

## **CASH TRANSFER EFFECT ON WOMEN EMPOWERMENT: A CASE OF ISLAMIC RELIEF KENYA PROGRAM IN GARISSA COUNTY, KENYA**

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### **ABSTRACT**

**Purpose of the study:** Poverty incidence in Garissa County is high at 46.6% in 2017/18, down from 52.2% in 2016. (National Bureau of Statistics, 2019). Poverty rates are significantly greater in rural areas (49.7%) than in urban areas (34.4%), even though people of informal urban settlements frequently face severe hardship. Children (53.5%), especially orphans and vulnerable children (54.1%), older persons (53.2%), and those with disabilities (57.4%) are also more likely to be poor. Despite the fact that cash transfer programs provide cash to households, which they can use to purchase for food, clothing, and services such as education and health, there is no empirical literature on the social economic effects of Islamic relief cash transfers on women's empowerment. The study sought to investigate the socio-economic effects of cash transfers by Islamic Relief Kenya on women empowerment in Garissa County, Kenya. The specific objectives were; to investigate the effect of food security from the cash transfer program, shelter provision from the cash transfer program and livelihood diversification of the recipients of the cash transfer program on women empowerment in Garissa County, Kenya. This study was guided by the empowerment theory.

**Research methodology:** A cross-sectional research design was used. The study targeted 1127 households in Garissa County which were sampled into 295 households using Slovin Formula.

**Findings:** The result of the cash transfer program on food security indicated that cash transfer program beneficiaries were able to afford meals with a variety of food nutrients and quantities. The Islamic cash transfer programs were effectively utilized by women to improve the quality of housing and clothing. The livelihood of the beneficiaries changed as a result of acquiring livestock, and land, participating in social activities, owning marketable securities and ability to meet daily domestic expenses through the use of Islamic cash transfer programs.

**Conclusion:** The study concluded that household food security, shelter provision and livelihood diversification had a positive and significant effect on women's economic empowerment.

**Recommendations:** The study makes a policy recommendation to increase the coverage of cash transfers among the rural population, who were identified as vulnerable but had a lower coverage rate compared to urban households.

**Keywords:** *Cash transfer, women empowerment, Islamic relief, Program, Garissa County.*

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## INTRODUCTION

Women make up over half of the world's population and the majority of the world's poor. To reduce poverty and further a country's economic development, it makes sense to address women's economic empowerment and contribution. Women's empowerment refers to the ability of women to achieve their rights and well-being while also reducing household poverty, and increasing productivity, efficiency, and economic growth (Pratley, 2016). For decades, women have been considered second-class citizens to their male counterparts, with their sole contribution being that of homemakers, biological reproducers, and nurturers. This is particularly common in places like the United States, where patriarchal cultures are more prevalent. In 1945, however, the first glimpse of official change appeared with the formation of the United Nations (UN) commission on the Status of Women in which UN member states agreed on actions to empower women and achieve their rights. Despite having taken this measure, it was not until 1974 that the Deputy Director of the United Nations Centre for Social Development and Humanitarian Affairs pointed out that overall understanding (of women's progress and the impact of that progress on society) had received little consideration (UN, 2015). Year 1975 became International Women's year, named by the United Nations, and 1976–1985 were deemed the Decade for Women. The UN began

to lead world conferences for women highlighting that human rights and women's right are synonymous.

The meetings called for all countries of the world to take significant steps towards equating men and women economically, socially, and politically. Included in these steps are the furtherance of women's education, the availability of healthcare, as well as access to the labour force, and political representation. Education and healthcare within development tend to be intertwined with one positively influencing the other. When women become educated, they take more care in the health of their family and their children are more likely to attend school (Human Development Report Office, 2015). Women's empowerment is conceptualized and operationalized largely in Classic Patriarchal settings (Kabeer, 2011). Yet the typology of patriarchy in African settings is different, and women's empowerment may be conceptualized and operationalized differently under these conditions. Women's empowerment is measured largely in the context of the family and household. Like other social institutions, respective members of the household hold relative power over others (Goode, 1971). In patriarchal settings, where women hold lower social status than men, the distribution of power within a household systematically favours men (Kandiyoti, 2012).

