

The Impact of Cash Transfer Programme on Vulnerable Women in Sierra Leone

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Abstract: This research was primarily based on the evaluation of women in Sierra Leone using Pujehun District as a case study and focuses on the identification of the types of cash transfers programmes used in the study area, thus comparing and contrast the various cash transfers mechanisms in operation in the country; investigate the advantages of cash transfer program on beneficiaries in the study area; highlight the disadvantages of cash transfers programs on recipients in the area under study and identify the efforts of Government and Non-Governmental Organizations in the provision of cash transfers programmes to inhabitants in the area under study. The population of the study included the inhabitants of ten chiefdoms in Pujehun District which were: Malen, Kpaka, Krim, Pejeh, Sowa, Galliness Perri, Sorogbema, Kabondeh and Makpele. The sample population was 20 women in each Chiefdom. Hence 200 sample population was used. In this research, it was discovered that about forty-eight (48%) of the interviewees were single parents and over 50% of the women clienteles in Pujehun District were engaged in petty trading. The earning capacity of women in the study area is relatively low below Le.150,000 per month. There were more positive effects of cash transfers than negative on the women population in the area under survey and that recipients spent much of the cash received on food than other items. The findings further revealed that the standard of living in the household of recipients of cash transfers were more improved than non-recipients.

Key Words: Cash Transfers, Business Grant Programmes (BGP), Vulnerable Women, Sierra Leone

I. Introduction

A lot of studies and research works have proved that cash transfers are one of the most resilient development intervention strategies which brings maximum transformation among people in developing countries, Sierra Leone being no exception. These raise the curiosity of what cash transfers are; within the scope of this work. Simply put, **Cash Transfers** are direct, regular and predictable non-contributory cash payments to poor and vulnerable individuals or households to raise their standard of living and income.

One unique mechanism recently adopted by governments, groups or individuals in order to bridge the gap of gender disparity existing particularly in under developed countries in Africa is **Cash Transfer Programme**. There are three types of **Cash Transfers Programme** studied and successfully put in use namely;

- ✓ Conditional cash transfer (CCTs)
- ✓ Unconditional cash transfers (UCTs)
- ✓ Business Grant Programmes (BGP)

This study is focus on the **Impact of Cash Transfers Programme** on vulnerable women in Sierra Leone using Pujehun District as a case study. Pujehun District is located at the Southeast corner of Sierra Leone and occupies the total land area of 4,105km² and comprises of 12 (twelve) chiefdoms. The District has one of the lowest population densities of Sierra Leone. At the 2004 census the population was 234,234. As of 2010, the district has an estimated population of 292,543.

The population of Pujehun District is largely from the Mende ethnic group, and they are predominately Muslims. Diamond mining is a major economic activity in the district. Other occupations include Agricultural production of cassava, coffee and cacao. Because of its boarderly location, there is reasonable transaction between the inhabitant of the district and the people of the neighboring Liberia. Most of the people are living in villages of less than 200 residents. In 1982, an incident of "Ndogboyosoi" (bush devil) war was fought in the district. This was followed by the rebel war of 1991 and subsequently the just ended Ebola epidemic virus. All these incidents claimed a lot of lives and brought untold suffering to the inhabitants of the district. In Sierra Leone there is no formal or informal Cash Transfers Programme though there is a Give Directly systems by Airtel Called Airtel Money. Notwithstanding there are few questions this research work will try to answer such as:

Is Government or any other agency given financial assistance to women in Pujehun District? On what condition(s) is or are the financial assistance obtained? Is/Are the financial assistance refundable or non-refundable?

How are the fund received and used? Are the funds obtained of any benefits to the recipients? Is/are there any change(s) in the standard of living of the recipients are as compared to the time when the fund or cash was not available? What comparism can you make between the standard of living of the men and women before and after the availability of the cash transfers programme? What recommendation and solution will you make to enhance more assistance from either governments or any other organization which will lead to more improvement in the lives of women in Pujehun District?

