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## The Influence of Conditional Cash Transfer Program in Promoting Household Gender Equality in Pangani District, Tanzania

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### **Abstract:**

*The study sought to assess the influence of Productive Social Safety Net conditional(PSSN) cash transfer on gender equality at household level using TASAF<sup>2</sup> III Productive Social Safety Nets in Pangani District, Tanzania. Specifically the study aimed at examining roles of men and women in the PSSN conditional cash transfer, examining participation of men and women in household decision making on spending of cash transfer and determining challenges faced by PSSN program in promotion of gender equality. The target population of the research was 3939 households that benefiting from TASAF III program through Productive Social Safety Net Component and those involved in the implementation of the program in Pangani district. Various techniques of sampling was employed that included; purposive sampling, cluster sampling and simple random sampling used to draw the sample. Research design engaged both qualitative and quantitative research approaches to triangulate information collected. The sample size of 253 was drawn from population of TASAF III PSSN cash transfer recipients. 179 respondents was random selected from 5 villages of the study while 74 respondents was purposively selected from key program informants 45 CMCs, 24 PAAFs, 5 VCM's. Respondents from the households and village leaders were interviewed using well-structured questionnaires while focus group discussions were conducted to PAAFs and CMCs. The data analysis used both qualitative and quantitative data analysis techniques. Quantitative data was analysed using descriptive statistics (mean, frequencies and percentages) and presented in figures and tables while qualitative data was thematically analysed. Statistical Package for Social Science (SPSS) software and Microsoft excel used to undertake qualitative data analysis. The study found that the gender roles were mostly inclined to women, they were more responsible of majority of tasks that are attached to cash transfer compliance. Power of decision making in most of households is done through discussion between husband and wife however there is still some households with decision fixed on men. There are some common challenges to gender equality but the main identified was program being silence on gender Mainstreaming. The study recommend that in order the program to be engendered should thing on involvement of men in the program and think of strategically include gender in all of its components and capacitate all staff on gender issue so that can be gender sensitive program.*

**Keywords:** Gender Equality on TASAF PSSN cash transfer program

### **1. Introduction**

Despite all the development that we experience in the world today, there are still some people who are living in absolute poverty. This has led the international community to innovate various approaches in order to curb the situation. One of such innovations include cash transfer program geared for those communities that live in poverty. Tanzania has many people who are still living in extreme poverty, 38 percent of population is living with less than US\$ 1.25 per day. (World Bank, 2016)

All across the world and in completely different settings, cash transfer (CT) programs is an increasingly applied methods for both national governments and non-governments organizations (NGOs) in their struggle to reduce poverty. Cash transfer (CT) evolution started in 1990's with the well-known PROGRESA program in Mexico.

Gender empowerment is core intent in most of cash transfer (CT) programs. Most CCTs incorporate women directly into program design: transfers are generally given to the female head of the household with the rationale that money in the hands of women tends to be spent on goods and services for their children. It is possible, as some have argued; that giving mothers control over the cash transfers enhances women's status within the household and gives women some increased autonomy (Skoufias, 2005).

Gender empowerment is conceived as a process by which women can overcome many of the hurdles that they face such as education, work status, employment opportunities, health care, social security, position in decision making by virtue of their gender. Thus gender empowerment veritably implies empowerment of women to do away with subordination or discrimination and injustice done to them in male dominated society (Himachal Pradesh Development,

2005). Women also assume greater liability for dealing with poverty and have progressively less choices other than to do so (Chant, 2006). Women are recipients of the cash transfer as well as recipients of the education and all other program information provided during sessions that are conducted prior to cash payment days (Brunberg, 2015). The rationale behind this policy option is based on the assumption that the money spent by women tends to be invested in goods and services more likely to positively affect the wellbeing of the children (Soares & Silva, 2010).

Cash transfer programs in Sub-Saharan Africa are not different from other cash transfer program elsewhere; the cash is usually disbursed to the woman in household as the primary recipient because, in most cases the mother or the woman is the one who is responsible for the children in the household. Quisumbing & Maluccio (2000), Duflo (2003) and Brunberg, (2015), have found qualified evidence of such benefits in South Africa and Ethiopia, respectively. Also Marito & Moore (2012) note that empirical work and anecdotal evidence have pointed to the benefits that can accrue to children as women's control of household resources increases; this result has appeared across multiple cultures and regions, including Sub-Saharan Africa

According to Evans et al (2013), productive Social Safety Nets (PSSN) cash transfer program in Tanzania follows the same policy that recipients of cash transfer are women and this has successfully helped to reduce extreme poverty especially among female headed households.