Compared to classically patriarchal settings, for example in South Asia and the Middle East, women in East and sub-Saharan African countries may hold greater autonomy, particularly in the operation of economic decision-making, due to women's roles in community and household economic activities (Kandiyoti, 2012). At the same time, women often control low-revenue commodities, compared to men's control of high-revenue commodities (Njuki, Kaaria, Chamunorwa, & Chiuri, 2011). Ethnic group specific gender norms moderate individual-level indicators of women's empowerment in Ethiopia (Mabsout & van Staveren, 2010). In Kenya, women historically have held control over wages derived from market sales in the agrarian sector (Dolan, 2011). Agricultural diversification in Kenya has led to greater involvement of men in agriculture, thus eroding women's control over income generating production, and subsequently, their relative power in the household (Dolan, 2011). Changes in milk marketing opportunities in pastoral communities in Kenya highlight non-cooperative models of household decision-making. (McPeak, & Little, 2017) find that husbands resist their wives' increased opportunity to gain assets

through milk sales by making strategic migration decisions that curtail women's access to markets (McPeak & Little, 2017).

### **Social Economic Effects of Cash Transfer Programs**

Globally, cash transfer programs play an important role in access to education, both by providing households with the means to pay school fees, but also to purchase peripheral requirements associated with attending school, such as uniforms, books and stationery (MCDSS/GTZ, 2017), Education is accepted as a critical means of reducing inter-generational poverty and promoting development, but access to it is often impeded by cost. Provision of cash increases enrollment rates: in Zambia's Social Cash transfer program increased school enrollment rates by 3% to 79.2%, and 50% of youth who were not in school at the time of the baseline study were enrolled by the time of the evaluation (MCDSS/GTZ, 2017). In South Africa, cash transfer program is positively correlated with the beneficiary attending school: grant receipt appears to decrease the probability that a school-age child is not attending school by over half (Williams, 2017). In Namibia, interviews with a grade 12 class found that participation of 14 out of 16 learners was solely due to their grandparents receiving a pension (Devereux, 2011). The impact of cash transfer programs begins with the recipient, and then expands to the household, wider community, and eventually the country, meaning that many more people can actually be said to be beneficiaries of cash transfer programs than just those people who receive them. In particular, much evidence exists on the redistributive effects of social pensions beyond just the elderly recipients (Ardington & Lund, 2015; Lund, 2013, Moller & Sotshongaye, 2016; Moller & Ferreira, 2013).

Once an investment has been made in education through the payment of fees, there is an incentive to let children attend, which reduces child labour and other absenteeism. In Malawi, children in recipient households in the Mchinji cash transfer program pilot were absent of average 1.6 days, compared with 2.6 days in non-recipient households (the average before the transfer was 2.6 in both household types) (Miller, 2018). Using data from the national household survey in 2000 in South Africa, models show that household receipt of an old age pension is associated with a 20% to 25% reduction in the school non-attendance gap, and receipt of a child support grant is associated with a 25% reduction in the non-attendance gap (Samson *et al.*, 2014). One of the consequences of providing cash to vulnerable people is that they are likely to spend it, whether on food, social services, or assets. As the money is spent locally, this stimulates local markets,

promoting trade and production, and thus leading to wider community-level economic benefits through the multiplier effect (Moller & Fereira, 2013).

Established in 1984 in the UK, Islamic Relief (IR) is an international NGO seeking to promote sustainable economic and social development by working with local communities through relief and development activities. IR started operations in Kenya in 1993 on orphan's sponsorship programme through a local CBO in Mandera District, Northern Kenya. It opened its fully fledged office in March in 2006 at the height of drought in the Horn of Africa. Since then IR has been providing humanitarian and development assistance to vulnerable communities. Over these years it has implemented various development and relief activities in Mandera. This has remarkably changed the lives of the vulnerable and disadvantaged communities. In January 2010, IR Kenya extended its operation to Wajir County, neighboring Mandera, in January 2012 expanded to Garissa and Dadaab, and in October 2017 opened programme office in Kilifi County. IRK opened its office in Marsabit and Kajiado in 2018.

In spite of a decade of relatively strong economic and political growth, high rates of poverty persist in Garissa, Kenya. Higher economic growths were recorded in 2010 and continued increasing to 6 percent in 2013/2014. Poverty incidence remains in Garissa County high at 46.6 percent in 2017/18, having declined from 52.2 percent in 2016 (National Bureau of Statistics, 2019). Poverty rates are markedly higher in rural areas (49.7%) than in urban areas (34.4%), although residents of informal urban settlements often experience great deprivation. Poverty rates also tend to be higher among vulnerable groups such as children (53.5%), including orphans and vulnerable children (54.1%), older people (53.2%), and people with disabilities (57.4%). Despite, cash transfer program programs, which they can use to pay for food, clothes, and services such as education and health, there is scanty of empirical literature on social economic effects of cash transfer program of Islamic relief on women empowerment.