II. Study Aim And Argument

This study aims at evaluating the impact of cash transfers programmes on vulnerable women in Sierra Leone using Pujehun District as a case study. The objectives of this study are;

- To identify the types of cash transfer mechanisms put in place for the recipient in the study areas.
- To investigate the effort of government, Non-Governmental Organizations or any other agency in the provision of cash transfer programmes to the inhabitant of the study area.
- To compare and contrast the different methods of cash transfers systems used on the target population.
- Evaluate the effect of cash transfers programmes on the recipients under survey.
- To unfold the advantages and disadvantages of cash transfers programmes on the beneficiaries in the study area
- To suggest ways of improving the mechanism put in place for cash transfers to the target population.

As a problem statement, it is argued that when poverty exist in a family, women are most affected and most vulnerable as their right to survival, equality in development are at risk. The most crucial consequence of violence against women is the denial of fundamental human right to women.

III. Literature Review

Existence literature like those of **Fibzbein, A and Schady, N. (2009)**¹ of the World Bank maintains that there is extensive and potentially generalizable evidence that cash transfers have reduced the depth or severity of poverty (ie. The poverty gap) in carefully evaluated medium income countries (MIC) programmes. Cross-countries studies consistently demonstrate the positive impact of cash transfers for increasing per capital consumption and reducing the poverty gap. According to their research findings, data collected and analyzed, postulate that the marginal effect of non-contributory pension receipt with in the households percent in Brazil, and 12.5 percent in South Africa.

Similar research carried by **Samson et al (2011)**² DFID Cash Transfers Literature Review, Policy Division 2011 maintained that ‘The degree to which cash transfers are able to move beyond poverty mitigation to achieve poverty reduction (ie. Moving large numbers of households from below to above the poverty line) is influenced by key contextual design and implementation features such as: initial incidence and depth of poverty; degree to which the programme succeed in ensuring that transfer provision, relative to the poverty gap.

One of the strongest and most consistent findings regarding the **Impact of Cash Transfers Programme** is their contribution to reducing hunger and food security. Regardless of the form of cash transfers, households receiving transfers average significantly higher spending and consumption of food.

Sophie Plagerson et al.2011 Cash Transfers and Citizenship: Evidence from South Africa, posits that Cash transfers created a space for state-citizen exchange, helping to personalise views of the state, and giving citizens grounds for holding the state accountable. However, boundaries between state and citizens’ responsibilities were contested, suggesting that expectations of a contractual relationship with the state were weak. Cash transfers are an important but partial means of promoting citizenship.

IV. Study Methodology

On methodology, this study is an action research, descriptive and analytical. The researcher used questionnaires and interview schedule which were comprehensively structured to elicit information on the topic. The exercise was carried out through visits involving formal and informal interviews. The questionnaire were pre-tested and modified before administering them to the cliental in order to avoid errors and to ensure that they were logical, simple, fact attainable and meaningful to provide the designed objectives of the study.

The population for this study comprises the inhabitants of ten chiefdoms in the Pujehun District namely: Malen, Kpaka, Yoni, Pejeh, Sowa, Gallinese, Perri, Sorogbema, Kabondeh and Makpele .Stratified Random Samples of twenty (20) women were chosen in each of the chiefdoms under study. The names of the towns/villages in each of the chiefdom were written in Roman numerical order. The names of the towns/Villages bearing the odd numbers were further select The exercise was carried out through visits involving formal and informal interviews. The questionnaire were pre-tested and modified before administering them to the cliental in order to avoid errors and to ensure that they were logical, simple, fact attainable and meaningful to provide the designed objectives of the study.

The instruments used to get relevant information from the clientele pertaining to the topic under discussion includes:

- ✓ Questionnaire
- ✓ Interview schedule
- ✓ Face-to-face interview and discussion
- ✓ Participant and non-participant observations.

Data collected from the research population was presented descriptively in some cases descriptive statistical analysis was used. This involved the frequency counts converted to percentages in order to show the numerical attribute of findings. The information was presented in tabular forms, histogram, Bar Charts and Pie chart using the SPSS Software package to arrive at valid conclusions and recommendations.