To receive the CCT component, participating households are required to comply with certain conditions related to children's school attendance and health care, although a portion of the cash transfer is fixed and unconditional and relies only on eligibility related to household poverty and the number of children in the household (REPOA, 2017). Like other cash transfer woman in a benefiting household is the default recipient of TASAF III PSSN cash transfer with the same assumptions like other cash transfer program of being a women empowerment and gender equality approach.

It is generally assumed that targeting women for CTs increases the likelihood that the money will benefit the whole family; as women are seen as the rightful recipients of the transfers, as women use cash for the households more responsibly than men. It is also assumed that giving cash to women empowers them economically, as giving women money will give them the voice and power to raise their status within the household and the community, ultimately promoting gender equality (Skoufias, 2005). Cash transfer are perceived as empowering since they try to raise the position of women in the households through cash recipient that increase their control over resources (Gomez de Leon & Parker, 1999).

In line with these assumptions, women are overburdened with the responsibilities as recipient of the cash but also are overwhelmed with; major responsibility for achieving program goals as wives and mothers often times are uneducated and socially subservient of very poor households (Wallace & Chapman, 2011). Evidence in PSSN cash transfer women spend more time on household activities such as collecting water or firewood, constructing household dwelling, farm buildings, private roads or wells, preparing food, and taking care of children, the elderly or sick household members (World Bank, 2016). Intra household gender dynamics had not yet been effectively addressed in most of the cash transfer program and men are ignored.

The above findings provide support for the need for further assessment of the influence of cash transfer on gender equality in PSSN beneficiaries' households to unpack gender empowerment assumptions on cash transfer.

## 2. Methodology

### 2.1. Study Area

Pangani is one of 10 district of Tanga regions in Tanzania. It is bordered to the North by the Muheza district, to the East by the Indian Ocean, to the South by the Pwani region, and the west by Handeni district. District has the area of 1,756km<sup>2</sup> and is situated between latitudes 5°25'31.37"S and Longitude 38° 58'33.37". According to NBS(2012) Pangani district has a total population size of 54,025. The study was conducted in five villages of Pangani District, Tanga region. Namely Msaraza, Meka, Buyuni, Pangani Mashariki, and Ushongo. District selected because it has diverse of population include fishing community, peasant and semi urban communities.

### 2.2. Data Collection Methods

This study employed both primary and secondary data collection methods. The combination of methods was used for aim of increasing legality and consistency of data collection. The primary method used questionnaires, focus group discussion and face to face interview as instrument of collecting data from households' benefiting from PSSN conditional cash transfer, village leaders, CMC<sup>1</sup> from 5 villages of Pangani district and program facilitators. Secondary data was collected through documentation that includes, reports, journals, project designs documents and manuals. Pilot test was carried in Pangani district sample of 17 questionnaire were piloted that enabled a researcher to refine the survey instrument. To improve the comprehensibility and clarity of the questionnaire. Statistical Package for Social Science version 20.0 was used to process and analyzed data by using descriptive tables and frequencies.

The study included 253 respondents from Pangani district, which composed of 179 PSSN beneficiaries' recipients of conditional cash transfer, 45 CMC, 24 program facilitators and 5 village leaders. The sample size obtained by using formulae by Kothari (2004)

$$n = \frac{Z^2 PqN}{e^2(N-1) + Z^2 pq}$$

n = Sample size  
p = sample proportion = 0.5  
N = Sampling Frame

<sup>1</sup>Community Management Committee

### 3. Results and Analysis

#### 3.1. Roles of Men and Women in the PSSN benefiting Households

The study assessed the roles of men and women that are tied up with the conditions of the cash transfer program. The assessment was measured by asking respondents on who between women and men is responsible for program roles. The findings as shown in Figure 1 indicate that with an average of 60% of benefiting households the roles are shared by both men and women with the exception of the role of taking children to a health clinic which shows it is exclusively for women.

