consumption effects to result in some productive outcomes for its beneficiaries. The information presented provides some significant results that indicate that the programme could play a major role to help women and empower them economically. This is possible if the programme takes gender and women in serious consideration to empower them by considering changes in policy direction, approach and implementation. Skills training in terms of entrepreneurial, financial and information for women to build their capacity for sustainable economic engagement is also strongly recommended.

This study has used the GAD framework to understand the impact of the SCT programme on the women. The SCT has important outcomes for women such as improved decision making not only about their lives, but also about others' lives in the case of education where women educate their young ones in order to secure a good future and reduce the intergenerational transmission of poverty. The economic empowerment of women also enhances the decision-making power of women over things that concern and affect them leading to financial independence among other things. This justifies the need for the SCT programme policy, planning and implementation to incorporate women and their needs in planning and implementing the programme in order to better serve women in a manner that it trickles down to them contributing significantly to development. The way the SCT programme is currently designed is mostly as good as it is able to meet basic needs, which of course is understandably its intended purpose. But it can go beyond vulnerabilities by being inclusive of women especially their economic empowerment for sustainability of livelihoods.

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