Research Findings and Analysis

Figure 1

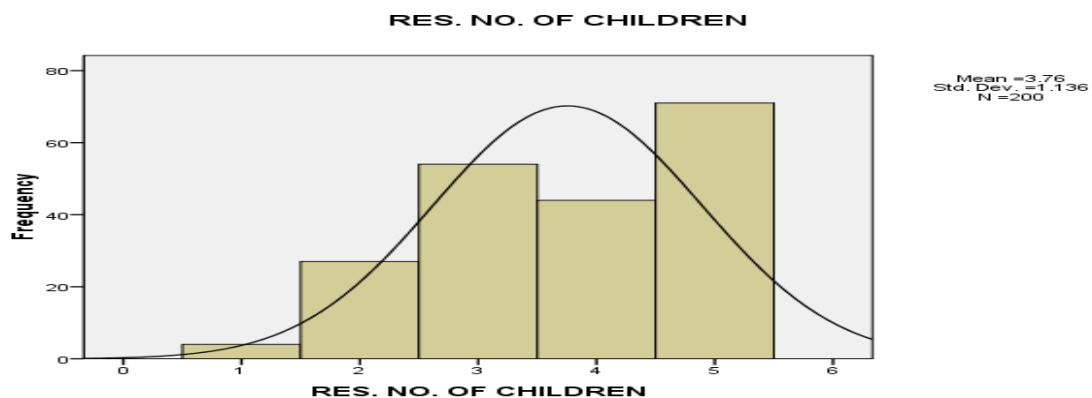


Figure 2

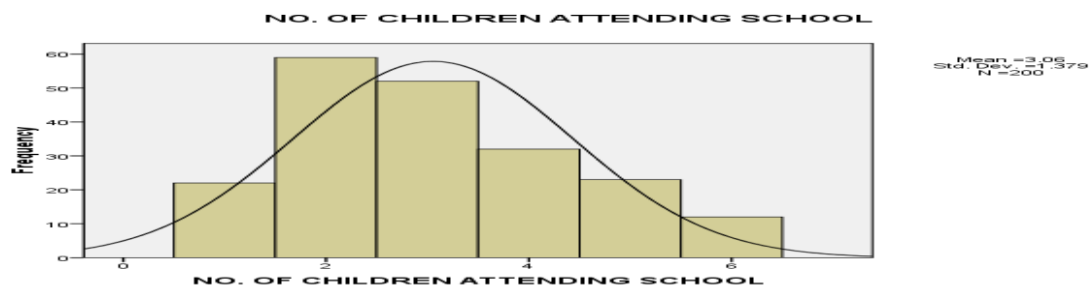


Figure 2 explains that 2% of the respondents had one child. 13.5% were with two children, 27% three children, 22% four children, 35.5% five and above children. Also, children at schooling age that are attending school 11% of those with one child are attending school, 29.5% of those with 2 children, 26% of those with 3 children, 16% of those with 4 children, 11.5% of the with 5 and the above and 6% of those with none children. The clientele therefore had high dependency ratio.

Table 1: Frequency and Percentage Distribution of Respondents Main Occupation

Main Occupation	Frequency	Percent (%)
Civil Servant	0	0
Farmer	710	35.5
Business / Trader	660	33
Skilled Worker	90	4.5
Others	540	27
TOTAL	2,000	100

Table 1 gives a highlights that among the table respondents, there was no civil servants. This clearly points out that they were all vulnerable clientele. Among the number interviewed, 710 (35.5%) were farmers, 660 (33%) traders, 90 (4.5%) skilled workers and 540 (27%) were engaged in other works of life. This situation is typical among the rural population in Sierra Leone.

Figure 3.