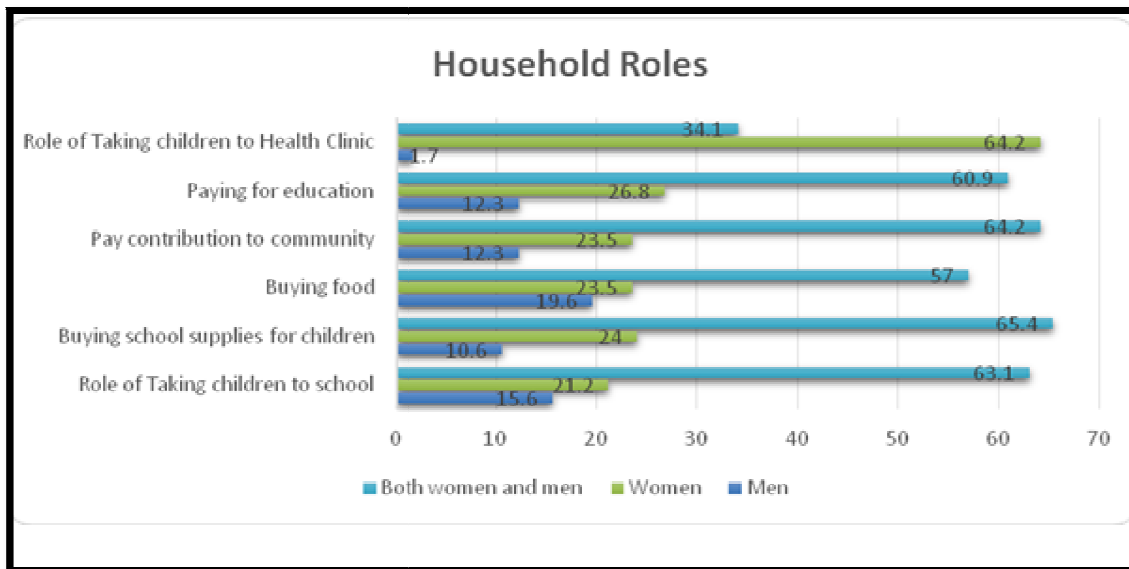


Figure 1: Households Roles of Men and Women: Source (Field Data 2018)

The results further show that there are some roles in households that are still culturally stereotyped, like 64% of the respondents, agreed that it is an obligation of women to take children to a health clinic and women are accustomed to this, and only 1.7% agreed that it is the obligation of men to do so, while 34% agreed that it is the obligation of both men and women in the households.

The respondents commented that there is currently some improvement as some of the roles within households are shared by fathers and mothers but on other hand if you get into details women are more responsible for majority of the tasks that are attached as compliance to the cash transfer.

The findings correspond to the findings of the study conducted by Bradshaw(2008) where it was found that women were more stressed with domestic roles. Those tasks include buying school uniform and school supplies for school children, making sure that the food is on the table for the family, taking children to health clinic and making sure that they invest the little they get for income generating and purchasing productive assets such as chickens and goats.

To a greater extent PSSN cash transfer has assisted women to smoothen management of their responsibilities as the income pass through their hand. According to Longwe's framework these results shows that PSSN cash transfer has simply increased women's access to material resources relative to men by being recipient of cash transfer. This not only intent to try to increase women's level of confidence, awareness and control but also support women in their wish to be involved in productive activities.

The program has managed to increase women involvement in the program activities and majority of households' tasks that was to be undertaken by men. In that regard women are overburdened while disempower men because are not equally involved in the program. This finding is supported by study conducted by Bradshaw (2008) which found that to a large extent the program excluded men thus lack of equality. According to Longwe(1991) the project is said to empower women must be concern of both women and men and extent to which it addresses women's issue

#### 3.2. Household Decision Making Level

The study evaluated the basic decisions that are made within the households regarding program households' obligations. The results show that majority of the respondents' (57.5%) decision making is done collectively by both men and women in the households. The decision made include taking children to school, buying school supplies and paying school fees school uniform. By being recipients of the cash transfer has given women an authority to participate in household decision making as the fund holders.

As per the results, the household power of decision making shows that a husband contributes to 18%of the decisions while the wife contributes to only 8% and joint decision made together by wife and husband 58% and wife, husband and children 16%