A study by Worldwide and Oxfam GB, (2011) have indicated their effectiveness of cash transfer programs in supporting the female-headed households, but there is still an increase in vulnerability and lack of basic needs. Hanlon and Heitzman (2010) established that cash transfer programs are seen as a legitimate, efficient, and cost-effective way of getting money to the poor people and promoting development or helping those in crisis to survive difficult times. The study by Skoufias (2016) found that cash transfer targeted at female-headed households increases household

spending on the basic needs when finances are controlled by the female heads. In light of these, it is evident that there is scanty of studies in developing economies on the social economic effects of cash transfers. In addition, the context and methodological knowledge gaps have been evident for none of the reviewed studies have concentrated on Cash transfers by Islamic relief on women empowerment in Garissa. This inspired an investigation of social economic effects of cash transfers by Islamic relief Kenya on women empowerment in Garissa County, Kenya. In particular, the study focused on the effect of cash transfer programs on food security, provision of shelter, livelihood diversification and how this affects the empowerment of women.

## **METHODOLOGY**

Cross sectional research design was used with a target population of 1,127 women headed households in Garissa County, who benefits from cash transfer. A sample of 295 women were selected through simple random sampling technique to participate in the study. Data was collected through administration of household questionnaires and analyzed using both descriptive and inferential statistics with the aid of SPSS.

## **FINDINGS AND DISCUSSIONS**

The study targeted 295 respondents. However, 241 filled the questionnaires which were considered fit to help in interpreting the findings. This translated to a response rate of 82%. On demographic characteristics, the results indicate that 40.2 per cent of the respondents were aged between 36 and 45 years, 22.8 per cent had 28 years of age and below, 15.8 had 28 to 35 years of age, 12.9 per cent had more than 50 years and above and the minority (8.3%) had 46 to 50 years of age. These clearly demonstrate that the women consisted of a mixture of old, young, and experienced women. It shows the possibility of effective utilization of cash transfer from Islamic relief. With reference to the highest level of participant's education, findings indicate that majority (36.9%) of the women under Islamic relief cash transfer had not gone to school, no woman had a degree certificate, 12.1% had a diploma, 28.2% had a KCSE certificate and 22.8% had a KCPE certificate as their highest level of education. These indicate that majority of the women under cash transfer from Islamic relief were illiterate.

## **Descriptive Analysis Results**

The study utilized the mean and standard deviation to provide the summary metrics of the data gathering sample. The descriptive statistics analysis was based on the data gathered from the study's variables. In this situation, the study's quantitative data analysis was built on the essential feature of the complete sample.

The respondents were requested to indicate appropriately by ticking the extent to which they agreed with the following statements regarding the food security status of the households. Table 1 presents summary statistics. The aggregate mean score for cash transfers on food security was 4.03644, which corresponded to 'Agree' on the five-point Likert Scale used in the questionnaire, according to descriptive analysis. Furthermore, the aggregated standard deviation score was 0.78025, suggesting minimal variability and signaling that individual question responses were near to the sample mean. On a scale of one to five, individual responses varied from 3.8382 to 4.4465. Because of the low variability, the sample mean was a strong predictor of the population mean. As a result, it is clear that cash transfer beneficiaries can now afford a balanced meal, the variety of food nutrients, the variety of food quantities and hence improved health.

**Table 1: Descriptive Statistics for Cash Transfers on Food Security**

<b>Construct</b>	<b>Mean</b>	<b>Std. Deviation</b>
I am able to meet all meals in a day through the use the relief	3.8465	.77435
	3.9805	.96827
Cash transfer beneficiaries can now afford a balanced meal		
There is noticeable health improvement since the introduction of the program	4.4465	.66855
Households are able to have a surplus food supply	3.8382	.75888
Our ability to pay water and electricity bills has been boosted through this program	4.0301	.65814
The number of meals per day has increased since the introduction of cash transfer program	4.1046	.83586
We have benefited from the transfer program by increasing the variety of food nutrients	4.0087	.68948
There is availability of affordable food stuffs in the county	3.8382	.88848
<b>Aggregate Score</b>	<b>4.03644</b>	<b>.78025</b>

**Source: Author (2022)**

The respondents appropriately ticked the extent to which they agreed with the statements regarding cash transfers on shelter provision. Table 2 presents summary results.