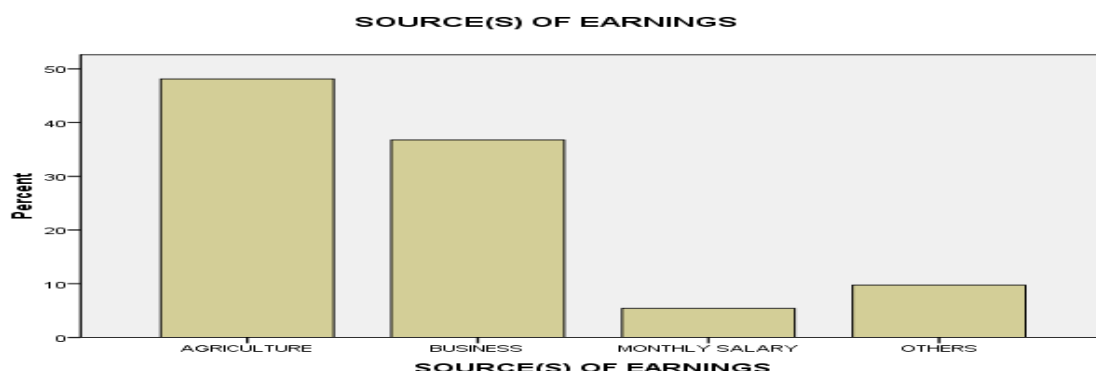


Figure 4.

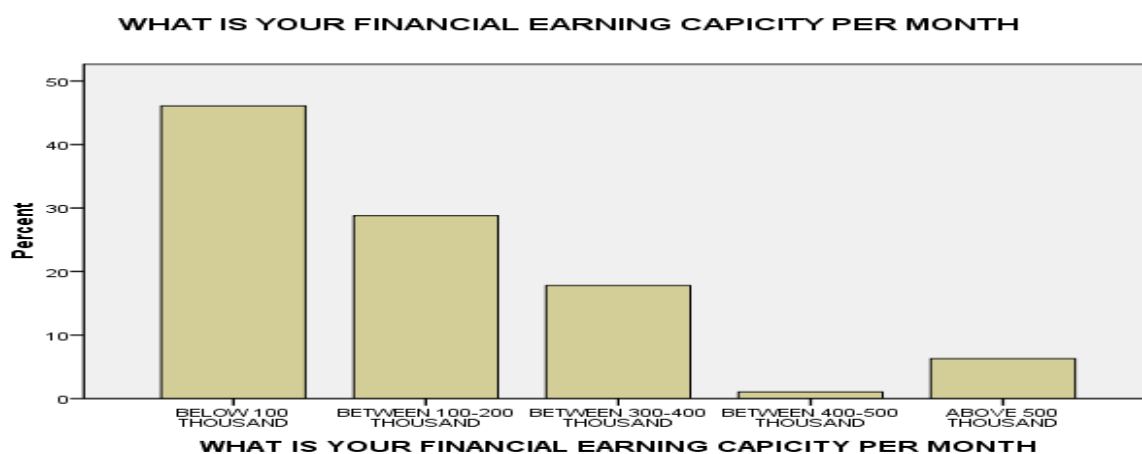


Table 2 indicates that none of the interviewees earned Le.2,000,000.00 and beyond per month. 44% earned between Le.50,000.00 and Le.99,000.00, 27.5% between Le.100,000.00 – Le.200,000.00 while 1% earned between Le.400,000.00 – Le.500,000.00. This is a clear indication majority of the target women population in the study area live below the poverty line.

Table 2.

CASH TRANSFERS FROM GOVERNMENT					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	22	11.0	12.6	12.6
	NO	152	76.0	87.4	100.0
	Total	174	87.0	100.0	
Missing	System	26	13.0		
Total		200	100.0		

Table 3. CASH TRANSFERS FROM N.G.O					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	33	16.5	19.5	19.5
	NO	136	68.0	80.5	100.0
	Total	169	84.5	100.0	
Missing	System	31	15.5		
Total		200	100.0		

Table 4

ASSISTANCE RECEIVED FROM THE DONOR AGENCY					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MOUNTHLY	9	4.5	15.3	15.3
	EVERY 6 MONTH	8	4.0	13.6	28.8
	YEARLY	24	12.0	40.7	69.5
	ANY OTHER	11	5.5	18.6	88.1
	6	7	3.5	11.9	100.0
	Total	59	29.5	100.0	
Missing	System	141	70.5		
Total		200	100.0		

According to table 4, all respondents expressed that they had 11% of the Financial Assistance are received from Government and 76% from non- government funding. 16.5% from Cash Assistance from NGO’s and 68% from Non-NGO’s, of which 4.5% are received monthly and 12% yearly receipt.