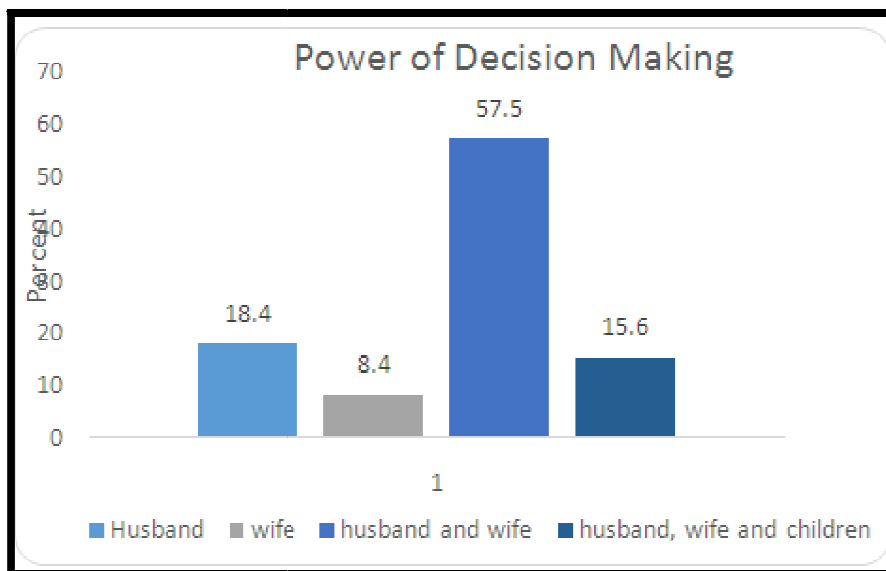


Figure 2: Household Decision Making Level  
Source (Field Data 2018)

This implies that at least, half of the cash transfer recipient jointly the power decision making is done by half of the cash transfer beneficiaries through discussion between the husband and wife. On the other hand, there are at least 18 % households where decisions are stereotyped and done by men as the heads of the households and women have to wait for farther decisions in all family matters.

The data portray an issue that it is beyond what we can see. Traditionally women are submissive to their culture might be more that we can see. Through focus group discussion and guided interview some said that are used to some of their traditional and taboo, but due to this finding are not aware that is subordination on women.

Through cash transfer, different productive skills like animal husbandry, horticulture, poultry keeping and petty business are provided to women who are program recipients. According to Longwe's framework, this is access level; because of increased women's access to factors of production such as keeping of poultry, goats, and petty business. The PSSN program has given women opportunity to participate in decision making processes in the households as well as in their livelihood activities. Due to the conditions of PSSN that the beneficiary must not be a community leader, this becomes a drawback to some of the women in meeting their full potential in the participation of the community decision making process. On the other hand, women are reluctant in contesting for some community positions because they are scared of being removed from being program recipients.

In the PSSN program, some women are able to control of what is produced within the households for both the family consumption and selling at a profit. According to Longwe Framework's benefiting women in the PSSN program is in level of access in which women are access to means production, access to land, access to credit, training and market opportunity. The study found out as well through focus group discussion and guided interviews to leaders and CMC that there is a big number of beneficiaries who have already acquire productive assets such as Cattle, Goat, Chicken etc.

The study also reveals that the women empowerment on decision making is around the accomplishment of cash transfer compliance requirements. Women found to be involved in the decision making at household level because of being cash recipient however when practice it overtime it may increase their self confidence in doing various decisions at household level. This has also been observed by Adato et al(2000), who note that the main point that emerged is that by making the woman the beneficiary, puts her in a position to decide how to spend the money.

### 3.3. Gender Empowerment Challenges in PSSN Program

From the primary and secondary data collected, it has been shown that there are some challenges that hamper gender empowerment in PSSN program as shown on Figure 3. In various reviewed program documents there are silent features or very minimal highlighting of gender aspects. These include but not limited to cultural barriers, religious, economic and educational barriers.

In the PSSN, gender empowerment is mainly through recipients of cash transfer with preference to the women. Apart from that, all other social and cultural factors that obstruct gender implementation at all levels have been left untouched. This is evidenced by the village council members who were interviewed and said that in some of the households, women use the opportunity of being recipients of cash to become more powerful than men. This has reached the extent that some men complain that women decide by themselves without consulting men as their partners.



Figure 3: Gender Equality Implementing Challenges

On average, 70% of the respondents disagreed that there are gender challenges in their households that impede the attainment of gender equality in the households. However, some of the respondents said that there were barriers that obstruct gender implementation in the program. The mentioned barriers include cultural barriers (23%), religious barriers (17%), and educational barriers (26%) and lack of specific components for gender empowerment in the program (21%).

Despite the overall response that majority have accepted that there are no significant challenges that negatively hamper the implementation of PSSN program in the area, however some of the challenges as mentioned above, need attention in order to improve gender empowerment in the PSSN Program. Those challenges that need to be addressed include educational, cultural and religious barriers that in one way or the other limit the speed to attain gender empowerment intentions in the PSSN program.