**Table 2: Descriptive Statistics for Cash Transfers on Shelter Provision**

	Mean	Std. Deviation
The money is used to pay rent	4.1465	.87435
The cash transfer program money is used for house construction	3.9993	.96827
Some of cash transfer program money is used for house construction	3.9444	.86888
The cash transfer program money is used to build new houses	3.8384	.85814
Evaluation are done to ensure the money disbursed is used for shelter	4.1112	.65866
The monitoring and evaluation team ensures the houses provided befits the status of quality shelter for OVCs	4.0046	.83586
The women have been empowered to cloth well	4.3382	.78848
Women in the county feel safe from the benefits accrued from the transfers	4.2322	.91006
<b>Aggregate Score</b>	<b>4.05466</b>	<b>0.83610</b>

**Source: Author (2022)**

The total mean score for financial transfers on shelter provision was 4.05466, which translated to a 'Agree' on a Likert scale. Furthermore, the average standard deviation score was 0.83610, showing that many women's replies converge around the mean, indicating little variability. Furthermore, the mean value of the cash transfers on shelter provision pointer varied from 3.8384 to 4.3382 on the high end. The standard deviation for key indicator responses ranged from 0.65866 to 0.96827, demonstrating that there was little fluctuation in the responses to cash transfers on shelter provision indicators. The stated sample mean was a strong and accurate indication of the population mean, permitting generalizations, due to the low variability. The findings clearly indicate that Islamic cash transfers were effectively utilized by women to improve their housing quality and quantity, improve their clothing quantity and quality and safety from adverse climate.

### **Cash Transfers on Livelihoods Diversification**

The study investigated the diversification of livelihood because of cash transfers from Islamic relief. See Table 3 for summary results. According to the findings of the descriptive study, the aggregated mean and standard deviation scores for the indicators of cash transfers on livelihoods diversification were 4.19734 and 0.69441, respectively. The sample mean translated to 'agree' on

the five-point Likert scale employed in the study. The average response variability was likewise modest, as demonstrated by the 0.69441 standard deviation. This was exacerbated by the small range of mean responses and standard deviation across the responses to the different cash transfers on livelihoods diversification metrics. The aggregated sample mean proved to be a powerful and trustworthy estimator of the population mean, and so could be utilized to make conclusions and inferences, thanks to the low variability of responses. This clearly indicates that livelihood of the beneficiaries have changes as a result of acquiring livestock, land, participation in social activities, owning marketable securities and ability to meet daily domestic expenses.

**Table 3: Descriptive Statistics for Cash Transfers on Livelihoods Diversification**

	Mean	Std. Deviation
Beneficiaries have acquired livestock through this program	4.1884	.93574
The programs have led to access of land	4.0009	.53574
Stocks of money or assets in liquid form have been enhanced through the use of the program	3.9973	.64012
I am able to engage in small scale farming to increase the food variety	4.2861	.82977
The transfers have enabled the women to participate in social activities in the county such as women groups, forums and negotiations	4.4772	.72569
Many women have got their social classes upgraded	4.1460	.66060
Ability to pay for transport services has increased because of the relief	4.2855	.53320
<b>Aggregate Score</b>	<b>4.19734</b>	<b>0.69441</b>

**Source: Author (2022)**

The respondents were requested to indicate appropriately by ticking the extent to which they agreed with statements regarding how cash transfers were used to strengthen/sustain livelihoods. Table 4 presets the results.

**Table 4: Descriptive statistics on Women Empowerment**

	<b>Mean</b>	<b>Std. Deviation</b>
The women have control over one's own resources	4.1886	.73575
There is improved ability and empower relations for the holder, suggesting that cash savings were a strong indicator of the woman's improved and evenly balanced power relations within the household	4.2844	.80074
Women have freedom to spend proceeds from cash transfer on investments in securities	4.0010	.66177
Transfers led to freedom of fulfilling their own shopping desires-including jewellery, clothing, holiday trips	3.8882	.81814
Women are now partners with the larger income and more likely to play a dominant part in decision making	4.0465	.86827
Women consider the decision-making autonomy with regard to household management	3.9982	.75804
<b>Aggregate Score</b>	<b>4.06182</b>	<b>.77376</b>