Figure 5.

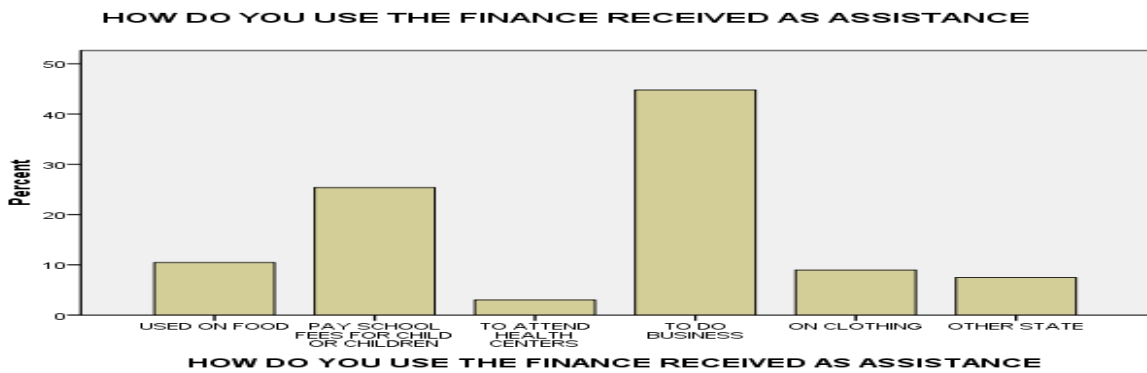


Figure 6.



Figure 7.