Cultural barrier include how women are taught/oriented to be submissive to men, since men are the heads of households and therefore so have to listen and obey without any argument with them. Women are also oriented to certain types of duties such as, taking care of children, collecting firewood, cooking, fetching water, cultivating family farm and all kinds of domestic chores all of which are not tied with financial gain.

Educational barrier mentioned by the beneficiaries appear in two scenarios; most of the women respondents declared that they had no opportunity to go to primary school or to accomplish primary education due to the fact that, it was not seen as important for a girl child during their childhood days. Now that women feel they are not well educated, they tend to shy away from public engagement and this limits their contribution.

Religion becomes a barrier to women because according to religious beliefs, women are supposed to stay at home and men are obliged to bring supplies for family. Such practices confine women basically at home and they are not allowed to engage in any income activities which would take them away from their homes. According to Long we Framework, this situation is not even at the lower level of hierarchy of equality. It's as well subordination of women that she deprived from right to associate with others. Work among the impediment of gender equality religion is one of them despite these optimistic views, it was apparent that religion was another institution that supported and sustained the patriarchal system and created inequalities between men and women (REPOA, 2017).

These challenges as mentioned above have drawn back women from participating in development activities as well as being able to stand on their feet by taking part in the management of their wellbeing. In additional, some of the respondents have not been able to observe gender components in the program such as education and sensitization on gender issues. This was also identified as a challenge by the community management committee and facilitators of the program at council level. If it subjected to the Long we Framework using tool 2, the program is said to be negative level that is the program objectives are on women issue. This imply that that the program need to be engendered.

From the focus group discussions with program facilitators and coordinators, some challenges that were mentioned include the fact that the program does not have a gender objective that would be of focus. This has also made the Program staff to be uninformed on strategies or mile stones that would be achieved towards gender empowerment. The PSSN program is also silent on how to reach or include men or husbands who are heads of the households. The program has overlooked the fact that men can enhance or shut off women to attain gender equality. At the same time, the Program is based on gender equality without necessarily translating that, gender means how women and men relate on their daily bases within their own given environment

#### 4. Conclusion

The study found roles of men and women in PSSN conditional cash transfer programs, indicates there is an improvement on customary labels on gender roles. Majority of the roles are shared by the husband and wife in the households. However there are some role which are still stereotype like role of taking children to health clinic found to be are exclusively for women. The remained roles are also seems to be led by women which might be a consequence of being recipients of cash transfer.

On household's decision making between men and women study has found that majority of decision are made jointly by husband and wife within the households. However through understanding the situation one may conclude that jointly decisions between husband and wife has risen due to the fact that women possess C.C.T money on their hand.

Despite of being family money women have full mandate on it and men have no other alternative than to be submissive and participate on family decisions. Nevertheless there are some belief that some decisions has to be made by the men in the households. These is evident by the women widow and separated that said that there some issue that must be decided by their elder sons. Conversely there is an improvement to some women who declare that through cash transfer, they can now have confidences to speak at household level and even in public because they are materially capacitated.

Study found that there are some challenges encountered by the program in implementation of gender equality. Those challenges includes existence of Cultural Barriers, Religious barriers and Educational Barriers. In additional to challenges it was found that there is no specific objective for gender empowerment in the program. This challenges have also shut off other opportunity for gender education to reach the majority within the program include beneficiaries. These achievements that are seen now would have been greater if the component of gender would have been incorporated in the program from design. According to Longwe the program is neutral on women empowerment

## 5. Recommendation

The study recommend that in order the program to improve on gender approach, PSSN program design a clear commitments on gender empowerment and ensure that these are embedded in all program components. It is implies that program should consider involvement of men and women in the program. That can be implemented by making sure that men are also reached by the program activities as women like education sessions from time to time.

Gender education to all staff who support the program. In order to penetrate gender approach in the program. All staff and supporting staff at all levels who are supporting the program should be capacitated on gender education so that they can be gender sensitive in all the activities that are undertaken. This will engender the implementation of the activities and will support the program improvement towards attainment of gender empowerment.

For future designing of gender sensitive program TASAF program management should consider gender strategy from the initial stage. Gender issues within program area should be identified during the baseline survey and design an implementation strategy to curb gender issues found. That will develop strong gender approaches to be incorporated throughout the program cycle and in all program components from initiation of the program to the end of the program.

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