**Source: Author (2022)**

According to the descriptive analysis, the women empowerment measures had an aggregated mean of 4.06182 and an aggregated standard deviation of 0.77376. According to the sample mean, women agreed on the statements relating to women empowerment in general. The replies' changeability was also limited, as indicated by the low standard deviation figures. The study's various women empowerment points had a small range of mean answers and standard deviations, which compounded the problem. The sample mean's aggregated score was a reliable estimator of the population mean and could thus be used to generalize due to the low variability of answers. It can therefore be evident that women who were not considered in decision-making with regard to household management, are now partners with the larger income and more likely to play a dominant part in decision making. There was evident improved ability to empower relationships, suggesting that cash savings were a strong indicator of the woman's improved and evenly balanced power relations within the household.

## Regression Analysis

The results of regression are presented in Table 5. To estimate this analysis, composite variables were constructed from Likert scale items for both dependent and independent variables. In table, the R squared of 0.509 indicates that food security, shelter provision and livelihood diversification determined/explained 50.9 per cent of women empowerment. Several variables that aren't studied in this study account for 49.1 per cent of the women empowerment. The whole model is tested using analysis of variance. According to Table 5, the F calculated=204.77 was higher than the F critical=8.76, indicating that the whole model was significant. At the 95 per cent confidence level, this means that at least one independent variable (Food Security, Shelter Provision and Livelihood Diversification) may be used to explain changes in the dependent variable (Women Empowerment).

**Table 5: Multiple regression coefficients**

Independent					
	B	Std. Error	Beta	T	Sig.
(Constant)	12.094	3.188		3.881	.000
Food Security	.499	.054	.641	9.677	.000
Shelter Provision	.368	.166	.203	2.249	.001
Livelihood Diversification	.742	.290	.205	2.586	.000
<b>Dependent</b>	Women empowerment				
R – squared			0.522		
Adj. R squared			0.509		
Std. Error			3.743		
F – ratio (3, 240)			204.77		
Prob. > F			0.000		

**Source: Author (2022)**

According to the model, the value of women empowerment was 12.094 units when the independent factors (food security, shelter provision and livelihood diversification) were held constant. Table 5 presents model's Beta coefficients of 0.499, sig value of 0.000 corresponding to food security. This indicates that food security had a positive and significant effects on women empowerment. Women empowerment increased by .499 units as a consequence of a unit rise in food security.

The regression coefficients corresponding to shelter provision in Table 5 was 0.368. The results indicate that shelter provision had a positive and significant effect on women empowerment. (sig=0.001). Women empowerment increased by 0.368 units for every unit increase in shelter provision. Table 5 results indicates that the Beta coefficient corresponding to livelihood diversification was 0.742. The significant value of 0.000 indicated that livelihood diversification had a positive and significant effect on women empowerment. Women empowerment increased by 0.742 units for every unit rise in livelihood diversification.

## **CONCLUSION**

Arising from the findings, the study makes several conclusions. Firstly, the study concluded that household food security positively and significantly affects women empowerment. Secondly, the study observes that when female headed households are more food secure, they participate in many of the vital decision making in the family. Increase in the quality of extension workers helps increase food security in households headed by the females and improvement in their skills in turn affects the dissemination of technology hence impacting positively on food security. Thirdly, the study concluded that shelter provision significantly and positively affects women empowerment.

The social cash transfer programs foster broader economic development impacts through changes in household behavior and through impacts on the local economy of the communities. The positive impacts of cash transfer on households result from changes in labor supply of different household members, investments in productive activities that increase the beneficiary household's revenue generation capacity, and prevention of detrimental risk-coping strategies. Fourth, the study concluded that livelihood diversification had a positive and significant effect on women economic empowerment. Livelihood diversification improves the capital and well-being of nations. Through the cash transfer program women are more likely and eager to send their daughters and sons to

school than their male counterparts. By empowering women financially, they are strengthened in their bargaining power within the home, the wider community and nation at large.

## RECOMMENDATIONS

From the conclusions, the study recommends that there should be an increase in the coverage of the cash transfer program among the rural population, who were identified as vulnerable but had a lower coverage rate compared to urban households. In addition, the study recommends that Islamic relief should consider improving the poverty targeting methodologies due possibility of high targeting exclusion errors. Furthermore, the Government of Kenya should change the registration of eligible women from an annual to a trimester basis.

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