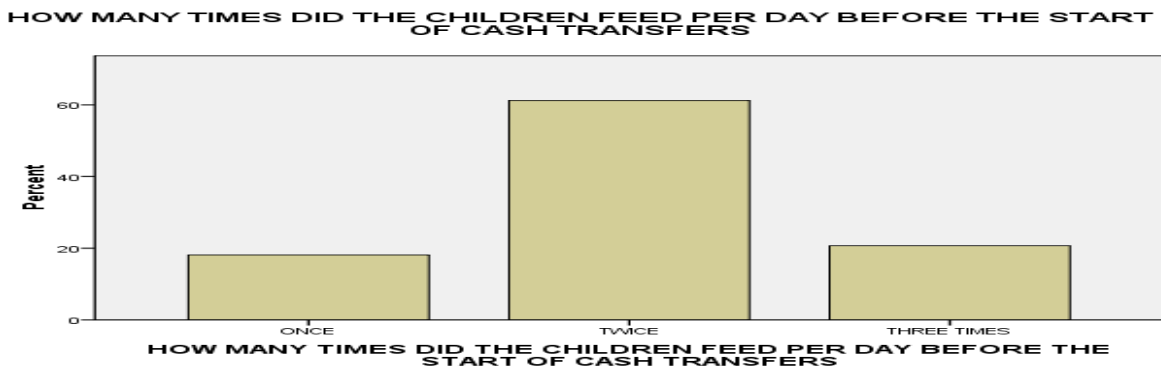


Figure 8

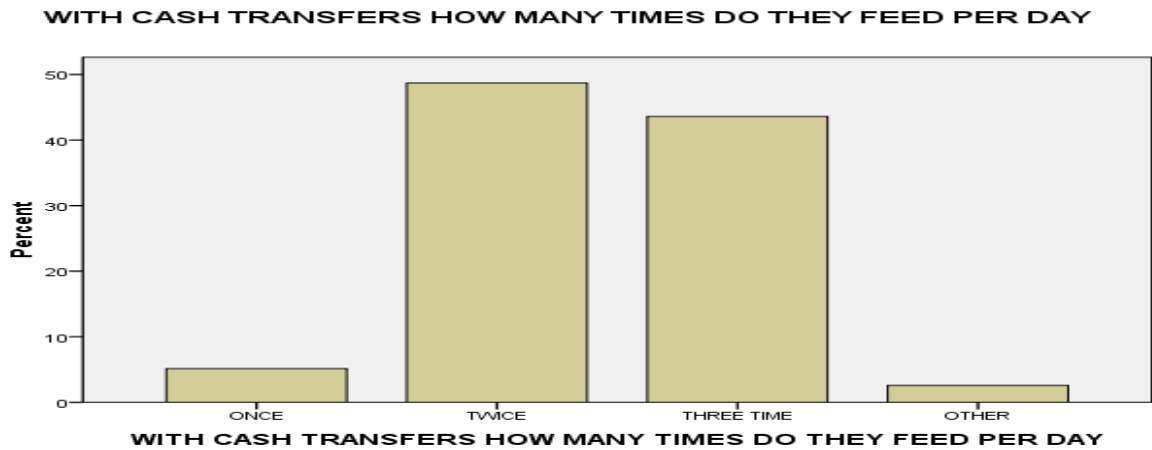


Figure 9.



Figure 10

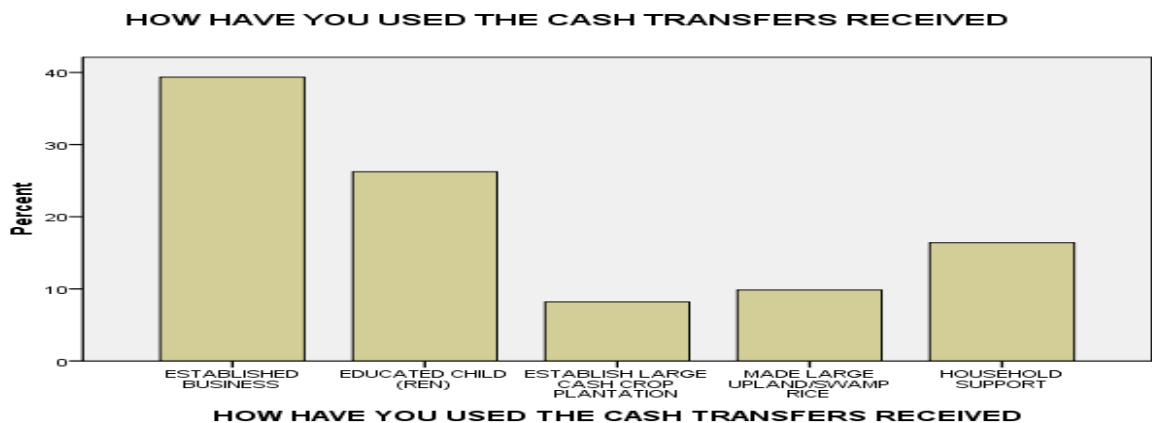


Table 5 and Graphs explains that none of the respondents had a good standard of living or beyond before the cash assistance. 15% of the Cash Transfers are used to do Business. 3.00 median of the respondents expressed that their living condition with 0.244 variance calculation on the living standard.

Table 6: Frequency and Percentage Distribution of Respondent's children food Intake Per Day. Before and After Financial Assistance.

Category	Before Financial Assistance		After Financial Assistance	
	Frequency	Percent (%)	Frequency	Percent (%)
1 time	1320	66	--	--
2 times	680	34	905	45.25
3 Times	--	--	997	49.85
4 and above	--	--	98	4.9
TOTAL	2,000	100	2,000	100

Table 6 proclaims that before the financial assistance none of the clientele fed their children three (3) times or above. 1320 (66%) fed their once per day while 680 (34%) fed theirs two times a day. After the financial assistance none fed her children one time per day. 905 (45.25%) mentioned two times and 997 (49.85%) indicated three time and 98 (4.9%) four times and above.

Table 7: Frequency and Percentage Distribution of Provision of clothing Respondents and children before and after Financial Assistance.

Period	Before Financial Assistance		After Financial Assistance	
	Frequency	Percent (%)	Frequency	Percent (%)
Monthly	--	--	1900	95
Quarterly	--	--	10	0.5
Six Months	200	10		
Yearly	340	68		
Occasion Time	1460	73	90	4.5
TOTAL	2,000	100	2,000	100

Table 7 indicates that before the financial assistance, 200 (10%) of the respondents provided clothing for themselves and their children once in every six months. 340 (68%) said yearly, while 1460 (73%) expressed that they did so only during occasion time.

Interestingly, among this number, 1900 (95%) mentioned that after the financial assistance, they provided clothing for themselves and their children every month. 10 (0.5%) expressed quarterly and 90 (4.5%) said during occasion time.

Table 8: Frequency and Percentage Distribution of Respondents visits to Health Centre During Illnesses Before and After Financial Assistance.

Nature of visits	Before Financial Assistance		After Financial Assistance	
	Frequency	Percent (%)	Frequency	Percent (%)
Always	--		1,360	68
Most often	--		620	31
Often	--		20	1
Seldom	1,440	72	--	--
Never	560	28	--	--
TOTAL	2,000	100	2,000	100

Table 8 informs us that 1,440 (72%) of the target population seldomly visited Health Centers during illness before the start of the cash transfer programmes. 560 (28%) mentioned that they never visited health centers when they were ill. Among this same number, it is impressive to note that 1,360 (68%) always visited health centres when they were ill after the commencement of the cash transfer support. 620 (31%) indicated most often and 20 (1%) said often. This can lead to improvement in the health status of the target population.

Table 9: Frequency and percentage Distribution of Benefit Derived from Cash Transfer Programme by Respondents.

Type of Benefit	Frequency	Percent (%)
Bought Land	9	0.45
Built a house	50	2.5
Established Business	1,600	80
Educated Children	296	14.8
Established Cash Crop Plantation	30	1.5
Make large Rice Farm	15	0.75
TOTAL	2,000	100

Table 9 reveals the benefits respondents have derived from the cash transfers programmes. As indicated 9 (0.45%) clientele have bought land, 50 (2.5%) have built houses, 30 (1.5%) have established cash

crop plantations such as coffee, cocoa etc, 15 (0.75%) made large rice farms while 1,600 (80%) were engaged in business activities.

V. Conclusion

Cash transfers can be used to bridge the gap between the privilege and the under privileged in societies. Cash transfer to vulnerable women empowered females in both recipients and non-recipient households. Cash transfer could be used for alcohol or tobacco. This may have adverse effects on the lives of the clientele. Cash transfers increases the consumption rate in the households of the recipients. From the data collected and analyzed, it is evident that cash transfers contribute immensely to the general well-being of recipients and members of their households. Cash transfers can generate inflation in the generate market.

The transfer of cash especially the Give Direct Programme may lead to petty jealousies and hatred in the village communities. Cash transfer could discourage wage-earning work by adults. The findings revealed that if adults can control the distribution of their work and leisure time, cash transfers for work, leading to a decrease in wages earned.

Giving cash to some and not others could possibly cause social unrest on those without may possibly be led by malice.

The recommendations below were made based on the understanding that Sierra Leone is embarked on poverty alleviation strategies coupled with other reconstructive measures for the restoration of her once lost glory as both the 'Anthems of West Africa' and the citadel of Africa' as a whole

- All Non-Governmental Organizations (NGOs) operating in the country should be encouraged to include cash transfer programmes in their operational areas based not on sex.
- Cash transfer programmes must be monitored and evaluated by donors agencies to ensure that the beneficiaries are using the cash for its intended purposes.
- Donor agencies must coordinate with one another in order to avoid clash of programmes or duplication.
- Beneficiaries must be given adequate orientation over the use of the cash received in order to avoid misuse of funds.
- Government should encourage other line ministries to include cash transfers programmes in their plans of actions

¹ Fibzbein, A and Schady, N. (2009) Conditional Cash Transfers. Reducing Present and Future Poverty. A World Bank Policy Research Report. http://siteresources.worldbank.org/INTCCT/Resources/5757608-1234228266004/PRR-CCT_web_noembargo.pdf

² Samson et al 2011, DFID Cash Transfers Literature Review, Policy Division 2011.